

## **How to Support the Thurston Nature Center Financially (And Reduce Your Taxes in the Process)**

The Thurston Nature Center Committee (TNCC) is a non-profit (via our parent organization, the Thurston PTO). The Nature Center is used by the Ann Arbor Public Schools for part of their science curriculum. All of the nature-related work done in the Center is paid for by donations and, occasionally, grants that we apply for and win for specific projects. Habitat restoration is our biggest cost.

Each year, our volunteers work to restore areas that have been inundated with non-native plants. By clearing invasives and then re-introducing a wide variety of native plants, we restore the diversity needed for a functioning “web of life,” starting with the caterpillars that can only eat a few specific plant species they co-evolved with. This is critical because caterpillars are the primary food for the babies of 90% of bird species. For example, it takes over 6000 caterpillars to raise one clutch of chickadees! Fewer native plant species means fewer caterpillars, fewer butterflies and moths, and fewer birds.

Battling buckthorn, honeysuckle and the dozens of other invasives in TNC is done largely with controlled ecological burns, which suppress the invasives while encouraging the more deep-rooted natives. While we do some of our own burns, there are areas that are too large for our small group of volunteers to do. To cover all those areas with a professional burn crew would cost \$4000 - \$5000 per year. To date, we have only been able to pay for about a third of this amount, so several large stands of invasives have not been dealt with yet.

Once an area has been cleared of invasives, we plant or sow native grasses, sedges, forbs, trees and shrubs. If sowing seeds, the cost is about \$2400 to \$3000 per acre. Because of the higher cost, transplanting plants is generally done only in smaller areas, and for trees and shrubs.

There are, of course, other on-going expenses, such as tools and materials to maintain trails, conduct our own burns, enhance safety, and add orientation and interpretive signs.

### **Contribution Method #1: A Personal Check**

The Thurston Nature Center Committee falls under the Thurston Elementary School Parent Teacher Organization, which is a 501(c)(3) organization. Therefore, donations made out to the Thurston PTO/Thurston Nature Center, can be deducted on your Federal taxes *if you itemize*. Checks should be mailed to Thurston Nature Center Treasurer, 2435 Prairie Street, Ann Arbor, MI 48105. A receipt will be provided for your records, if requested.

### **Contribution Method #2: A Qualified Charitable Distribution**

If you are at least 70½, you can donate directly from your 401(k), 403(b) or Regular IRA, using a Qualified Charitable Distribution (QCD). This counts as part of your annual Required Minimum Distribution (RMD) if you are required to take those, but the QCD amount is not taxed. Excluding the QCD from taxable income *does not even require itemizing on your tax returns!*

To do this, have your retirement plan administrator write a Qualified Charitable Distribution (QCD) check to Thurston Parent Teacher Organization/Nature Center Fund. (To remain a tax-free QCD, you cannot take the distribution made out to yourself and then write your own check.) We suggest you use the instructions and donation acknowledgement form on the following page to help you implement a QCD to the Nature Center.

*Note: Because your financial situation and goals, and tax laws, may change regularly, we suggest you consult with an accountant and/or financial advisor before making any charitable contributions.*

**We thank you for your help, whether that is financially or as a volunteer!**

Instructions for Making a Qualified Charitable Distribution (QCD) to Thurston Nature Center

*Note: A Qualified Charitable Distribution can only be made by someone who is at least 70-1/2, from a pre-tax retirement fund (such as a 401(k), 403(b), or Traditional IRA). The amount counts toward your RMD if you are required to take those.*

- Contact the firm (Fidelity, Vanguard, etc.) administering your pre-tax retirement fund and ask them to write a **QCD check** made out to **Thurston Parent Teacher Organization/Nature Center Fund** for the amount you want to donate. The fund administrator may need the PTO's EIN (tax ID number), which is 38-3370044. *We suggest you do this by early December, to ensure all the necessary steps are completed in time to meet the December 31 RMD deadline.*
- Have the check mailed to you, so you can send it along with the Acknowledgement Form below to:

Thurston Nature Center Treasurer  
2435 Prairie Street  
Ann Arbor, MI 48105

- You will receive the receipt form below to save with your tax records.
- When filing your tax returns, your total pension/IRA/annuity distribution(s) are entered on line 4a of your Federal Form 1040, but you can subtract the amount of your QCD and enter the remainder (the taxable portion) on line 4b. In the Note field, enter "QCD" to indicate why the entire distribution was not taxable.

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Qualified Charitable Distribution (QCD) Acknowledgement Form

Thurston Nature Center / PTO

Please Fill In:

Donor's Name: \_\_\_\_\_

Donor's Mailing Address: \_\_\_\_\_

Source of Check (Retirement Fund Co.): \_\_\_\_\_

Amount of Donation: \_\_\_\_\_

For Thurston Nature Center Use

Acknowledged by:  Thurston Nature Center Treasurer or  Thurston Nature Center Chairperson

TNC Officer: \_\_\_\_\_

(Printed Name)

(Signature)

(Date)

*Once acknowledged, you will receive this receipt back by mail for your records*