

COMMUNITY GIVING FOUNDATION'S

PROFESSIONAL ADVISOR

NEWSLETTER

csgiving.org/professional-advisors

Charitable giving strategies, clients who prefer anonymity, and gifts of artwork.

Hello from the [Community Giving Foundation](https://csgiving.org)! Our team appreciates the opportunity to work with so many attorneys, CPAs, and financial advisors as you counsel your clients about the most effective ways to make a difference in the community. We appreciate hearing that your clients are committed to their charitable giving plans, no matter what happens with the tax laws. Especially now, in the midst of so much community need, we're grateful for your clients' generosity that continues to improve the quality of life for everyone in our region. Here are three topics that are on the minds of many advisors who serve charitable clients:

- Timing is everything, and that may very well be true for your clients' charitable giving plans. 2025 is an important year to be absolutely sure you've reviewed **clients' charitable goals** and evaluated those objectives against the changes in the tax laws affecting the charitable deduction. The One Big Beautiful Bill Act creates both challenges and opportunities, and you'll want to know how the new laws impact each of your philanthropic clients.
- How can you spot clients who may prefer to keep all, or some, of their charitable gifts **anonymous**? Check out three sentiments commonly expressed by clients who would like to structure their philanthropy to remain under the radar.
- **Buying artwork** is on the rise among young professionals. Take a quick look at the tax dynamics and decisions involved when a client wants to use their artwork to support favorite charities. With gifts of artwork on the IRS's radar recently, you'll want to be prepared for client questions.

We look forward to talking with you soon! Thank you for the opportunity to [work together](#) to serve your charitable clients.

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P.S. **August is National Make-a-Will Month**, which means it's the perfect time—before the fall gets busy—to encourage your clients to review their estate plans. As you meet with your clients to update wills, trusts, and beneficiary designations, remember that the team at the Foundation is here to help ensure that your client's philanthropic intentions are well-documented and structured in the most effective way possible, both from a tax perspective and through the lens of community impact.



Timing is everything: Mapping out clients' 2025 charitable giving plans.

It's never been easy to navigate the ever-shifting tax rules to help clients structure charitable gifts, and now it's even trickier. Major changes under the [One Big Beautiful Bill Act](#) (OBBBA), signed into law on July 4, 2025, are creating complexity, opportunity, and for some, urgency. The OBBBA [reshapes](#) both how much a client can deduct for charitable contributions and which clients can benefit from these deductions in the first place. Indeed, your clients might have read a recent *Wall Street Journal* [article](#) outlining major tax planning themes related to charitable giving.

As always, the team at the Community Giving Foundation is honored to be your first call when the topic of charitable giving arises in client conversations. In most cases, the Foundation's tools can be useful, and if we can't help directly, we'll point you in the right direction. Below are three key issues to discuss with philanthropic clients.

1. Evaluate whether the client could benefit from “bunching” charitable contributions in 2025. Many advisors are recommending that their clients address head on the OBBBA's expansion of the standard deduction—\$15,750 for single filers and \$31,500 for married couples in 2025, with even higher levels for taxpayers aged 65 and older. A technique known as “bunching” charitable donations can be particularly useful.

For example, if a client typically donates \$12,000 each year to charity, but the client's other deductions do not push them over the standard deduction, the client could give \$36,000 (three years' worth of gifts) to a donor advised fund at the Foundation in 2025. The idea is that the client can combine this gift with other deductions to substantially exceed the standard deduction, allowing the client to itemize and claim a much greater deduction for that year. Over the following two years, the client can take the standard deduction and lean on the donor advised fund to distribute grants to favorite charities.

Note that the higher standard deduction will likely impact tax-motivated charitable giving, even with the expected uptick in the number of itemizers thanks to the OBBBA's new state and local tax deduction [allowances](#).

2. Look ahead to 2026 as you help clients plan for 2025. For your clients who continue to itemize deductions, 2026 will bring even further changes. Only charitable donations exceeding 0.5% of AGI will be deductible.

For example, a couple with \$225,000 in AGI would see their deductible charitable amount reduced by \$1,125 per year. Although clients who are large-scale donors may find this change proportionately less impactful, clients making moderate or smaller-sized gifts might see a significant reduction in their eligible deductions. What's more, under the OBBBA, high-income taxpayers will see their maximum tax benefit from charitable deductions calculated at a top marginal rate of 35%, down from 37%, starting in 2026.

These changes may prompt higher-income clients to lean heavily on bunching strategies in 2025 to maximize current tax advantages before stricter limits kick in.

3. Watch the fine print on the charitable deduction for non-itemizers. Starting in 2026 under the OBBBA, taxpayers who take the standard deduction will be able to claim a direct deduction for charitable giving—up to \$1,000 for single filers and \$2,000 for married couples filing jointly. This provision mirrors temporary measures seen during the COVID-19 pandemic. Crucially, the deduction is limited to cash gifts made directly to qualified charities—donations of property or stock, and contributions to donor advised funds, do not qualify. For the [estimated](#) 100 million Americans who do not itemize, this provision is certainly good news. That said, gifts of appreciated stock and donor advised funds are tax-effective and convenient charitable giving vehicles, and many clients may be disappointed that they can't deploy these techniques to take advantage of this new deduction.

2025 certainly is shaping up to be an important year for helping your clients plan their charitable gifts. Please [reach out](#) to our team to explore ways to leverage the Foundation's tools, including establishing your client's donor advised fund to take advantage of bunching. And of course, always remember that regardless of the tax implications, your clients' philanthropy addresses vital community needs—and this is a motivator that transcends any deduction.

Quiet types: Spotting clients who prefer to give anonymously.

At the Community Giving Foundation, we're dedicated to helping your clients achieve their charitable goals. We're honored to serve as your trusted resource for tax-efficient giving strategies, help your clients maximize their charitable impact, and support your clients as they build lasting philanthropic legacies. As you continue (or begin) conversations about charitable giving with your clients, one important question often arises: How would your clients like their giving to be acknowledged and recognized?

Based on each client's unique goals, the desired level of recognition may vary. While most donors choose to give publicly, there are many situations where donors prefer to give anonymously. As a trusted advisor, it's essential to understand how anonymous giving might factor into a particular client's overall philanthropy plan. The Foundation is here to help! Keep an eye out for the following client sentiments.

“We don’t want to get a ton of requests for charitable gifts. It’s overwhelming and it makes us feel bad that we can’t do it all.” In today's challenging economic environment, nonprofits often increase outreach efforts to ask for support. Through a donor advised fund at the Foundation, your client can recommend the extent to which personal information is shared with recipient organizations. In many cases, our team can customize outgoing communications to grantee charities while also ensuring that your clients receive meaningful updates (such as thank you notes, impact reports, and success stories).

“We don’t want our colleagues, friends, and even some of our family members to be able to see how much we give or where we give it.” Some clients value privacy and choose to keep their giving and financial capacity under the radar. Donor advised and other fund information remains highly confidential. Unlike private foundations, which require public reporting, donor advised and other types of funds at the Foundation can help keep donor identities, grantee identities, and fund balances private.

“We want to make a big difference, but we want to do it without drawing a lot of attention to ourselves.” For some donors, charitable giving is about honoring a loved one or building a family legacy, rather than personal recognition. These donors may want to make grants in a different name—such as a family name or in memory of someone significant. Working with the Foundation, whether it's through a donor advised or other type of fund, offers your clients a great deal of flexibility in how a family's gifts will be recognized. Your clients can pick and choose which gifts they want to make public and which they want to keep anonymous. Clients can also make gifts that are publicly announced in honor of family members or using a generic foundation name.

If your clients are considering philanthropic endeavors with any of these goals in mind, the Foundation is here to help. We collaborate with attorneys, CPAs, and financial advisors, providing resources and support to ensure your clients can give to their favorite causes with the level of recognition and privacy they desire. Please [reach out](#) to us anytime!



Gifts of artwork: Worth a look, but be careful.

If you've noticed a surprising uptick in recent years among your younger clients investing in artwork, it's not your imagination! A [survey](#) of 1,007 US high net worth individuals (each with at least \$3 million in investable assets) found that 83% of respondents aged 43 and under said they currently own or would like to own art—compared with only 34% of those older than 43.

As you work with this subset of clients who are also charitably minded, you'll want to be generally aware of the rules surrounding gifts of artwork to charity. When handled appropriately, artwork donations can provide notable benefits for both your client and favorite causes. The process for these gifts, however, comes with unique complexities, ranging from a client's [emotional](#) attachment to the IRS's [watchful eye](#) on donations involving historically misvalued or fraudulent art gifts. Below are three ways to approach helping a client leverage an investment in artwork for charitable purposes.

1. The client donates the artwork directly to a charity for “related use”. If your client donates art held for more than one year directly to a museum or institution that uses it as part of its mission (for example, displaying the art in public collections or exhibitions), the charitable tax deduction can be based on the fair market value at the time of the gift, which could deliver a significant upside for your client. [“Related use”](#) rules are strict. The artwork must enhance or be central to the organization's mission. Donated pieces valued over \$500 require your client to file an IRS Form 8283, and gifts valued over \$5,000 also require a qualified [appraisal](#). Note also that if the charity sells the piece within three years of making the gift, the deduction could be retroactively reduced.

2. The client gives the artwork to a charity for it to sell. If your client gives artwork to a charity that will sell the artwork rather than use it in programming, the deductible amount is limited to the lesser of the fair market value or the client's original cost basis. While the tax deduction might not be as high as the client would like, the advantage of this route is that it offers flexibility, both related to the recipient organization (such as a donor advised fund at the Foundation) as well as the use of the proceeds from the artwork's sale. Your client still must follow the IRS reporting and appraisal rules.

3. The client sells the artwork and then gives the proceeds to charity. This is often an unattractive option from a tax perspective, but it is certainly an option, especially if maximizing a deduction is less critical than avoiding the complexities of gifting artwork. Although the cash gift will be eligible for a charitable tax deduction, the client will incur capital gains tax on the appreciated value of the art, reducing the net financial benefit of the gift.

As with any gift of hard-to-value assets, the best approach for donating artwork is highly dependent on the individual client's art collection, tax situation, and charitable goals. The Foundation team is always here for you—[reach out](#) any time!

The team at the Community Giving Foundation is a resource and sounding board as you serve your philanthropic clients. We understand the charitable side of the equation and are happy to serve as a secondary source as you manage the primary relationship with your clients. Learn more at csgiving.org/professional-advisors. This newsletter is provided for informational purposes only. It is not intended as legal, accounting, or financial planning advice.



The Community Giving Foundation is a 501(c)(3) organization that develops, manages, and distributes funds for charitable purposes in communities across the Central Susquehanna region of Pennsylvania.

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