I've been diligently planning to write about eleventh hour tax-break giving for this issue since our first column, but the calendar got crowded and I am actually writing it at the last minute. As I do so with gratitude for a great editor who will spot me a little extra time if I really need it, it occurs to me that having a Donor Advised Fund (DAF) at yearend is a lot like having an understanding editor midmorning on a noon deadline.

Time and the IRS are not known for their flexibility, but along with the ORP, DAFs and the Ocean Reef Community Foundation are.

The barrage of donations to our member charitable funds at this time every year is proof positive that this flexibility is needed, well used and very much appreciated.

So, if you're a procrastinator and don't know what donation checks you want to write or have time to do it at yearend, just write one check to your own named Foundation fund to get your 2016 tax deduction. Because DAFs have no annual distribution requirement, having one enables you to then make donations to charity on your own timetable.

And if you're a planner whose plans haven't come together as you'd hoped quite yet, your fund will afford you the extra time you need to perfect them before executing --along with your 2016 tax credit. That's a real bonus, especially if you have a private foundation with a five percent payout requirement.

An Ocean Reef DAF is even one up on a great editor because, when you are ready to make donations, we'll do all the writing (of checks) and handle all the details for you with no fees whatsoever.

What's your deadline? As long as your donation is dropped off, transferred or postmarked by December 31st, your 2016 tax deduction is a done deal. We can even take care of the very simple agreement naming your fund next year. To learn more, stop by our office on the first floor of the Ocean Reef Business Center, visit www.orfound.org, email foundation@oceanreef.com or call 305-367-4707.

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**PHILANTHROPY MATTERS**

“The nursing students at Florida Keys Community College send a huge ‘Thank You’ to the Ocean Reef Community for your generous donation and support of nursing education in the Upper Keys. The Foundation’s recent support allowed the nursing program to purchase new vital signs monitors and infusion pumps for the nursing lab. These new additions will enable local nursing students to learn about and have ‘hands on’ experience with the current equipment that they will utilize in the field to care for patients in our area.” - Mark Roby, MSN, MBA-HRM, RN; Dean of Sciences & Nursing

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