WELCOME TO THE MANAGER'S DESK, I'M MIKE CORNELL.

THIS YEAR, WE HAVE BEEN PRAYING FOR MORE LISTENERS TO SUPPORT US ON A MONTHLY BASIS. AND GOD IS ANSWERING THAT PRAYER. TO THOSE WHO HAVE RESPONSED, THANK YOU. THOSE GIFTS HELP US TO MEET THE OBLIGATIONS AND EXPENSES OF BROADCASTING TODAY. WE ARE VERY THANKFUL FOR YOUR GIFTS.

YOUR GENEROSITY IS AN ESSENTIAL INGREDIENT TO OUR SUCCESS, BOTH NOW AND IN THE YEARS TO COME. AS WE CONSIDER THE FUTURE, HERE ARE SOME IDEAS I CAME ACROSS FOR WAYS TO GIVE AND SUPPORT US IN THE FUTURE.

- 1) A GIFT INCLUDED IN YOUR WILL OR LIVING TRUST IS ONE WAY TO ESTABLISH A LASTING LEGACY.
- 2) A GIFT OF RETIREMENT ASSETS, SUCH AS PENSION PLANS OR INDIVIDUAL RETIREMENT ACCOUNTS (IRA'S) MAY ALLOW YOU TO GIVE MORE THAN YOU THOUGHT POSSIBLE, WHILE ELIMINATING TAXES THAT MAY OTHERWISE LARGELY CONSUME THESE ASSETS. FOR THOSE 70 ½ AND OLDER, IF YOU HAVE AN IRA, YOU CAN TRANSFER UP TO \$100,000 PER YEAR TO QUALIFIED CHARITABLE INTERESTS; \$200,000 PER YEAR FOR A COUPLE THAT EACH HAS AN IRA. THESE CHARITABLE IRA TRANSFERS ARE NOT TAXED AND COUNT TOWARDS THE ANNUAL REQUIRED MINIMUM DISTRIBUTION.
- 3) CONSIDER GIFTS OF LIFE INSURANCE. MANY PEOPLE HAVE LIFE INSURANCE POLICIES THAT THEY TOOK OUT YEARS AGO FOR A SPECIFIC PURPOSE BUT ARE NO LONGER NEEDED TODAY. IN THOSE INSTANCES YOU MAY APPOINT A CHARITABLE INTEREST AS BENEFICIARY OF AN EXISTING POLICY OR YOU MAY DECIDE TO MAKE A GIFT OF THE POLICY BY GIVING ALL RIGHTS AND BENEFITS TO THE ORGANIZATION. YOU MIGHT ALSO WISH TO MAKE A GIFT OF A NEW POLICY FOR CHARITABLE PURPOSES. THIS IS AN EASY WAY TO MAKE A LARGER GIFT OVER TIME.

CONTINUE PRAYING IN REGARDS TO OUR NEED FOR A TOWER SITE FOR WYVM SHEBOYGAN. AND THANK YOU AGAIN FOR YOUR SUPPORT OF WRVM.

OUR MAILING ADDRESS IS: WRVM, PO BOX 212, SURING WI, 54174 OR GIVE ONLINE AT WWW.WRVM.ORG.

THANK YOU FOR JOINING ME FOR THE MANAGER'S DESK, I'M MIKE CORNELL.