



FOR YOUTH DEVELOPMENT
FOR HEALTHY LIVING
FOR SOCIAL RESPONSIBILITY

Duneland Family YMCA CHANGING MORE LIVES THAN EVER BEFORE

MEMBERSHIP
UNITS HAVE GROWN

50%*

TOTAL REVENUE
HAS GROWN

18.25%*

FINANCIAL
SUBSIDY INCREASED

86%*

NET ASSETS
INCREASED

100%*

*All data compares YE 2015 to YE 2018

FORCHETTI FAMILY YMCA CENTER FOR EARLY LEARNING

Making Strides & Planning to Open Before Fall of 2020

The Forchetti Family YMCA Center for Early Learning (The Center) will have education and development programs for children ages 6 weeks – 5 years. The Center will operate Monday – Friday between the hours of 5:30 a.m. and 6:30 p.m. when it opens later this year. Registration is currently open; see contact information below.

The Center will be **Indiana State-Licensed** and a proud provider of Indiana's voluntary childcare rating and improvement system, **Paths to Quality™**. By 2021, The Center plans to become **Nationally Accredited**.

Located in a picturesque, private setting, The Center will provide a permanent home for our current Early Learning Academy for **many generations of children to grow, learn and thrive**. The building on the new property will be remodeled to add a laundry room, commercial kitchen and additional classroom space. Updates will also be made to the exterior playground surfaces, fencing and outdoor decks off each classroom. These renovations are expected to begin before December 1, 2019.

Other key highlights include:

- Positive and safe learning environment
- Onsite, nutritious meal preparation
- School garden
- Field space for sports activities
- Multiple age-appropriate playgrounds
- Financial assistance available
- Opportunities for family involvement

Contact Kayla Lee, Early Childhood Coordinator to **register now** or for additional information. P: 219-921-0183; E: klee@dunelandymca.org. **Community tours and updates** on the construction progress can be found on the Duneland Y website www.dunelandymca.org, or by contacting Shannon Spratley, Chief Operating Officer. P: 219-921-0183; E: sspratley@dunelandymca.org.



Meet Our 2020 Annual Campaign Chairs **MIKE & KATHY UZELAC**



Each year, the Duneland Family YMCA rallies the support of the community with its Annual Campaign. This is a time when community members, businesses, foundations, YMCA volunteers and staff come together and give generously to help guarantee that everyone can benefit from life-changing Y experiences.

Whether due to unemployment, poor health, financial hardship or other special circumstances, people struggle to provide for their families. Only by working together can we give more children, families and seniors the opportunity to grow strong in spirit, mind and body. Contributions received from our Annual Support Campaign give us the ability to provide the assistance and subsidy necessary to meet the growing demand.

"We are honored to serve as the Co-Chairs of the 2020 Annual Support Campaign," said Mike & Kathy. "When you are contacted by one of our volunteer solicitors, please take time to hear the Y story and consider a meaningful gift. To meet the documented needs in our community, we have set the 2020 Annual Support Campaign goal at \$105,000. Please join us to ensure that YMCA programs and services always remain available to all. Together, we can guarantee a better future for everyone!"

YEAR END TAX AND FINANCIAL PLANNING

As the end of 2019 approaches, there are several items that should be on your year-end to do list along with holiday shopping and thinking about your New Year's resolution.

CHECK YOUR WITHHOLDING TAX: Don't be caught off guard by a **surprise tax bill and/or an underpayment penalty**. The IRS has a simplified withholding estimator that can provide a rough estimate of overall withholding and income taxes for 2019. Visit <https://apps.irs.gov/app/tax-withholding-estimator>.

PLAN CHARITABLE CONTRIBUTIONS: If you give cash, consider whether it's advantageous to **'bunch' cash donations** in one tax year instead of spreading them out equally over two. Cash contributions to public charities, like the Duneland Y, churches, hospitals and schools are deductible up to 60% of adjusted gross income.

Take advantage of charities awarded NAP Credits such as the Duneland Family YMCA. For every dollar donated you will receive half that amount in a tax credit on your Indiana tax return. For example, a \$1,000 donation to the Duneland Y will result in a \$500 tax credit on your State of Indiana tax return. Contact Suzanne Versteeg Radzik for details. Email sradzik@dunelandymca.org.

Other planned giving strategies, including donating highly-appreciated securities and gifting a required minimum distribution, may be advantageous over cash gifts.

CHECK ON YOUR 401(k) AND IRA ACCOUNTS: If you're not already on track to meet the annual contribution limits and are able to, **consider increasing your elections to these accounts** while there's still time. In 2019, the maximum contributions are \$19,000/year and \$6,000/year for 401(k) and IRA accounts, respectively. Individuals aged 50 and older may have additional contribution opportunities.

HEALTH SAVINGS ACCOUNTS: **Is your HSA fully funded** for 2019? The IRS maximum annual contribution limit for HSAs in 2019 is \$3,500 for those individuals electing single coverage under an HSA-eligible health plan and \$7,000 for those electing family coverage. Individuals aged 55 and older in the calendar year may contribute an additional \$1,000.

EXPLORE TAX-LOSS HARVESTING: The market volatility of 2019 could mean you may have incurred more losses than last year. However, you may be able to **use those losses to decrease your 2019 tax bill** through tax-loss harvesting which generates capital losses by selling assets that are currently worth less than what you paid for them. These losses are then used to offset capital gains recognized.

CONSIDER BUNCHING MEDICAL & DENTAL EXPENSES: This year medical and dental expenses are only deductible to the extent they exceed 10% of AGI. If you itemize and have large or upcoming known medical or dental expenses, **consider bunching these expenses** in 2019 or 2020 to the extent it makes sense.

The Duneland YMCA does not provide tax, legal or accounting advice. This material has been prepared for informational purposes only, and is not intended to provide, and should not be relied on, for tax, legal or accounting advice. You should consult your own tax, legal and accounting advisors before engaging in any transaction.

A Message from our Chief Volunteer Officer **JIM ANTON**

For more than fifty years, our YMCA has worked side by side with our members, donors, volunteers and community leaders to facilitate positive change in the Duneland communities. Our organization's history provides a strong foundation for our current growth and strategic plan. The staff and Board of Directors are eager to take on the challenges ahead as we work strategically to further strengthen youth and families, by being a community leader in high-quality early childhood education, ensuring the Y's healthy living framework provides equitable access to all and providing supportive services to the most vulnerable in our community.

This quarterly document reminds us that it is important to reflect on and celebrate philanthropy's role in our work. Everyday at the Y, we witness firsthand what is possible when engaged donors and leaders come together to tackle and solve some of our greatest challenges.

The future of the Duneland Y holds many opportunities and we are excited to face them and create even more impact for good in the Duneland communities. I urge you to stay connected and involved through volunteer service, sharing your Y stories or simply telling a friend about our programs and services. Your support makes the great work of the Y possible. Together, we can achieve more!





DUNELAND FAMILY YMCA
 215 Roosevelt St.
 Chesterton, IN 46304



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2019 CHAIRMAN'S ROUND TABLE

**IN MEMORY OF
 ROLAND CLINE &
 HENRY DE WULF**

**DUNELAND
 FAMILY YMCA
 BOARD OF DIRECTORS**

**DUNELAND
 FAMILY YMCA
 EMPLOYEES**

**DUNELAND
 FAMILY YMCA
 MEMBERS**



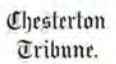
**TOM & LU
 ROBERTS**



**TROUT FAMILY
 JIM, LINDSAY
 LUKE & LEAH**



ANONYMOUS



**JASON & KATIE
 CLARK**

**DELLIGATTI
 FAMILY**

**DELTA
 THETA
 TAU**

**IN MEMORY OF
 JEAN
 DONNELLY**

**DUNELAND
 EXCHANGE
 CLUB**



**GARDNER
 FAMILY**



**MIKE & SUE
 HARRIS**

**TIM & KATHY
 HARRIS**



**RYAN & KRISTIN
 JACKSON**

**JOHN & CHRISTY
 JARKA**



**IN MEMORY OF
 JOHN
 KASARDA**

**DAN & SHARON
 KEILMAN**

**KROFT
 FAMILY**



**MUNDELL
 FAMILY**



**SUZANNE
 RADZIK
 FAMILY**



**TARNOWSKI
 FAMILY**



**WATTS
 FAMILY**

**JON
 WINEY**

**QUESTIONS OR COMENTS? Contact Jane Delligatti, *Our Cause* Publisher at 219-926-4204 or jdelligatti@dunelandymca.org
 ENJOY THIS ISSUE? Feel free to share this newsletter with anyone you think may find it useful. Additional copies are available at the Y.**