

North Country  
Trail Association

2026 One Big Beautiful Bill (OBBB)  
and Charitable Giving



# AGENDA

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- Why do you give?
- Charitable Options & Levels
- Types of Giving Trails
- Tax on flat/hills trails
- Best Idea Ever
- Phone a Friend



# Why do you give?

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- Realize the importance.
- It makes you feel good to give back.
- Help people you will never meet.
- My CPA told me to.



# Giving Options

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Annual via Membership,  
Donation, or Founders Circle

Monthly via Mile Makers  
Club

Try one!

## Founders Circle Membership Level

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\$25,000 True North

\$10,000 Trail Champion

\$5,000 Trail Leader

\$3,000 Trail Guardian

**\$1,000 Trail Blazer**

## Membership Level

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\$600 Trail Builder

\$300 Trail Angel

\$125 Trail Scout

\$65 Household

**\$45 Individual**



Mountain Trail  
Need Help



Hills Trail  
Intermediate



Flat Trail  
Your choice

You can always Phone a Friend  
Call Nancy 231-685-0711 or  
Call Tom 513-720-4990

# Example Definitions We are Discussing

## Flat Trail

- Cash donation while itemizing
- Cash donation with standard deduction

## Hills Trail

- Donor Advised Fund (DAF)
- Qualified Charitable Distribution (QCD) from your Required Minimum Distribution (RMD)

## Mountain Trail

- Gifts for stocks, bonds and life insurance
- Charitable trusts – lead and remainder
- Bequests

# Flat Trail

## **What is a Flat Trail?**

- Cash donation while itemizing
- Cash donation with standard deduction

## **What are the 2026 Tax Law Changes**

- Cash donation while itemizing
- Donations are reduced by 0.5% of your Adjusted Gross Income (AGI)
- Workaround
- Cash donation up to 1k Single or 2k Married Filing Jointly with standard deduction

# Hill Trail

## What is a Hill Trail?

- Donor Advised Fund (DAF)
- Qualified Charitable Distribution (QCD) from your Individual Retirement Account's Required Minimum Donation (RMD)

## What are the 2026 Tax Law Changes

- QCD: You can start making withdrawals this way at 70½, even though you aren't required to take payouts until age 73.
- **The "Couple" Advantage:** If you and your spouse both have IRAs, you can *each* give up to \$111,000—a total of **\$222,000** in tax-free impact!
- **The Golden Rule:** To keep it tax-free, the check must go directly from your IRA to the charity. If you withdraw the money first, you'll have to pay taxes on it!

# Mountain Trail

## **Mountain Trails**

- Gifts for stocks, bonds and life insurance
- Charitable trusts – lead and remainder
- Bequests

It is highly recommended that you consult with a qualified financial advisor or attorney to ensure your gift is structured to maximize potential tax benefits.

# Supporting the Mission

The North Country Trail Association (NCTA) is a qualified 501(c)(3) nonprofit organization. Its local Chapters operate under the Association's federal tax-exempt status. We offer two primary ways to support our mission:

## **Unrestricted Giving**

Unrestricted funds provide the operational stability essential for building organizational capacity and responding to urgent, unforeseen needs.

- **Impact:** Provides the most flexibility to cover essential operations like: volunteer training, Chapter support, programs, staff, and overhead.
- **Funding Source:** A significant portion of this funding is generated through NCTA memberships.

# Supporting the Mission

Restricted funds are **earmarked** for specific purposes, such as a particular project, demographic initiative, or geographic location.

- Requirement: All restricted gifts must align directly with the NCTA's mission.
- Impact: Ensures that donor intent is honored for specialized trail improvements or programs.
- If making a donation earmarked for an NCTA Chapter, we encourage you to learn more about the Chapter's projects and needs so your earmarked gift is put to work immediately.

# **IRS Guide on Restricted Giving:**

**Per IRS Publication 526: For tax deductibility under IRC §170, the IRS cares about who legally receives and controls the gift. If: The parent organization is a recognized 501(c)(3), and The chapters are internal programs/units (not separately incorporated, no EIN), and All funds are received, held, and controlled by the parent organization, then all contributions are legally gifts to the parent 501(c)(3) — even if the donor designates a chapter.**

**NCTA is a qualified 501(c)3 nonprofit organization.**

# Now What? Best Idea Ever.

- What should you do?
- **Simple, you should give.**
- **[www.northcountrytrail.org/support](http://www.northcountrytrail.org/support)**
  
- When? **Today, Now.**
- How much? Does not matter, pick a number. **\$100**  
\$1,000
- Not sure how? Easy, call Nancy Brozek 231-685-0711
- But taxes? Even easier, call Tom Goodwin 513-720-4990
  
- If you do have questions, I will be happy to answer them and there is no cost. [Tgoodwin@Burkecpas.com](mailto:Tgoodwin@Burkecpas.com)
- This information is intended for general educational purposes only and does not constitute tax, legal, or accounting advice. Readers should consult their own tax advisor regarding their specific situation.



JOIN

RENEW

DONATE

THE TRAIL

ABOUT US

OUR WORK

WAYS TO SUPPORT

VOLUNTEER

EVENTS

SHOP

CONTACT

[www.northcountrytrail.org/support](http://www.northcountrytrail.org/support)

North Country Trail Association

Ways to Support

