

**INSIDE FJC: YEAR-END CALENDAR NOTES**

\*Contributions to your FJC account sent via U.S. mail (not FedEx, DHL or others) must be postmarked by **December 31, 2007** to qualify as a 2007 tax deduction. The others must be received by **December 31**.

\*Contributions of securities and mutual fund shares *should be made ASAP*. Please notify us in advance of the transfer so we can promptly credit your fund. Brokers tend to be busy at year-end.

\*Contributions of **other assets** such as real estate, restricted securities or privately held stock can be made but usually require longer lead times so please call us first and **ASAP!**

\***December 7, 2007 is the deadline** to ensure a grant is received from your account by **December 31, 2007**.

\***Last day for 2007 grant recommendations is December 20.**

**YEAR-END GIVING PROMOTIONS**

In the Northeast, autumn's splendor may just be beginning but now is the time to start planning for your year-end giving. The box on the left provides important dates for you to consider. We at FJC want to express our appreciation to you by offering a special year-end promotion to help you do more for the charities you care about and help your friends and family become aware of the services that we provide.

Successfully refer a friend or relative who opens a donor-advised fund with FJC and each of you will receive a **\$180 FJC Gift Certificate** which can be used to fund any qualified charity. **FJC Gift Certificates** are transferable so you or your friend can use the certificates as gifts. Young people have found these gift certificates especially useful and have used them to support many worthy charities.



This promotion is good only until December 31, 2007 so act fast!

FJC has also teamed up with **American Express' Giving Express®** program. By contributing to FJC via American Express, you can double your bonus points.

You can earn double Membership Rewards points for every dollar you donate to your FJC account from October 1, 2007 through December 31, 2007 when you visit and register at [Americanexpress.com/give](http://Americanexpress.com/give).

**SPECIAL REMINDER:  
SUCCESSORS**

Please ensure you have either named successors or additional donors to your account. These individuals will be able to make recommendations for the distribution of any remaining funds upon your death or disability.

If such arrangements have not been made, and there are no surviving competent Donors or successor Recommenders named on the account, funds remaining in a Donor-Advised Fund will be allocated to the General Funds of FJC, and may carry a name designated by the Donor or, at the discretion of FJC, may be distributed to one or more charities.

**PLEASE NOTE CHRISTMAS AND NEW YEAR'S EVES ARE MONDAYS – PLEASE PLAN AHEAD**



## **Environmentally Sound Solutions to Local Problems**

Imagine you live on less than two dollars a day. You and your closest neighbors have no electricity in your homes. You're thinking that it's about time that changed, but what can you do? Millions of people are in just that situation.

When members of the Comunidad Nueva Alianza in Guatemala faced this problem, they turned to the **Appropriate Infrastructure Development Group (AIDG)** and their new incubated business, XelaTeco. Together, AIDG and Xelateco installed a micro-hydroelectric system that now provides CNA's 40 families with renewable energy in the homes for the first time.

### **Who are we?**

AIDG helps communities get affordable and environmentally sound access to energy, sanitation and clean water.

### **What do we do?**

We start small businesses in developing countries that provide clean and green technologies to people living on \$2-4 a day.

These technologies help people meet their basic needs, improve their health and otherwise better their lives. These include small-scale biogas systems, high-efficiency stoves, water pumps and purification systems, solar water heaters, and micro-hydroelectric systems.

Each business we incubate is provided with:

- Financial assistance
- Technical and logistical assistance
- Equipment and material procurement
- Aid in business planning
- A 2-3 year incubation commitment



### **Why do we do it?**

**Lack of sanitation, clean drinking water, and clean burning fuels are major causes of death in many countries.** Infrastructure development improves health, alleviates poverty, and changes lives.

Our aim is to create a global network of AIDG-sponsored businesses that provide life-changing solutions that are low-cost, environmentally sound and sustainable.

For more information about AIDG, please contact: Catherine F. Laine, Communications Director

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