There was a time just after Hurricane Irma when the lettering on the wind-battered sign for the Last Chance Saloon at the entryway to Card Sound Road was rearranged just so to read 1st Chance Saloon. It felt like fate providing a little badly needed comic relief. It came to mind when I thought about writing this, because if you’re reading it on Friday, December 31st, it’s your last chance to get a 2021 tax deduction. But if you’re reading this New Year’s Day or later, it’s your first chance to start the year off right with a simple charitable giving and tax solution that will make life easier going forward.

So, if it’s Friday, we can still help make that tax deduction happen! Of course, we’re always happy to take donations to our Community Grants and/or All Charities Funds if you’re looking to give wisely to a great cause. And there’s still time to open or contribute to your own named, fee-free charitable fund at the Ocean Reef Community Foundation.

In either case, just postmark or drop off a check Friday and your deduction is a done deal. We can even take care of the simple agreement to set up a Donor Advised Fund (DAF) in the New Year, if you like. Opening a DAF ensures your current year tax deduction along with all the time you need to decide how to make your resulting charitable donations. Because DAFs have no distribution requirements, they allow you to time contributions for maximum tax advantage and develop philanthropic plans on your own timetable.

If it’s already 2022, start the year off right! If your New Year’s Resolutions include getting better organized, doing more for others and volunteering, involving the family in philanthropy and leaving a lasting legacy, we can help! We are here to make it easy to give all year round. We do the work, you get the credit.

No matter when you are considering opening a DAF, it bears repeating one last/first time this year that the primary benefits of giving through one include:

- Instant, Low Minimum Start Up
- No Fees or Costs to Maintain
- Investment Option Available
- Maximum Tax Advantage
- Double Tax Benefit on Stock Donations
- Uniquely Flexible Tax Solution
- Simplicity & Convenience
- Accountability & Stewardship
- Expertise on Local Charities & Philanthropy
- Help with Establishing Florida Residency
- Recognition of the Ocean Reef Community

To learn more, stop by our office on the first floor of the Ocean Reef Business Center, visit www.oceanreefcommunityfoundation.org, email foundation@oceanreef.com or call 305-367-4707.

Your support of the All Charities Weekend strengthens entities that enhance Ocean Reef Club’s Unique Way of Life and enables the Ocean Reef Community Foundation to provide for thousands in Key Largo, Homestead and Florida City. Call 305-367-5996 to learn more.