



**INSIDE FJC**

**Encourage Charitable Giving in 2018**

FJC Gift Certificates are the perfect way to acknowledge a wonderful event, say thank you, and show your appreciation and affection.

An FJC Gift Certificate entitles recipients to recommend a gift to the qualified tax-exempt charity of their choice. FJC account holders may request Gift Certificates in any amount of \$100 or greater which will be deducted from your fund.

This is the perfect way to get more family members and friends involved in philanthropy!

**CHARITABLE DONATIONS UNDER THE TAX CUTS AND JOBS ACT 2017**

The Tax Cuts and Jobs Act will raise the standard deduction on future tax returns to \$12,000 for individuals and \$24,000 for married couples. That change will eliminate for millions of Americans the need to list and itemize deductions for property taxes, mortgage interest and charitable giving — simply because they're better off taking the standard deduction.

In some cases, donors who plan their charitable gifts may be able to get themselves over the new standard deduction and itemize if they use a strategy called "bunching." Donors might decide to make their donations and itemize their gifts every other year, in order to exceed the standard deduction.

Through a donor-advised fund you can funnel multiple years of charity support into one year — 2018 if you choose. If the contribution is large enough, your 2018 write-offs would allow you to itemize instead of taking the standard deduction. The money you put into the fund in 2018 will continue to support your favorite charities on a regular schedule in subsequent years, when you would choose to take standard deduction instead.

Our experience has been that our donors are not motivated solely by tax deductions, which we hope will continue despite the changes in the tax laws.

**DISASTER AID STILL IMPORTANT MONTHS LATER**

From hurricanes to flooding, earthquakes to wildfires, 2017 saw a high number of natural disasters around the world. With three strong hurricanes, wildfires, hail, flooding, tornadoes and drought, the United States alone tallied a record high bill of \$306 billion last year for weather disasters.

After most disasters, the initial relief phase includes search and rescue, as well as providing immediate medical care, food, water, and shelter. After that, a much longer recovery and reconstruction phase begins. Rebuilding after a disaster takes years. Additional funding decisions are often better made over time once the situation on the ground has become clearer.

At all stages of disaster relief, monetary donations are the most effective. Cash gifts are quick and flexible, allowing organizations to purchase what is needed, often in bulk, at reduced rates near disaster sites. In addition, by keeping as much of the service payments as possible in the local economy, the affected region can speed the path to economic recovery.

Be sure to check in with the organization you choose to support every few months to find out how their needs have changed and how you can continue to support them.



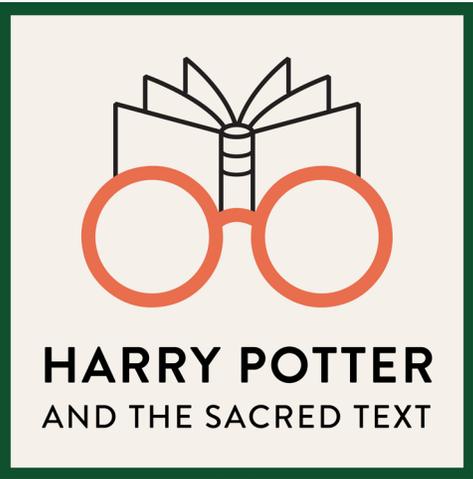
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Photo Source: Jeff Chiu/Associated Press and Mario Tama/Getty Images



CHARITY SPOTLIGHT

HARRY POTTER & THE SACRED TEXT: A DISCUSSION ABOUT LIFE, DEATH & MAGIC



Harry Potter and the Sacred Text is a media organization that was started in Spring of 2016. Harry Potter and the Sacred Text's programs consist of a podcast, a series of videos, educational support tools and live shows around the country.

Hosted by Harvard Divinity School graduates Casper ter Kuile and Vanessa Zoltan, the podcast "Harry Potter and the Sacred Text" became the number-two podcast in America on iTunes soon after it launched in May 2016. Casper and Vanessa were both interested in serving the spiritual needs of people who did not feel comfortable in traditional religious spaces. They began a community class at Harvard in 2014, with weekly attendance ranging between 25-70, they were able to build a committed community of readers aged 11-70. Through careful reading, group discussion and facilitated exercises, members reflected on their own struggles and opportunities, loves and losses through the prism of the text, which led to the idea of creating a podcast.

The idea is that we treat the Harry Potter series not just as novels, but as instructive and inspirational texts that will teach us about our own lives. On the podcast, the hosts ask: What if we read the books we love as if they were sacred texts? Just as Christians read the Bible, Jews the Torah and Muslims read the Quran, we are embarking on an over 200 episode journey (one chapter an episode, released weekly) to glean what wisdom and meaning we can make from J.K. Rowling's beloved novels.

This podcast creates time in your week to think about life's big questions. Because reading fiction doesn't help us escape the world, it helps us live in it. Each week, the hosts explore a central theme through which to explore the characters and context, always grounding themselves in the text. The podcast doesn't aim to offer all the benefits of a religious community, but does strive to provide the moral insights that seekers gain from study of Scripture.

In 2017 Harry Potter and the Sacred Text did 12 live shows in 9 different cities across the United States. It has inspired face-to-face Potter text reading groups and there are now 10 registered Harry Potter and the Sacred Text groups all over the United States and one in Australia. The podcast continues to yield over 50,000 weekly listeners and over 7 million downloads since its launch. This Summer, Harry Potter and the Sacred Text will expand their programming by launching a Virginia Woolf walking pilgrimage in June 2018.



Co-hosts, Vanessa Zoltan and Casper ter Kuile, and podcast producer, Arianna Nedelmen (from left to right)



HPST Live! launched in January 2017 at The Middle East in Cambridge, Massachusetts

Harry Potter and the Sacred Text is a participant in FJC's Fiscal Sponsorship Program. To listen to their latest podcast please visit: [www.harrypottersacredtext.com/](http://www.harrypottersacredtext.com/)

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