



# Clover Connections

*Investing in Montana youth through the values of 4-H since 1969*



A semi-annual newsletter of the  
Montana 4-H Foundation

**Summer 2017**

## AMTOPP Scholarship Winners

Congratulations to Alma Harding and Tierra Johnson, both from Flathead County, who were awarded an AMTOPP Scholarship for \$250 each.

The AMTOPP scholarship was established in 2012 by AMTOPP (Association of Montana Turf, Ornamental and Pest Professionals) to encourage higher learning and interest in the 'greens industry', while encouraging Montana youth to establish skills usable in Montana.

The scholarship (two this year) is open to current Montana 4-H members ages 9-19 to assist an individual, 4-H club or group with learning more within the 'greens industry' through a specific project or activity.

Alma will be using the funds to grow vegetables for the food bank and to put on a series of gardening classes for children. Some of her class ideas include: How to Start Seeds, Transplanting 101, Cauliflower, and Kid's Cooking Class.

Together with her 4-H Club, the Country Cousins, Tierra plans to use the funds to purchase plants for the Farming for the Future Academy, which is a pre-K to twelfth grade autism education program. They plan to provide 25 blackberry plants and 10 blueberry plants for the academy.



Alma Harding

Tierra Johnson

## Youth in Leadership



Governor Bullock stands with Symbat Slambayeva, Adelya Makysheva, both from Kazakhstan, and Patrycja Brunsvold from Poland during a pre-Legislative Breakfast dinner (photo by Mary Meyer).



People on the education committee meet and discuss their bills before deciding which bills to move from committee to the floor for debate by the full 4-H Senate.



(L-R) Lacie Johnson, Patrycja Brunsvold, exchange student from Poland staying in Sidney, MT, and Schuyler Germann work on a blanket for the Linus Project. The 2017 Citizenship Seminar included a service project – fleece tie blankets for the Linus Project, fleece dog toys for animal shelters across Montana, and letters to veterans for [www.amillionthanks.org](http://www.amillionthanks.org). Lacie, Patrycja, and Schuyler were on the Citizenship Seminar leadership team and helped to plan the event.

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Phone: 406.994.5911  
[www.mt4Hfoundation.org](http://www.mt4Hfoundation.org)  
[4hfdn@montana.edu](mailto:4hfdn@montana.edu)



[www.montanashares.org](http://www.montanashares.org)

The Montana 4-H Foundation is a member of  
Montana Shares!  
Donations can be designated to 4-H through the  
Montana Shares workplace giving program.



### EXTENSION

The Montana 4-H Foundation is a 501(c)3 that  
works in affiliation with MSU Extension, an ADA/EO/  
AA/Veteran's Preference Employer and Provider of  
Educational Outreach.

## Gift to the Montana 4-H Foundation and Experience Amazing Tax Savings from the Montana Endowment Tax Credit

*Marsha A. Goetting, MSU Extension Family Economics Specialist Clover Connections Newsletter*

Want to save taxes and benefit the Montana 4-H program at the same time? Well, of course, you have been a supporter of 4-H for years and years. What is the best way for you to make a gift and achieve amazing tax savings at the same time?

- ♦ How about making cash gift? (What group would object to that?)
- ♦ What about making a bequest in your will? (That means waiting until you have passed away. Of course you hope this is many years in the future. However, this method doesn't allow you to see how 4-Hers benefit from your gift.)
- ♦ Another alternative is making a gift in the form of a deferred gift annuity that can take advantage of the Montana Endowment Tax Credit. (Huh, what's that all about you ask? Well, in all honesty, I had the same question. I figured the best way to learn about deferred gift annuities was to consult with Sandra Germann, Executive Director of the 4-H Foundation and Tyler Wiltgen, Vice President of Estate, Trust, and Gift Planning of the MSU Alumni Foundation.)

What I learned was really amazing. I am sharing information so you can determine the best method of giving – assuming your goal is to make a gift with the greatest tax savings.

### SCENARIO #1: Cash Gift of \$10,000 can result in income tax savings of \$3,490

If you make a \$10,000 cash gift, you can list an itemized deduction of \$10,000 on your federal tax return. Assuming you are in the federal 28% marginal tax bracket, you will save \$2,800 in federal income taxes ( $\$10,000 \times 28\% = \$2,800$ ). You will also save \$690 in state income taxes assuming you are in the 6.9% marginal tax bracket for Montana ( $\$10,000 \times 6.9\% = \$690$ ).

Your total federal and state income tax savings would be \$3,490 for your \$10,000 cash gift. ( $\$2,800 + \$690 = \$3,490$ ). Or, to look at your savings from another perspective, a \$10,000 gift only costs \$6,510 because you would have had to pay \$3,490 in state and federal income taxes anyway.

### SCENARIO #2: Bequest in a will of \$10,000 would result in tax savings of \$0. Yes, ZERO!

Before the year 2001 there was a tax advantage of making a bequest because the amount was exempt from the Montana Inheritance Tax and the Federal Estate Tax. There is no longer an inheritance tax in Montana. And, if you don't have an estate with more than \$5,490,000 (\$10,980,000 for a married couple) your estate would not have a Federal Estate Tax either. So today there are no tax savings for waiting until you die to gift to the Montana 4-H Foundation. Wouldn't you prefer to enjoy meeting youth who benefit from your gift while you are alive?

### SCENARIO #3: Deferred Gift Annuity of \$10,000 can result in income tax savings of \$5,823

But, what if you make a \$10,000 gift to the Montana 4-H Foundation in the form of a deferred gift annuity? A gift annuity is a contract in which you could make the \$10,000 gift in exchange for income for the rest of your life. A "deferred" annuity defers the annual payments from the Montana 4-H Foundation to you until a date in the future. You may decide, for example, that since you are only age 55 you are going to defer payments until you reach age 80.

The value for tax purposes of your \$10,000 deferred annuity would be \$8,563. The amount is lower than \$10,000 because the term "annuity" represents a series of payments from the MSU Alumni Foundation to you. The series of payments have a gift value and an income value.

*(continued on next page)*



# Funding Our Future Montana 4-H Foundation

*Thank you for your investment in Montana 4-H youth!*

## Contact information

Name: \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_

E-mail: \_\_\_\_\_

Phone: \_\_\_\_\_

## Payment options

☐ Single gift - **OR** - ☐ 4-H sustainer (monthly giving).

☐ Check payable to MT 4-H Foundation enclosed.

☐ Credit Card:

Card #: \_\_\_\_\_ Exp. \_\_\_\_/\_\_\_\_

Name as on card: \_\_\_\_\_

CVC (3 digit code): \_\_\_\_\_ Billing zip code: \_\_\_\_\_

☐ I would like to pay via Paypal at:  
[www.mt4hfoundation.org/give.html](http://www.mt4hfoundation.org/give.html).

☐ I authorize Montana 4-H to withdraw \$\_\_\_\_\_ from my  
bank account on the 10th of each month beginning  
\_\_\_\_\_ (month). (Voided check enclosed.)

☐ This gift is in honor / memory of (circle one): \_\_\_\_\_  
\_\_\_\_\_

☐ Please send acknowledgement to: \_\_\_\_\_  
\_\_\_\_\_

**In addition to my gift today, I am also interested in:**  
(check boxes to receive more information.)

☐ The Brand an Animal program

☐ Starting a Montana 4-H Scholarship  
(SUGGESTED \$500 MINIMUM, ENDOWMENTS START AT \$12,500)

☐ Becoming a 4-H Project or Program Sponsor

☐ Establishing a Charitable Gift Annuity.

**Return this card with donation to:**

Montana 4-H Foundation  
Box 173580 • Bozeman, MT • 59717-3580  
(406) 994-5911 • [4hfdn@montana.edu](mailto:4hfdn@montana.edu)

## Giving is Easier than Ever

— Fast, Easy and Secure! —

Online at the Montana 4-H website:

[www.mt4hfoundation.org](http://www.mt4hfoundation.org)

(continued from previous page)

The gift value you could use for a charitable deduction on your federal income tax return is \$8,563. The remaining \$1,437 is an income value for the series of payments that will be paid to you when you reach age 80. The income value of \$1,437 is not tax deductible (\$10,000 - \$8,563 = \$1,437). Assuming a marginal federal tax rate of 28 percent, you could save about \$2,398 in federal income taxes with your deferred annuity gift (\$8,563 x 28% = \$2,398).

Now this is the really beneficial part. You would also receive a Montana Endowment Tax Credit of \$3,425 for your deferred gift annuity. The Montana Endowment Tax Credit is a direct offset from your state income taxes that you owe, dollar for dollar. The credit is calculated by taking 40 percent of the gift value (\$8,563 x 40% = \$3,425) up to a limit of \$10,000 (\$20,000 for a married couple). If you owe \$5,863 in taxes for the 2017 tax year, you subtract your eligible tax credit amount of \$3,425 and pay the Department of Revenue only \$2,438.

Our legislature passed this special tax statute to encourage citizens to gift to Montana charities (such as the Montana 4-H Foundation) while allowing a reduction in state income tax liability—annually, dollar for dollar. Your gift “costs” only \$4,177 (\$10,000 - \$5,823 = \$4,177). That’s because if you didn’t take advantage of the deferred gift annuity, you would have paid \$5,823 in taxes. What a beneficial statute for the citizens of Montana who want to gift to their favorite nonprofit (the Montana 4-H Foundation of course) and save state income taxes at the same time. An added value is that great feeling that comes from supporting a program that has had a direct impact on you and your loved ones. And, you get to see the benefit of your contributions while you are alive.

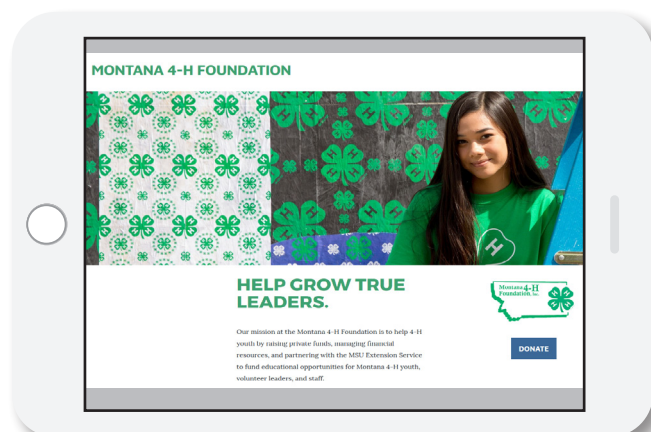
If you would like to explore gifting alternatives visit with Sandra Germann of the Montana 4-H Foundation. She will be happy to assist you with learning about the potential tax savings from a deferred gift annuity.

## UPCOMING EVENTS

- **Montana Western Heritage Shoot:** June 13. Join us for a day of Montana Western Heritage Project to go to Nationals.
- **Montana 4-H Congress:** July 12-15. Montana 4-H's statewide congress. [montana4h.org/programs/events/mt-congress.html](http://montana4h.org/programs/events/mt-congress.html).
- **National 4-H Western Heritage Conference and Invitational Shoot:** August 1-4. The 2018 National Conference in Fort Benton. For more information, please visit [montana4h.org](http://montana4h.org).
- **Harvest Dinner:** November 3. More information to follow.

Please go to [montana4h.org](http://montana4h.org) to stay up-to-date on the latest Montana 4-H news.

**We are excited to announce the Montana 4-H Foundation has a new website! Check it out:**  
**[www.mt4hfoundation.org](http://www.mt4hfoundation.org)**



Visit the page often as we continue to update and add new content.



## 2017 Phonathon Recap

Thank you to all who made donations as well as to all who participated in the annual Montana 4-H Foundation Phonathon! It was a success and funds were raised to support the programs that help Montana 4-H grow true leaders!

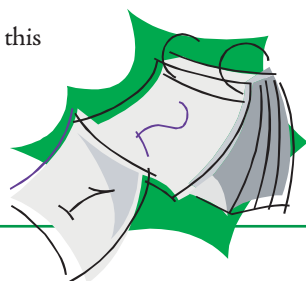
A great team of collegiate volunteers spent their evenings calling 1,000 Montana 4-H supporters, and contacting another 1,000+ by mail. The volunteers represented groups including Alpha Gamma Rho, MSU Rodeo, MSU Equestrian Team, and the Pre-Vet Club. The phonathon would not be possible without their support.

If we missed you during the Phonathon, and you would like to support Montana 4-H, please contact the Foundation's office: 406.994.5911 or [4hfdn@montana.edu](mailto:4hfdn@montana.edu).

y of fun and comradery and support youth participating in the Western  
wide leadership event for youth. For more information, please visit

**1 Shoot:** August 1-3. Montana will be hosting this  
on, please visit [4-hwesternheritageproject.org](http://4-hwesternheritageproject.org).

Montana 4-H happenings.



# MONTANA 4-H GROWS TRUE LEADERS.

## ► America Needs True Leaders.

There is a critical need for more leaders – *true leaders* who are prepared with skills to deal with the problems of today and the challenges of tomorrow.<sup>i</sup>

## ► Today's Youth Feel Unprepared to Lead.

Every child has the potential to be a true leader. However, young people today say they lack the opportunities that prepare them with the skills to lead.

*A 2016 4-H National Youth Survey on Leadership revealed most youth (88%) believe they can make a difference, they see themselves as leaders (74%) and they feel a responsibility to lead (73%).*

*However, only one in three young people say they have the skills they need to be prepared to lead. Half of all high school students report they are not prepared to lead in their life after high school – for college or career.<sup>ii</sup>*

## ► 4-H Empowers Youth to Truly Lead.

4-H gives young people experiences where they can learn by doing, grow from failure, express their ideas, and lead. We tap into their potential and empower them to become true leaders.

**With over 200 projects to choose from and youth development programs in 56 counties and 7 reservations across Montana, 4-H provides the kinds of experiences that help young people grow into true leaders.**

## 4-H'ers are...

**4X**

**more likely to  
give back to their  
communities**

**2X**

**more likely to  
make healthier  
choices**

**2X**

**more likely to  
participate in  
STEM activities**

<sup>i</sup> <http://reports.weforum.org/outlook-global-agenda-2015/global-leadership-and-governance/the-call-to-lead/>

<sup>ii</sup> <http://www.achieve.org/rising-challenge-powerpoint>



# People Partner Grant Awards

Congratulations to the following clubs that were awarded a People Partner Grant! These grants provide incentives and financial support to groups and individuals for programs that enhance the quality of living for people in their communities. Each application is eligible for up to \$500. These grants are funded annually by an endowment set up by Geraldine Fenn years ago.

Club Name	County	Description
Rocky Mountain Rattlesnakes 4-H Group	Yellowstone	Making quilts for homeless teens transitioning into their own places to live
Rosebud-Treasure 4-H Council	Rosebud-Treasure	2017 4-H Rec Lab Community Service Project: backpack project for Montana Foster Children
Giffen Coulee 4-H Club	Cascade	Annual community Easter Egg Hunt
Rowdy Ropers 4-H Club	Flathead	Double-sided twin-sized fleece blankets for homeless students in valley
Thompson Falls Mountaineers	Sanders	New vinyl 4-H banners in the Home-Ec building at the fairgrounds
Cougar Creek 4-H Club	Prairie	Planting replacement trees at the county fairgrounds
Western Valley 4-H Club and Valley County Livestock Committee	Valley	Provide pens for 4-H and open class swine exhibits in the new swine barn
The Country Cousins 4-H Club	Flathead	Making quilts for homeless teens transitioning into their own places to live
Badlands Brushpoppers	Richland	Build 2 picnic tables for a community area at Leland for use during the year
Red Butte Ramblers	Fallon	Update community road signs that the club put up 15 years ago
Zacc Degele/Tristen Geiser/ 4H Teen Leader	Stillwater	Tie blankets for Absarokee & Columbus Ambulance service
Chirping Meadowlarks Club	Hill	To establish Little Free Libraries along the Hi-Line
Coby Guenzler	Sanders	Highway sign with direction to Lonepine Community Hall
CB&R 4-H Club	Treasure	Purchase a bench for the future community playground
Mizpah Masters	Powder River	Fleece tie blankets for PR Manor Nursing Home and Farm in the Dell



Looking for something to do this weekend? How about collecting antler sheds to benefit Montana 4-H'ers! Bring collected sheds to the Montana 4-H Foundation's office in Bozeman during Congress or anytime throughout the year. There will be a prize for the club that collects the most antlers.

Please contact Catherine Schafer for more info: [catherineschafer@montana.edu](mailto:catherineschafer@montana.edu) or 406-994-3504



**A TRUE LEADER TAKES RESPONSIBILITY FOR MORE THAN THEMSELVES.**

Give kids the support they need and watch them face the world with compassion and understanding. 4-H empowers kids with the skills they need in life. Help grow more true leaders at [montana4h.org](http://montana4h.org).





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