

## But Plan Ahead

"I'm happy to help."

Those words might have more truth to them than you thought.

A "Psychology Today" article, "This is Your Brain on Charitable Giving," says your brain's pleasure circuits are activated by acts of charity.

Certified Financial Planner Robert Kreitler helps guide clients toward choices that will feel good and be right for their overall financial strategy.

"You need to spend time to figure out what you like and why you are doing it," says Kreitler, principal of Kreitler Financial, an independent firm in New Haven. "Are you trying to help kids, help the medical field, fight cancer?" However, giving can be complicated, Kreitler says. "It's based on your heart but you need to think it through. You need to have a strategy," he says. "I think giving it away wisely is almost as hard as earning it in the first place."

You also need to consider the tax consequences of your gift. One strategy might be to give in the form of an appreciated security, rather than cash. For example, if you paid \$10,000 for stock that's doubled in value, you can avoid capital gains tax by turning that stock over to a charity rather than writing a check for \$20,000.

"It's a double benefit," Kreitler says.

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