



Donor-Centric Marketing



Date: November 16, 2023

Presenter: Andrew Palmer
Director of Marketing Services
PG Calc



What are we talking about?

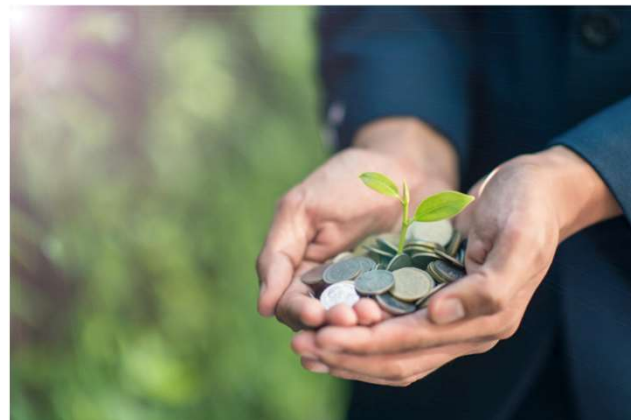
Using donors to bring in donors



Planned giving marketing



No!





Non-profit marketing

- To stand out, charities need to generate an emotional reaction from your audience
- Define your cause and promote your mission
- Educate and inform on the benefits of Planned giving.

The best way to achieve that is by using real donors as an example. [storytelling]



“Quote”

“Marketing is no longer about the stuff that you make, but about the stories you tell.”

“There isn’t a stronger connection between people than storytelling.”

“I’m writing my story so that others might see fragments of themselves.”



The power of real people

Storytelling Testimonials Legacy Society



Why do we use real people in marketing

- When we hear stories, we immediately relate them back to an existing experience...
- And how that makes us feel.
- We are narcissistic in this way—but it explains what makes storytelling so effective for marketing purposes.



Real people stories inspire us

- Your main goal is to engage people with an inspirational story of your donor!

The story inspires someone to engage, why?

- they realize people **JUST LIKE THEM** make planned gifts
- they can also really have an **IMPACT!**
- they receive the **SELF-SATISFACTION** of giving. Good feeling of making a difference.



It's not a question of should I use them, its...

WHERE to get them

HOW to write them

WHEN to use them

WHERE to use them



HOW do I get them



The first stories should be your **board**

- Get influential and powerful people in your organization to tell their story.
- Tell them benefits of storytelling for raising more money and increasing donor engagement.
- Explain that people are influenced by what others say and do. Sharing their personal nonprofit story allows you to leverage social proof that your mission is worth caring about.



Reach out to **donors** directly

- Consider a more direct approach as opposed to casting a wide net across multiple marketing channels.
- Ask you best donors.
- For volunteer stories, you could reach out to long-time volunteers or chat with your volunteer coordinator to find good contenders.
- With such a direct ask, make sure that the messaging around your request is friendly and personal. You wouldn't want them to feel like you sent it to your entire list, so make sure they know that it's the story only they can tell that you need.



Events are great for testimonials

- Request one to two sentence statement describing their involvement with your organization, whether they volunteered, donated, or attended an event.
- Follow up for feedback regularly with constituents, volunteers, donors, and other supporters.

Use your iPhone



Ask **social** followers for testimonials

- When sharing stories or quotes on social media, it's a great opportunity to let people know that you're looking for more!
- Depending on your mission and community on social media, followers may jump at the chance to be featured online.
- See someone new commenting on posts or participating in groups? Reach out to them and find out their story.




Donor survey

Two major benefits.

- Surveys help you gather testimonials quickly.
- They give respondents enough time to be thoughtful about their answers.

What about Baystate Health most inspires you?

Everyone has a unique story, and we would love to hear yours. Please use the space below to share your story about why you support Baystate.



Baystate Health Foundation
ADVANCING CARE. ENHANCING LIVES.

YOUR CONNECTION WITH BAYSTATE HEALTH

Thank you for completing this five-minute survey. We greatly appreciate your input. Your answers will help us understand why you support Baystate Health Foundation, what programs are of interest to you, and how our supporters would like to make lasting gifts. We will use the information gathered from this and hundreds of other responders to guide the future of our planned giving program.

To be sure we have your correct contact information please provide your email address and phone number below.

Email: Phone:

First Name: Last Name:

We greatly appreciate your support of Baystate Health Foundation. What has motivated you to give? (Check all that apply.)

- Baystate Health's mission to improve the health of the people in its communities every day, with quality and compassion.
- To honor a loved one or carry on a legacy
- Ensure quality healthcare in my community
- Local pride in the strength and scope of Baystate Health
- Tax benefits
- Thankfulness for care for myself and/or loved one(s)
- Other, please specify: _____

What part of our work most reflects your values? (Check all that apply.)

- Providing the best possible clinical treatment
- Improving the quality of life for our patients and their families
- Educating the next generation of physicians, nurses, researchers, and other care providers
- Research that leads to new therapies, early detection, and breakthrough treatments
- Development of state-of-the-art facilities that provide patients with the most advanced treatments
- Strengthening programs, such as heart and vascular or cancer care, to continue to provide radically better outcomes for patients
- Bolster access to care, education, and preventative medicine for underserved communities
- Other, please specify: _____

How does Baystate Health Foundation rank among your charitable giving priorities?

- At the very top
- Top 25 percent
- In the middle
- In the bottom 25 percent

Your gifts are meaningful to us. How would you prefer we show you the impact of your gift? (Check all that apply.)

- Send me updates from a program area or hospital
- Invite me to conversations with clinical leaders working in the areas I've care most about
- Call me periodically to check in, catch up, and share news
- Share the difference my giving makes.
- Send me news from Baystate Health and the Foundation
- Invite me to Baystate Health Foundation special events
- Invite me to estate planning and/or charitable giving workshops
- Other, please specify: _____

YOUR CHARITABLE GIVING

Who participates in your charitable giving decisions? (Check all that apply.)

- I make my own decisions
- My spouse/partner
- My children
- My accountant/tax advisor
- My financial planner
- My lawyer
- Other, please specify: _____



Donor survey on websites

The screenshot shows the top navigation bar with 'BROWN.EDU', 'About', 'myBrown Login', and 'MAKE A GIFT'. Below the navigation is the Brown University logo and a menu with 'COMMUNITIES & INTERESTS', 'VOLUNTEER', 'EVENTS', 'BENEFITS', 'GIVING', and 'STORIES'. The main banner features an illustration of the university's gates with the text 'Planned Giving' and 'From bequests to real estate to stocks, maximize your philanthropic impact by making a planned gift to Brown.' A sidebar on the left lists various giving options like 'BrownTogether Campaign', 'Brown Annual Fund', and 'Planned Giving'.

The screenshot shows the survey interface. It includes a navigation bar similar to the landing page. The main content area has a header 'Planned Giving Survey' and a 'START SURVEY' button. Below the header is a 'Thank you for completing this 5 minute survey...' message. The survey questions are: 'What has motivated you to give back?' with options like 'Brown's mission', 'Sense of loyalty', and 'Family legacy'; 'How has Brown influenced your life since graduation?' with options like 'Impacted career trajectory' and 'Made lifelong friends'; and 'What about Brown's mission inspires you to give?' with options like 'Diversity' and 'Commitment to meet 100% of students' demonstrated financial need'. A 'CONFIDENTIAL GIFT INTENTION FORM' button is also visible.

What most inspires you about Brown? Please use the space below to share your story.



Remember to get both from the same donor

- If you get a donor testimonials, ask them later for a full donor story.
- You also can take great testimonials from your donor stories.



HOW to write them



Stories need structure

- Arrange your donor story in a way that attracts, engages, and inspires
- Who, what, when, where, and why
- Structure is important, because we want to capture the readers attention.



Start with the WHY - That is the hook.

Why did Jane Doe give a bequest?

- Did they receive a scholarship?
- Or did their family receive medical care?
- They were always passionate about the environment, and want to preserve it?
- They want to ensure other students get that same experience—even if they can't afford it.

This is the emotional linchpin.



Briefly include the WHAT [GIFT]

- What exactly did the donor do?
- Jane made a great decision to update her will and include a bequest to your Org.
- That's it. Keep it simple. You can talk about the gift vehicle separately.



BRIGHAM AND WOMEN'S HOSPITAL



BRIGHAM AND WOMEN'S Faulkner Hospital

Honoring the Brigham's History—and its Future

For more than 50 years, J. Linzee Coolidge has ardently supported Brigham and Women's Hospital (BWH). In 1963, he became the youngest Board of Trustees member of the Peter Bent Brigham Hospital—a predecessor hospital of BWH—and has remained involved as a loyal advocate and generous donor.

"It's one of the foremost hospitals both in research and medical care, and provides excellent medical support in the community. A hospital is one of the most important institutions in any city and the Brigham is doing one of the best jobs at it."

Generations of Linzee's family received their care at the Brigham. "My father and great uncle, who also served on the board, received excellent care here. It has been an important institution in our lives and our community, and I want to see it continue to develop innovations that save lives," he says.

Linzee has supported a variety of initiatives at BWH, including The President's Unrestricted Fund, global

health, and the work of his personal physician, Marshall A. Wolf, MD. He is also very happy to make another contribution that promises to accomplish good far into the future: a planned gift known as a charitable gift annuity.

"When you set up a charitable gift annuity at the Brigham, you receive a tax advantage up front and a guaranteed income," Linzee says. "You also feel good knowing you are helping people who will rely on the hospital's care for years to come. It's a win-win."

In recognition of Linzee's gift, he was welcomed into The Legacy Society of Brigham and Women's Hospital and Brigham and Women's Faulkner Hospital (BWFH) where he and other planned giving donors are celebrated for their dedication.

He adds, "Once you're connected, it's your hospital. The example you set can help other donors realize how important everything that goes on at the hospital is, and how important it is to get involved."

How a gift annuity works

A charitable gift annuity (CGA) is an exciting way to make an impact in the future of medicine, while receiving income for life. This irrevocable gift can be funded with cash or appreciated securities. In exchange, BWH or BWFH will pay you or a loved one guaranteed fixed payments for life, regardless of market fluctuations or inflation. Upon the death of the last income beneficiary, the hospital will receive the remainder of the annuity to support a specific area of the hospital that you choose. Or you can allow BWH or BWFH to direct it toward The President's Unrestricted Fund, a vital resource that can help us accelerate life-giving breakthroughs.

Advantages of a CGA

- You can begin receiving payments in the year in which you make your gift, or you can defer payments to a future date, let the principal grow, and enjoy a higher payout rate
- A CGA can provide you, a spouse, or a loved one with guaranteed income for life
- You will receive a charitable income tax deduction in the year you make your gift, even if you defer your annual payments
- You will be welcomed into The Legacy Society—an honorary group that recognizes and celebrates those who have included BWH or BWFH in their long-term plans



Please contact Kathleen Duffy, senior director of gift planning, at 617-424-4326 or visit bwhgiving.org/giftplanning for more information about how to include BWH or BWFH in your estate plans and join The Legacy Society.



Check out our new website BWHGIVING.ORG/giftplanning

Life. Giving. Breakthroughs.

OUR CAMPAIGN FOR THE FUTURE OF MEDICINE



The WHO is not the focus

- A planned giving donor story isn't a biography.
- Just include anecdotal information about your donor... it relates to their connection to your organization.

“... said Jane Doe, who worked as a hospital administrator for the 20 years.”



Close the story loop

- End with WHY again
- Remind the readers what happens now.

“Jane now feels confident knowing future generations will continue to receive the same quality health care that saved his mother’s life.”



Stories can be simple

- It doesn't have to be dramatic or very revealing.
- The hook can be as simple as,

"I give because once I met one homeless kid, I couldn't stop thinking about all the others"

or

"I want to give the next generation the same life changing experience that I had at this school."

It's is the hook your readers see themselves in.



Writing Tips



Use a questionnaire

Obtain most, if not all, the details before speaking with the donor.

Your follow up questions will elicit better testimonials.

COLUMBIA UNIVERSITY DONOR PROFILE QUESTIONNAIRE

Your personal history :

- 1) Name and current address:
- 2) Where did you grow up?
- 3) Why did you choose to attend Columbia University?
- 4) Please describe your experiences there. What were the most memorable?
- 5) What programs, activities, and organizations were you most involved in during your time at Columbia?
- 6) How have you been involved with Columbia since graduation?
- 7) What would you identify as the most important things you gained by attending Columbia?
- 8) Please describe your career after graduation.
- 9) Please tell me as much about your personal life as you wish to share. Family? Pets? Travel? Volunteering? Hobbies and personal interests?

Giving to Columbia:

- Please share your history of giving to Columbia. (No need to include dollar amounts.)
 - 1) What type(s) of gifts have you made since graduation?
 - 2) Why did you choose to make a legacy (planned) gift?
 - 3) What type of gift did you choose to make? Why? (E.g., gift by will, gift by retirement account, charitable gift annuity, trust, gift of property)?
 - 4) Why did you decide to make this type of gift?
 - 5) What inspired you to make this important gift?
 - 6) How do you hope Columbia will put your legacy gift to use?
- Many donors say they find that charitable giving to be a uniquely satisfying experience. Has that been the case for you? If so, in what way?
- What would you tell other alumni who are considering making a similar gift to Columbia?



Be firm but fair

- We give donors a two-week deadline, but donors typically respond when they are ready. You cannot force it.
- A soft touch is required. You can still let them know if things are running behind.



Start with a compelling headline

Grab your readers' attention - Make them want to read.

Making a Lasting Impact to Help
Nourish Our Neighbors in Need

Helping Nurses Become the Best They Can Be

Giving is a Family Affair

A Lifelong Commitment to
Strengthening the Jewish Future

Helping Students Who Need It Most,
Long into the Future



Use encouraging words

The story is good news. It's positive. It should wake the reader up and make them feel better.

Stir their emotions with encouraging and persuasive words and adjectives

- Amazing Unforgettable
- Astonishing Life-changing
- Eye-opening Magical



Use appealing photos to complement your story



- Pictures draw the eye in a way that text can't.
- Work with donors to get photographs (or videos)
- Don't use stock photos.

Make the story come to life!



Don't be afraid to edit

- If a writer or donor gives you a story, make sure it fits your purpose.
- Edited for length, clarity, and voice.
- Extract testimonials for other marketing use.



WHEN to use them



All the time!

**Well, it really depends on your
community of donors.**



WHEN?

One cohort responds when sent details

Charitable Gift Annuities

Bertha Davis, 72, holds her son Teodoro Francisco, 11 months, while they wait for milk at the Duarte Maternal Nursing Home in Mexico.

A Gift that Gives Back

Would you like to support Partners In Health but are hesitant to do so because of the current market uncertainties? Perhaps you are concerned about being able to meet your future needs. Other donors who feel the same way have discovered the joy of supporting PIH through a charitable gift annuity.

A charitable gift annuity is a contract between you and PIH that provides advantages for both. You can make a gift and receive immediate financial benefits. By funding a charitable gift annuity you will provide valuable support to Partners In Health and receive a charitable income tax deduction and fixed payments for your lifetime or the lifetime of a loved one.

Charitable gift annuities may be funded with cash or securities. The payout rate on a charitable gift annuity is a fixed rate based on the age of the donor at the time the gift is made. Payments may be made to one or two income beneficiaries.

Summary of FINANCIAL BENEFITS:

- Guaranteed fixed payments for life
- A portion of your payments may be nontaxable
- Charitable income tax deduction for a portion of the gift
- Reduced capital gains taxes

Sample Annuity Rates*

GIFT AMOUNT	AGE	PAYMENT RATE	ANNUITY	DEDUCTION
\$10,000	65	6.7%	\$670	\$3,963
\$10,000	70	6.7%	\$700	\$4,032
\$10,000	75	5.8%	\$580	\$4,503
\$10,000	80	4.9%	\$490	\$4,966

*Based on the recommended rate shown based on US charitable (public) giving.

EXAMPLE:

Beth L., age 76, contributes \$10,000 cash and receives a lifetime annuity of \$600, of which \$472 is tax-free for approximately the first twelve years. She receives an income tax deduction of \$4,427 resulting in tax savings when she claims it.

Income Tax Deduction Fixed Payments

Benefits:

- **Guaranteed fixed payments for life.** The annuities you name will receive fixed annual payments for life. Backed by the general resources of Partners In Health. With attractive annuity rates, your cash flow may increase from what you currently receive from your assets.
- **Federal and state income tax deduction.** You will receive an income tax deduction in the year of your gift to be used to maximize tax savings. This is usually 20%-40% of your gift amount.
- **Favorable capital gains tax treatment.** If you fund the annuity with long-term appreciated securities (ones you have held for more than one year), you will incur tax on only part of the gain. If you name yourself as an annuitant, this tax will be spread out over many years. In other words, some of the capital gains is forgiven completely and the other portion is spread out over your life expectancy.
- **Reduced estate costs.** Your estate may enjoy reduced probate costs and estate taxes.
- **Support Partners In Health.** You will have the satisfaction of knowing your generous support will be used to train, care, train, and save lives in the communities we have the great privilege of serving.

NEXT STEPS:

To receive further information and assistance on charitable gift annuities please contact our Gift Planning Office:

call (857) 259-1989
email giftplanning@pih.org

A gift to PIH saves lives, thank you.

Invest in life-giving breakthroughs.

“When you set up a charitable gift annuity at the Brigham, it’s a financial win for you and the hospital.”

—J. LINZEE COOLIDGE
Legacy Society Member

Honoring the Brigham’s History—and its Future

For more than 70 years, J. Linzee Coolidge has unwaveringly supported Brigham and Women’s Hospital (BWH). In 1963, he became the youngest Board of Trustees member of the Peter Bent Brigham Hospital—a professorial hospital of BWH—and has remained involved as a loyal advocate and generous donor.

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- You will be welcomed into The Legacy Society—an honorary group that recognizes and celebrates those who have included BWH or BWFH in their long-term plans.

Life-Giving Breakthroughs.

One cohort responds when sent emotion



WHERE to use them



Everywhere!

**Well... if we are improving our relationships then
yes use them as much as you can.**



Making communications more valuable

Are your current communications improving your donor relationships?

Each time you mail you are improving or weakening the relationship.

Many organizations are sending out uninspired newsletters that mean nothing to most donors, and jargon filled thank you letters that alienate donors more than they inspire.

Don't be this program.



Stories to the rescue

- Stories connect with donors.
- They see themselves in the actions of others
- Jealously perhaps?

Bottom line they are not boilerplate.
[They should be interesting]

Samples?



VIDEO

with Stories



Video can impact your email or web pages



American Red Cross
Legacy Society

Legacy News

Charitable Planning Impact and Update



Why Work for Service to the Armed Forces

For nearly 140 years, the American Red Cross has supported the United States military in conflict zones and other complex settings around the globe. We support service members and military-connected families by relaying urgent messages relating to the health and wellness of their family members and extended families. Learn what it takes to be a Red Crosser in this role and learn more by visiting redcross.org/saf.

WATCH VIDEO



Both our donors and the beneficiaries of their generosity have stories to share. Read their stories below:





Giving

HARVARD T.H. CHAN SCHOOL OF PUBLIC HEALTH

Planned Giving

- 1913 Society
- Why Give?
- How You Can Give
- Contact Us

Establish a Lasting Legacy

Text | Text:

The Harvard T.H. Chan School of Public Health brings together dedicated experts from many disciplines to educate new generations of global health leaders and produce powerful ideas that improve the lives and health of people everywhere.

We work together as a community of leading scientists, educators, and students to take innovative ideas from the laboratory to people's lives, not only making scientific breakthroughs, but also working to change individual behaviors, public policies, and health care practices.

Planned giving is a distinctive way to make a lasting contribution to Harvard T.H. Chan School of Public Health. A thoughtful gift creates your personal legacy, while helping us improve the lives and health of people all over the world. In addition, a planned gift provides tax savings to the donor and/or an income for you or loved ones.

See how you can help make this a healthier, happier world by supporting public health education today.

Talk to Us

- Our Office of Planned Giving
- Call 617 432-8436

Introduction to the 1913 Society - Dr. Timothy Johnson

Introduction to the 1913 Society - Dr. Timothy Johnson

From an accredited US healthcare educator

DR. TIM JOHNSON
CO-CHAIR OF THE 1913 SOCIETY

Our Office of Planned Giving | Call 617 432-8436

With great appreciation

1913 Society Roster

The Harvard T.H. Chan School of Public Health would like to thank the individuals and organizations that have given gifts that allow the School to conduct research, educate public health leaders, and promote solutions to advance the health of everyone.

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HARVARD T.H. CHAN SCHOOL OF PUBLIC HEALTH



Newsletters with Stories



BROWN
Office of Philanthropic Strategies
and Planned Giving

Brown University
Box 1893
Providence, RI 02912



NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES

BUSINESS REPLY LABEL
FIRST CLASS PERMIT NO. 7032 PROVIDENCE RI

PHILANTHROPIC STRATEGIES AND
PLANNED GIVING
BOX 1893
PROVIDENCE RI 02912-0893



Leatrice Wolf '67 named the Gurtin Family DAF as the beneficiary of her IRA. As a young mother, Leatrice completed her undergraduate degree at Brown years before the Resumed Undergraduate Education program existed.

See our cover story for more details.

INSIDE THIS ISSUE:
Giving to Brown is a Family Affair | What is a Donor Advised Fund (DAF)? | Brown's DAF | DAF Case Studies

BROWN
Office of Philanthropic Strategies
and Planned Giving

Contact us at 401-863-9119 to get started.
plannedgiving.brown.edu

The College Hill Society

BROWN
Office of Philanthropic Strategies
and Planned Giving

WINTER 2023



Thank you for being a College Hill Society Member



Giving to Brown is a Family Affair

After the passing of Morton Gurtin PhD'61, P'82, GP'13 in early 2022, the Gurtin family came together to decide the best way to honor him and their shared legacy at Brown. Morton arrived at Brown in 1959 as a PhD student in the nascent applied mathematics department, transitioning from an engineering career to renowned professor whose research in nonlinear continuum mechanics and thermodynamics received extensive academic honors. His son Bill '82 met his wife, Kay Levinson Gurtin '83, in New Appleby dorm in the fall of '81, and their son Grant, class of '13, attended as well.

Brown's Donor Advised Fund (DAF) attracted the family as the perfect way to contribute to a professorship in applied math in Morton's memory. Bill especially liked that the family could contribute over time and have the money invested in Brown's impressive endowment, direct 25% of the distributions to Brown, and 75% to other charities. "And for that to be done with no fees? It's a win-win," shared Bill.

Grant and his sister, Lisa, directed inheritances from their grandfather to the DAF, participating in a long term, multi-generational legacy to make a charitable impact at many institutions, including Brown. Their grandmother, Leatrice Wolf '67, also named the DAF as a beneficiary of her IRA.

For the younger Gurtins, it was a way to honor their grandfather's life in the way he would have wanted his legacy to be remembered. "Our grandfather believed that education was the core of what moved everything forward," said Lisa Gurtin. "I love that we are going to help fund the curiosities of the next generation of scholars like him...and that we have the opportunity to use what he built as a professor to leave a legacy for others to do the same."

Read more about the Gurtin family's story on our website.

What is a Donor Advised Fund?

Think of it as a charitable savings account to support the causes and charities you care about most. If you wish, the funds can be invested for tax-free growth.

More specifically, a DAF is an account created by a donor with a public charity. The terms of the agreement give the donor, or sometimes others, the right to recommend charitable grants from the DAF. Most community foundations offer DAFs as do many charitable affiliates of investment firms.

HOW DOES IT WORK?

You contribute cash, stock, or other assets to your account at the DAF sponsor. Your contribution is irrevocable, and you generally receive an immediate income tax charitable deduction for your contribution. The DAF sponsor invests and manages the DAF and allows you, as the advisor, to recommend grants to qualified charities in amounts and at times you choose. As a matter of law, the DAF sponsor is responsible for all distributions from the fund and is not required to follow your recommendations.

WHAT ARE THE ADVANTAGES OF A DAF?

An obvious advantage is the ability to separate the timing of your tax-deductible contribution from your decisions about which specific charities you wish to support. There are a number of additional benefits discussed below.

- **Unlock the benefits of non-cash assets.** Since many Americans hold the majority of their wealth in assets other than cash, donating appreciated non-cash assets is often more advantageous. Donors are eligible for a charitable income tax deduction based on the fair market value of the asset. An added bonus is never

having to pay income or capital gains tax on the appreciation. In addition to cash and publicly traded stock, most DAFs will accept mutual funds, restricted stock, real estate, cryptocurrency and private equity or hedge fund interests.

- **Simplify record keeping.** Many donors find the simplicity of record keeping to be one of the biggest advantages of a DAF because you do not have to keep track of every gift acknowledgement from every charity. With a DAF you only need the receipts from your DAF contributions.
- **Perpetuate your legacy.** You can continue to support the causes you care about by naming your children or other family members as successor advisors. Alternatively, you can simply leave instructions, directing your DAF to continue to make grants to the charities you care about.

CAN I SUPPORT BROWN UNIVERSITY WITH MY DAF?

Absolutely! Just recommend a grant from your DAF to Brown. Although you won't get a tax receipt from Brown - remember, you already received a deduction when you made your contribution to your DAF - we will recognize you for your contribution and you can support a program or initiative on College Hill you are passionate about. In addition, check with your plan sponsor about naming Brown University to receive a percentage or the remaining balance in your DAF at the end of your lifetime.

TO LEARN MORE, PLEASE VISIT US AT:
plannedgiving.brown.edu/DAF

PLANNING POINTER: Consider a recurring annual fund gift from your DAF to The Brown Annual Fund or any of its impact funds and ensure your membership in the 1764 Society.

Brown's DAF

Did you know establishing a Brown Donor Advised Fund is an easy and cost-effective way to support the University and other causes and organizations you care about?

How It Works



GIVE
Make an initial contribution of \$100,000 or more to establish the fund. Brown can accept a wide variety of cash and non-cash assets, including DAF to DAF rollovers and contributions from a private foundation.



GROW
Invest in Brown's endowment or in a money market pool.



GRANT
When you're ready to support Brown or other organizations, you can request to make distributions from your fund through the Office of Philanthropic Strategies and Planned Giving. At least 25% of all contributions must be to Brown.

Is a DAF right for you?

Organizing and simplifying your charitable giving and the opportunity to separate your tax-deductible contribution from your selection of charities can be quite desirable. Here are three scenarios:

1. Charitable giving has long been regarded as a key way to cultivate a sense of purpose and direction

in children. In recent years, DAFs have replaced private foundations to streamline and facilitate family philanthropy and wealth management. DAFs can provide a powerful opportunity to identify your family's values, to further your legacy, and to teach future generations about the importance of giving back. For those who no longer want to manage the ongoing reporting obligations of a private foundation, transferring the foundation funds to a DAF and winding down the foundation have been appealing alternatives.

2. Your DAF can be a useful tax management strategy in a year you anticipate a significant tax liability. For example, it can be beneficial for investors in and founders of private companies, to think beyond cash when it comes to giving. There may be significant tax advantages to donating shares in the company to a DAF first rather than waiting for a liquidity event and making a gift from the proceeds. Contributing to a DAF can provide valuable charitable income tax deductions when they are needed most and allow charitable distribution decisions to be made in future years.

3. An estimated 90% of taxpayers do not itemize and do not benefit from the charitable income tax deduction. As a result, more taxpayers are using DAFs to "bunch" their charitable giving into a single tax year to claim a charitable deduction and then use the DAF to donate to charities in the years they didn't fund their DAF while taking the standard deduction. This allows them to provide consistent annual support to their favorite charities and maximum income tax savings. When it makes sense to itemize again, they can repeat the process.

Winter 2023

BROWN
Office of Philanthropic Strategies
and Planned Giving

Name(s) and Class Year(s) _____

Address _____

City, State, Zip _____

Home Phone _____

Email Address _____

For membership fees, fees, apps and forms.

Thank you for your membership in the College Hill Society. We are grateful for your thoughtful commitment to Brown and its future through your planned gift. We welcome the opportunity to continue to partner with you to help you achieve your financial and charitable goals.

Please send me information on the following:
 Donor Advised Funds

If you have any questions, contact:
Office of Philanthropic Strategies
and Planned Giving
401-863-9119
Planned_Giving@brown.edu
Brown University

Visit our planned giving website at
plannedgiving.brown.edu.

PLANNING POINTER: By naming a charity as the beneficiary of your DAF, you can be sure you are leaving a lasting impact for an organization you care about. Did you know if you name Brown as a beneficiary of your DAF, you will be welcomed as a member of the College Hill Society?



BE OUTDOORS
APPALACHIAN MOUNTAIN CLUB
10 CITY SQUARE, BOSTON, MA 02108



Summit Trust
SUMMER 2020 | FINANCIAL PLANNING NEWS & IDEAS FROM AMC



Read more here

Appalachian Mountain Club
Attention: Patti Allen
10 City Square, Suite 2
Boston, MA 02108

Summit Trust
FINANCIAL PLANNING NEWS & IDEAS FROM AMC

INSIDE THIS ISSUE:
PROFILES IN GIVING | ENSURING YOUR WISHES | THE CARES ACT AND CHARITABLE GIVING

BE OUTDOORS
APPALACHIAN MOUNTAIN CLUB

For questions or more information, contact Stephanie Schickel at sschickel@outdoors.org or call 617-391-6638 or visit legacy.outdoors.org.

Profiles in Giving
Patti Allen – New Jersey

I have been active with the Appalachian Mountain Club for the past 25 years. Like so many others, I was first introduced to AMC on a hot-to-hut trip in the White Mountains.

While New Hampshire was the original draw, my ties to AMC have grown as I've found others to like and be outdoors with. I love the nice cross-section of people who I have met from all walks of life and nothing beats the stories from AMC "old timers."

Crew time while staying at the Highland Center in New Hampshire, I sat down to relax and take in the view of Crawford Notch. When I looked down, I saw an inscription on the bench about when this special person was fond if too could have a bench someday. That moment is when the seed of leaving a legacy with AMC was planted. While I've never been able to be a large donor

to AMC during my lifetime, when it was time to update my will, I began thinking about all of the organizations that have meant so much to me and where I could make an impact. AMC quickly came to the top of my list.

It didn't take me long to make the decision to leave a percentage of my estate to AMC. I want to ensure that the special places that I've gone to – to be in nature, to restore my soul, and to disconnect from it all – are preserved.



I want to ensure that the special places that I've gone to – to be in nature, to restore my soul, and to disconnect from it all – are preserved."

I am inspired by AMC and the many people connected to the organization. With nearly 150-years of connecting people to the outdoors, conservation, and developing trails, AMC has a strong legacy and the confidence that AMC will get my legacy support to good use when the time comes.



Ensuring Your Wishes While Caring for the Outdoors

If you have been prudent and carefully managed your financial affairs throughout your lifetime then, naturally, you will have strong feelings about how you want your money, property, and other assets distributed after you are gone. However, unless you take some basic estate planning steps, those decisions will be made for you and might not reflect your wishes.

You can control how your assets are distributed at the end of your lifetime by providing instructions in your will or living trust or, for certain financial accounts, by simply designating a beneficiary. But, if you do not take these steps, your assets will be distributed according to state law. In general, these state laws will distribute your assets to your closest relatives, whether or not that was what you had in mind. In addition, you will have no opportunity to support charitable organizations, even if you have made substantial contributions during your lifetime.

Either way, your estate will be subject to "probate," a court supervised process during which your assets are identified and property, debt, taxes, and estate settlement costs are paid, and whatever remains is distributed according to the terms of your will if you have one, otherwise as required by state law.

Certain assets can be distributed without having to go through the probate process.

Working with your financial institutions, you can designate beneficiaries to receive bank accounts, investment accounts, life insurance policies, and especially retirement accounts after you are gone. However, if you do not designate beneficiaries, these accounts will be handled through the probate process. In addition, assets that you place in a living trust can avoid probate and pass directly to named beneficiaries.

Unless you leave instructions in the form of a will, living trust, or beneficiary designations, state law will decide how to distribute your assets, not you. Decisions about who gets your assets and how much will be beyond your control. And, without these basic estate planning steps, you will not be able to support charitable causes that have been important during your lifetime.

The generous contributions you have made throughout your lifetime have helped the Appalachian Mountain Club to foster the protection, enjoyment and understanding of the outdoors. We hope that you will consider charitable contributions as you plan for the distribution of your estate. If you would like more information about how you can include AMC in your estate plans and become a member of the Summit Trust Legacy Society, please contact Stephanie Schickel, Summit Trust staff liaison at sschickel@outdoors.org or call 617-391-6638.



The CARES Act and Charitable Giving

Congress has provided new and expanded tax incentives for charitable giving. Here are some highlights. You will find more details on our website legacy.outdoors.org/cares-act.

Even if you don't itemize your income tax deductions, you may realize your taxable income by \$200 for cash contributions made to the Appalachian Mountain Club in 2020.

If you do itemize, you may be able to deduct gifts of cash to offset up to 100 percent of your income for 2020. Ordinarily, the income tax charitable deduction for cash gifts is limited to 60 percent of your income.

In addition, if you are age 70 1/2 or older, you can make a contribution to AMC directly from your IRA and completely avoid the income tax you would have paid on a withdrawal. This can be especially advantageous if you don't itemize your deductions.

We know that your top priority is the health and financial well-being of your family and loved ones. When you are ready, Stephanie Schickel on AMC's Development team is available to help you create a charitable gift plan that suits your needs while helping with our important work protecting the outdoors. You can contact Stephanie at sschickel@outdoors.org or call 617-391-6638.

BE OUTDOORS
APPALACHIAN MOUNTAIN CLUB

Yes, I'm interested in the Summit Trust!

I am pleased to inform you that:

- I have included AMC in my estate plans, please send me info on the Summit Trust
- I am considering including AMC in my estate plans.

Please send me free, no obligation information on the following:

- a gift by will or trust
- a gift that will provide guaranteed income for life
- an IRA charitable distribution

Name: _____
 Address: _____
 City, State, Zip: _____
 Home Phone: _____
 Day Phone: _____
 Email Address: _____

For questions or more information, contact Stephanie Schickel at sschickel@outdoors.org or call 617-391-6638.

To explore options for gift planning that fit your personal goals, please visit legacy.outdoors.org.



Email Newsletters with Stories



Email Newsletters



BLENDED GIFTS:

How Our Donors have Made Their Philanthropic Dreams Come True

You may wonder how others are able to give generously to the College of Saint Elizabeth. One way is by giving cash now capped by a more substantial estate gift later—resulting in transformative gifts in which philanthropic dreams come true.

Dr. John Zavada knew he wanted to commemorate his sister Mary Zavada '57, who died unexpectedly in 2014. Mary had already established a scholarship in memory of the siblings' mother, Sophie Zavada, which Mary funded throughout her life.



[Read More >](#)



CHECKLIST TO ENSURE ACCESS TO YOUR IMPORTANT ESTATE PLANNING DOCUMENTS

A critical last step after finalizing your financial and estate planning documents is ensuring the right individuals have access to them.

[Read More >](#)

NEW FOUNDERS SOCIETY
Saying thank you now for your legacy giving
[Learn more about becoming a member >](#)

CONTACT US
Lisa Marie Gerondeau
Senior Director of Development
973-290-4711
lgerondeau@csae.edu

COLLEGE OF Saint Elizabeth
Bryn Mawr, PA

f t i p in

American Red Cross
LegacyNews
Gift Planning Ideas from the American Red Cross

It's a new year and it's time for the latest issue of Legacy News! We hope you will find the articles helpful.

The new Consolidated Appropriations Act of 2021 will impact many American's tax situation and their charitable giving in 2021. The articles that follow illustrate tax-wise planning strategies and possible gifting opportunities that allow you to make a meaningful charitable gift while potentially enhancing your own, and your family's future financial well-being.

See why supporters like Deborah Day Poor joined the [Legacy Society](#). And if you have a personal Red Cross story, we hope you will share it!

Rebecca Lock
Rebecca Locke
Executive Director, Gift Planning
American Red Cross



Legacy Society Member Honors Her Red Cross Heritage

Following her mother's example, Deborah Day Poor has tried to live a life of purpose. And over the years, that seems to have reconnected her again and again back to the American Red Cross.

"My mother set an example of what was important in life," says Deborah. "Happiness in life really does come from finding meaning, and it comes from purpose."

Her mother was Dorothy Day, a World War II-era volunteer who organized blood drives in Upstate New York and later joined the Red Cross as a paid staff member in the 1950s.



Meet the Newest Members of the Ehrensberger Legacy Society

In November 2022, eight UMGC supporters were inducted into the Ehrensberger Legacy Society, a special group of the University's long-term, philanthropic supporters who are contributing to the University through their estate plans including bequests, stocks, trusts, annuities and other assets.

Meet the newest members of the UMGC Ehrensberger Legacy Society >

A Gift That Pays You Back – Now, Even More Than Before!

A charitable gift annuity is a simple contract between you and UMGC. In exchange for a gift of \$10,000 or more, UMGC will provide guaranteed fixed payments for life. Annuity rates have increased as of January 1, 2023, resulting in higher annual payments.

[Learn about the new higher rates >](#)

New in 2023: Exciting Changes to Retirement Plan Giving Opportunities

Congress has changed several of the rules regarding qualified retirement plans like IRAs and 401(k)s. These changes, intended to increase incentives and expand options for retirement savings, are effective January 1, 2023.

[Read more about what this means for you >](#)

giftplanning.umgc.edu
giftplanning@umgc.edu
301-985-7110

University of Maryland Global Campus
Office of Institutional Advancement



Erica Seaborne, Class of 2009

Meet with Your Attorney

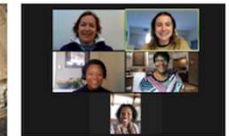


Erica is one of Bryn Mawr's youngest members of The Taylor Society. How did she do it? She took advantage of the required forms for establishing a retirement account.

[Read More >](#)

[Read More >](#)

Here to help



We would love to work with you to support Bryn Mawr College, now and always. The Office of Gift Planning team is here to help.

[Contact Us >](#)

It is likely that many of you are already familiar with the names of the members of this outstanding team. They organize events as large as Reunion and support regional clubs. Learn a more about their amazing work.

[Read More >](#)

THE TAYLOR SOCIETY
OF BRYN MAWR COLLEGE

[Learn More About The Taylor Society >](#)

BRYN MAWR COLLEGE

Contact Us
Office of Gift Planning
101 N. Merion Ave.
Bryn Mawr, PA 19010
610-526-6597

t i n f i



Brochures with Stories

The Netzer Planned Giving Society



The Netzer Planned Giving Society is named in memory of College President Dr. Royal Netzer and his wife, Clara, whose charitable gift in her will was one of the largest in SUNY Oneonta history. It is particularly fitting that the oak leaf and acorn—symbols of growth, strength and the future—represent the Netzer Planned Giving Society.

We would like to honor you by welcoming you as a member in the Netzer Planned Giving Society. There are no dues or obligation—it is simply our way of recognizing you and your commitment of making a planned gift. By joining, not only will we be able to thank you personally, but you will help inspire others to join with their own planned gifts. Sharing your plans with us also helps ensure that your gift will be used as you intend and our legal name, State University of New York at Oneonta Foundation Corporation, is written correctly in your documents.

“Making the SUNY Oneonta Foundation a beneficiary of one of my retirement accounts is one lasting way that I can demonstrate my gratitude, not only for the education I received but for the life-long friends I made there.”

—MARK DELLIGATTI '75



**CREATE YOUR
Legacy
AT SUNY ONEONTA**

Make a Gift. Change a Life.

HELP STUDENTS ACHIEVE THEIR DREAMS

Brianna Shaw '24—a biology pre-med major and member of the women's tennis team—is one of the many SUNY Oneonta students whose lives have been transformed thanks to the generosity of others. Brianna benefits from funding that has supported her research projects and participation in the prestigious iGEM competition, where she and her teammates were awarded a silver medal.

“I have made great friends and had amazing learning experiences at SUNY Oneonta. The opportunities here have helped me grow in so many ways, prepared me for medical school, and enabled me to explore my interest in sports medicine. I am grateful for the support of our alumni. Their generosity has made so much of what I love about SUNY Oneonta possible.”

Change the life of more students like Brianna by including a gift to the SUNY Oneonta Foundation in your estate plans.

3

Brianna Shaw '24



“I know I am not alone in the SUNY Oneonta community as someone who feels a great connection and is very thankful to the college for its impact on my life. ...I asked myself how my contributions will be replaced when I am gone, and the answer was through some simple estate planning. Through my own planning and work with the Advancement staff, I can efficiently contribute assets from my estate in a tax-favorable manner to help support SUNY Oneonta students now and into the future.”

—TOM O'BRIEN '87

oneonta.giftplans.org 4



Sell Sheets with Stories



A Gift of Securities Today Will Support the Leaders of Tomorrow



“I’ve learned that it’s a win-win to make gifts of appreciated stock. Both you and Russell Sage benefit.”

-KRISTINA HANSON SMITH '61

Kristina Hanson Smith '61 pursued a degree in nursing at a time when pandemics were considered a thing of the past.

Today her charitable gift planning strategy is helping to ensure that her priority – educating future nurses facing challenges like those of COVID 19 – is funded to the best of her ability. “What I have learned is that if you give stock that has appreciated for a long time it’s really a smart thing to do. I inherited stock from my parents that they purchased for very little, a long time ago. If I sold it I would have paid capital gains tax. But by gifting the stock, I avoid paying taxes and Russell Sage College receives a gift equal to today’s fair market value.”



A Gift of Securities Today Will Support the Leaders of Tomorrow



Donating appreciated securities is an often overlooked yet easy and cost-effective gift.

Just transfer appreciated stocks, bonds, or mutual fund shares you have owned for more than one year directly to Sage. We sell your securities and use the proceeds to enhance educational programming and support student success.

You receive an immediate income tax deduction for the full fair market value of the securities on the date of transfer and you pay no capital gains tax on the transfer when the stock is sold – a double tax savings!

A gift of securities could be right for you if:

- You have publicly traded securities that you have owned for at least a year.
- These securities have increased in value since you acquired them.
- These securities provide you with little or no income.

Mutual funds, while technically not exchange-traded like stocks, are also sold publicly and have the same tax benefits.

INCOME TAX BENEFIT

If you make a gift of securities and you itemize deductions on your income tax return, you would be eligible for an income tax charitable deduction for the full fair market value of your shares on the date of your gift, regardless of what you paid for them. You

may take charitable deductions for gifts of securities up to 30% of your adjusted gross income. You may carry forward the unused portion of your deduction for up to five additional years.

CAPITAL GAINS TAX BENEFIT

If you make a gift of securities you would not have to report any of your capital gain in the securities, thereby eliminating any capital gains tax that would otherwise be due. If you were to sell these securities yourself, you would owe capital gains tax on the difference between the sale price and the amount you paid for them.

Assume a donor in the highest tax bracket is considering a contribution of \$10,000 either in cash or in appreciated securities that cost \$2,500 some years ago (\$7,500 long-term capital gain).

	Gift of Cash	Gift of Securities
Contribution	\$10,000	\$10,000
Income taxes saved	\$3,700	\$3,700
Capital gains taxes avoided*	n/a	\$1,500
Cost of gift after tax savings	\$6,300	\$4,800

*Note that the capital gains tax savings apply even for donors who do not itemize deductions.

Special note: Please call or email us to tell us of your intent, and we will be able to assist you with the details of the transfer.

We welcome the opportunity to speak with you. To learn more about charitable giving options, please contact Susan Warshany at 518-244-4776 or warshs@sage.edu.



Websites with Stories



BENNINGTON COLLEGE

PLANNED GIVING

DONOR AND STUDENT STORIES

SILO LEGACY SOCIETY

POPULAR GIFTS

INCOME GIFTS

SMART WAYS TO GIVE


FREE ESTATE PLANNING GUIDE

FOR ADVISORS

CALCULATOR

CONTACT US

Bennington has always been defined by its forward-thinking approach to education, and our students have always been characterized by their passion for reshaping the world around them. With planned giving, you can design philanthropic ways to have a lasting impact on Bennington College and empower our students now, and far into the future.



Include Bennington College in your long-term or estate plans by simply adding a line to your will or making an arrangement that can offer income and substantial tax benefits.

For more information contact us at silolegacysociety@bennington.edu or call us at 800-598-2979.

NEW: Another ACGA rate increase! Learn how that could mean more income for you.

INSPIRING DONOR AND STUDENT STORIES

ROSALIND "ROZ" MOGER BERNHEIMER '62 AND WALTER BERNHEIMER II

[READ MORE »](#)

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ROSALIND "ROZ" MOGER BERNHEIMER '62 AND WALTER BERNHEIMER II

Rosalind Moger had never heard of Bennington until Brenda Newsom, Roz's teacher at Brookline High, told his creative writing class it was the best school ever. It was 1957, and her subsequent campus interview with Mrs. Brockway and their discussion of Thomas Hardy confirmed it. Roz remembered the gut feeling, "I could like it here."



Fast forward to the very beginning of her second year at Bennington College and a gathering of Williams College juniors and Bennington freshman (organized by Roz for orientation) and to meeting her future husband, Wally Bernheimer. As Wally puts it, "as I walked into Booth House, I overheard a girl (as women were called at the time) having what appeared to be a heated discussion with another Williams student, whom I knew. She was destroying his argument. It was love at first hearing." And for the next two years, Wally spent a lot more time in the quiet and spacious Crosscott Library writing his Senior Thesis, rather than in the dark and dusty stacks of the old Williams Library.

There are many stories to tell about Roz and Wally's Bennington journey, including bringing Joan Baetz and Bob Dylan to campus in 1961, but an even more notable story is the couple's equal regard for and commitment to their respective alma maters. Early on, the Bernheimers decided that what they did for one they would do for the other—dispite the differences in size and needs—and beginning in 1970 they included both Bennington and Williams College in their estate plans. According to Roz, they always wanted to see Bennington thrive, and their planned gift represented a future financial commitment while they continued to support their colleges on an annual basis. To them, the decision to make a bequest to Bennington College was a no-brainer.

They understood that a bequest is a commitment that doesn't require a financial expenditure today but ultimately supports the College's mission, and this commitment was inspired by their strongly-held belief in Bennington's Plan process and the value of learning in small groups and closely with faculty. Roz has claimed that "the Bennington experience gave me the freedom to do my 'own thing' in a relatively non-judgmental environment... and did much to build my self-confidence about making independent choices." She treasures her Bennington friendships, from both her undergraduate years and from all of her work as a volunteer since graduation. When asked what her most meaningful volunteer commitment was, Roz cites her time as a Bennington trustee. "I learned so much on that board I should have paid them."

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BENNINGTON COLLEGE

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ESTATE PLANNING DOESN'T HAVE TO BE DULL

I/we would like information about:

- How to include the College of Saint Elizabeth in my/our estate plans.
- How to name the College of Saint Elizabeth as a beneficiary.
- Receiving income for life.
- Making a qualified charitable distribution directly from my/our IRA.

I/we would like to inform you that:

- I/we have included the College of Saint Elizabeth in my/our estate plans.

Name _____ Class Year _____

Address _____

City _____ State _____ Zip _____

Phone (mobile/home) _____

E-mail _____

For confidentiality, fold on dotted line, tape, and return.



LEFT HER LEGACY AT THE COLLEGE OF SAINT ELIZABETH.

Mary Jane remained the "dynamic blue bell" pictured in the 1944 *Elizabethan*. Her B.S. in Home Economics stood in counterpoint to her subsequent and extensive world travels with her husband Arthur to Norway, Togo, Africa, Western Turkey, and Alaska.

She stayed close to the college, despite her ever-growing family, and was loyally philanthropic. When her younger sister died, she and her brother-in-law Donald endowed the Ann Strattner Vandenburg '46 Scholarship.

Mary Jane loved receiving thank you notes and calls from the students: "It helps to remember that our gift is so appreciated."

She was the first alumna to establish a charitable gift annuity with the college, and also named the College of Saint Elizabeth as the beneficiary of her TIAA-CREF annuities—a savvy financial decision.

Money remaining in pre-tax retirement savings accounts may be taxed heavily when withdrawn by heirs, but remains untaxed when given to charity.

The more than \$100,000 that Mary Jane left to the college after she died is being used to nurture the learning and growth of our students who, like Mary Jane, are inspired to dream and to do.

New Founders Society

Let us say thank you now! Our New Founders Society honors alumni and friends who have remembered the College of Saint Elizabeth in their estate plans.

To learn more about establishing your legacy and joining our New Founders Society, please contact:

Lisa Marie Gerondeau
Senior Director of Development
973-290-4711
lgerondeau@cse.edu

Also, visit plannedgiving.cse.edu/will





Help Shape Our Future

I/we would like information about:

- How to include BB&N in my/our estate plans
- Receiving income for life

I/we would like to inform you that:

- I/we have included BB&N in my/our estate plans

Name/Class

Address

City State Zip

Email

Telephone

3/17



Buckingham Browne & Nichols School
83 Gerry's Landing Road
Cambridge, MA 02138

For confidentiality, field on dotted line, name, and return.

Car Ave.

“ Sending me to BB&N was a huge source of pride for my mother, a single parent. ”

—Mark Leeds '83



CREATE YOUR LEGACY

CREATE A LEGACY THAT CHANGES LIVES

Across the decades, the experiences and memories of BB&N alumni/ae are often similar to those shared by Mark Leeds '83: caring teachers, lasting friendships, and preparation for further education and life.

This experience — made possible by generous financial aid from BB&N — motivated Mark to leave a lasting legacy to BB&N in memory of his mother, Beatrice Leeds (a huge Red Sox fan!).

Mark wanted to honor her life and their shared dedication to BB&N by making a gift through his will to establish the Beatrice Leeds Financial Aid Fund.

Mark's charitable gift will give students of single parents, like himself, the life-altering opportunity of a BB&N education.

Will you consider joining Mark and others who are strengthening the future of BB&N?

To learn more about making a charitable gift to BB&N, please go to:
giftplanning.bbns.org/Legacy

For assistance, please contact:

Janet Rosen
Director of Stewardship and Office of External Affairs Communications
jrosen@bbns.org | 617-800-2729



THE ALMY SOCIETY

The Almy Society is BB&N's opportunity to recognize those who have provided for the future of BB&N through their estate plans.

If you have included BB&N in your plans, please let us know so that we can welcome you into this society of alumni/ae and friends who share the desire to ensure that their vision and generosity have an impact well beyond their lifetimes.

We hope your charitable gift intentions will inspire others in our community to follow your leadership.





Social Media with Stories



Use **social** to show mission stories

Charity: Water uses Instagram to tell the stories of families who have been given access to clean drinking water.



charitywater · Follow

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Family is important to Papu. And now that they have clean water, he gets to spend more time with his.

adriana.alvaro 386w
[@ecosiaorg](#) is a searcher that donates the money they get from adverts to plant trees. Help to plant trees and stop deforestation by using this searcher! Please it would be great if you could post a photo explaining what it is and encouraging people to use it and show Ecosia to their friends. This youtube video will show you how Ecosia works: https://youtu.be/zo93M_6XI50

Reply

2,733 likes
JUNE 14, 2016



Social is made for donor stories



Giving Back, Giving Forward, and Leaving Your Legacy.

When you make a legacy gift to Columbia, you pave the way for future generations to be inspired, feel empowered, and ultimately to flourish. It can completely transform the heights Columbia students, faculty and researchers can reach. Donors are a diverse group with uniquely personal reasons for supporting the university. Explore their stories and experience the impact a single gift can have on the future of Columbia, and the world.

[Impact Makers](#)




Don't do this





REDUCE TAXES WITH ESTATE PLANNING




Preserving your wealth through tax-efficient estate planning is a powerful strategy for ensuring that your assets pass on to your heirs without unnecessary financial burdens. At [Your Law Firm's Name], we specialize in crafting estate plans that leverage strategic tools to minimize the impact of estate taxes.

 **Discover Tax-Efficient Strategies:** Uncover the secrets to maximizing gifting, utilizing tax-free allowances, and incorporating charitable contributions into your estate plan. These strategic steps can significantly reduce tax liabilities, preserving more of your wealth for the ones you love.

 **Personalized Consultation:** Every estate is unique, and so is the approach to tax efficiency. Consult with our expert team to explore tailored solutions that align with your financial goals.

 **Navigate the Tax Landscape with Confidence:** Understanding the complexities of estate taxes can be daunting. Let our knowledgeable professionals guide you through the intricacies, ensuring that your legacy remains a source of financial strength for generations to come.

 **Call Us Now:** 651-478-8999

 **Email Us:** meghan@neyenslaw.com

Take the proactive step towards securing your family's financial future. With tax-efficient estate planning, you can leave a lasting legacy while minimizing tax burdens. Your wealth. your legacy—let's protect them together.



4 To se mi libí
18 RIJEN



Testimonials

What about Testimonials?



Testimonials motivate action

Just like the donor story

- Supporters look for themselves in testimonials, and when they find one that they can personally relate to, that can clinch the deal.
- For marketing, you'll thank yourself for building up a stockpile to use as needed.



Who gives them

They come from a wide variety of people involved with your cause, including:

- volunteers
- staff
- donors
- benefactors



Just like donor stories

- Headshots
- Videos
- Audio

Make them come to life

Samples?



Brochures with Testimonials



TAKING THE NEXT STEP

Thank you for considering a planned gift to Christian Camps and Conferences, Inc. Legacy gifts to camp ensure that our rich heritage of sharing the love of Jesus through a unique Christian camping experience will continue for generations to come. Regardless of its form or size, your support will have a substantial impact on future campers at Camp Brookwoods, Camp Deer Run, and Moose River Outpost.

We would be happy to work with you and your advisor to ensure that your gift will become an enduring and meaningful legacy for many years to come. When you support camp, you "Join the Journey" as we seek to come alongside campers to serve the God who loves us.



Join the JOURNEY...

For more information, please contact

Ann Higgins, Director of Development
 Bob Strodel, Executive Director
 Christian Camps and Conferences, Inc.
 34 Camp Brookwoods Road
 Alton, New Hampshire 03809
 (603) 875-3600
 ann@christiancamps.net
 bob@christiancamps.net

heritage.christiancamps.net

"I am eternally grateful for all that Brookwoods has given to me and my family. Like many of the alumni, I am seeking ways to give back to Brookwoods even a portion of what Brookwoods has given to me."

— Camp Grandparent and Alumnus

The information presented here is not intended as tax, legal or financial advice. Gift results may vary; consult your personal financial advisor for information specific to your situation.

CELEBRATE 75 YEARS OF MINISTRY BY INVESTING IN THE FUTURE



JOIN THE JOURNEY THROUGH YOUR LEGACY

At Brookwoods, Deer Run and Moose River Outpost, we have witnessed how God changes lives through our gospel-centered communities for 75 years. What better time than now to make this legacy a part of your legacy by designating camp in your future estate.

When you include Christian Camps and Conferences, Inc. in your estate plan, you can be assured that your assets will benefit a cause that is important to you. Planned gifts can also provide a substantial tax benefit for you and your heirs.

GIFTS BY BEQUEST

A bequest is perhaps the easiest and most flexible way to have a lasting impact on the ministry of camp. Specify a gift of any amount or percentage in your will, or name Christian Camps and Conferences, Inc. as a contingent recipient of your gift. You may also choose to make a future memorial gift to honor someone from camp who had a positive influence on you as part of your last will and testament.

If you already have a will, you can add CCCI to it by simply executing an amendment. While we are happy to provide the suggested bequest language, we encourage you to consult with your attorney and family when considering a bequest to camp.



GIFTS OF RETIREMENT ASSETS

Naming Christian Camps and Conferences, Inc. as the sole, partial, or contingent beneficiary of a retirement plan, such as a 401(k), 403(b), Individual Retirement Account (IRA), Keogh or pension plan, can be another tax-efficient and easy way to make a gift that fits your financial and charitable goals.

When you name CCCI as a beneficiary of a retirement account, your estate receives a charitable tax deduction for the value of the gift, and CCCI is not taxed on any income arising from the plan.

GIFTS OF LIFE INSURANCE

You can use life insurance to make a gift by naming Christian Camps and Conferences, Inc. as the beneficiary of your policy, as a percentage or in total. When CCCI receives the proceeds as the beneficiary, your estate receives a charitable tax deduction. Alternatively, you can name Christian Camps and Conferences, Inc. as owner and beneficiary of a paid-up policy.

"I am grateful for camp and to all the deners who give to Camp's Scholarship Fund; I would not have had these amazing opportunities without their generosity. Camp is one of the best places to get to know God. [It has been] such a great and positive influence in my life and at the same time has given me all the adventure and fun I could ask for."

— Brookwoods Scholarship Recipient



Consider a Lifesaving Legacy

- Gifts of all sizes are meaningful and will make an impact.
- Your gift will go to work efficiently and effectively, funding projects and services that bring the best in care to patients who rely on us for health and healing.
- We can help you craft language that captures your wishes and makes an impact.
- Any information you share with Baystate Health Foundation is confidential. We respect all requests for anonymity and privacy.

The Legacy Society

Baystate Health Foundation's Legacy Society members share a common bond: a commitment to lifelong and life-enhancing care, and a desire to leave a lasting mark in the community. When you designate a gift in your estate plans, you are helping to ensure that Baystate Health will have the resources it needs to meet the priorities of the future.

To explore options, reach out to Kylie Johnson at (413) 794-7789 or kylie.johnson@baystatehealth.org



"This is the greater good for me. This is what I can do for my community."

Donna Peng, Blood Donor & Legacy Society Member

We are here to help!

If you would like to create your own legacy and explore tax-smart ways to give, or if you have already designated a gift in your will or other plans – even if you wish to remain anonymous – please let us know. We will respect your wishes for privacy and for how you would like to connect with the areas of Baystate Health that matter most to you.

Want to know more? Reach out to:

Kylie Johnson, CAP
Planned Giving Director
Baystate Health Foundation
413.794.7789

kylie.johnson@baystatehealth.org



Your Enduring Legacy

A lasting impact on the future of Baystate Health



Ensuring a Bright Future

You can see the impact of legacy gifts anytime you walk the halls of one of Baystate Health's five hospitals or visit one of our facilities.

You can see legacy gifts of work as Baystate Health innovates and adapts to meet emerging healthcare needs in the community.

You can see the impact of legacy gifts in cutting edge equipment and technology that allow us to keep a heart beating, stop a cancer cell in its tracks, or transplant a kidney to a patient in need.

You can spot the power of legacy gifts in the training and education of physicians, nurses and other healthcare providers, ensuring the latest in care protocols, diagnosis and treatment.

You can see legacy gifts in action in clinical trials and research labs at Baystate Health, where we seek new knowledge to bring better outcomes to patients.

Legacy gifts of all kinds give our healthcare team the hope and inspiration to do what they do, day in and day out, to improve the health and wellbeing of the people in our communities.

One sentence in your will could make a lifetime of difference.

A gift in your will or trust is a simple way you can make a difference. To leave a gift in your will, simply share this sentence with your attorney or advisor:

"I give \$ [or % of my estate] to Baystate Health Foundation, to be used for (greatest needs, or name of hospital or program)."

Another option is a beneficiary designation for a percentage of a retirement plan, life insurance policy or bank account. You give up no assets today and have the joy of creating a better tomorrow.

For donors seeking a better return than a certificate of deposit or more peace of mind than the stock market, a charitable gift annuity or charitable remainder trust may be an option. You create a gift and receive regular income for life, with the satisfaction of knowing you will make a difference in the future.

Every legacy gift we receive, regardless of size, enables Baystate Health to adapt and excel to provide the best in patient care and advance medicine through education, research, and outreach.

What all of these gifts have in common is that they were made by thoughtful and generous friends who, like you, have a passion for ensuring the vitality of our local health system so Baystate Health may continue to innovate and advance care to meet the needs of the community. Each and every gift touches the hearts of the Baystate Health team and creates a brighter future for generations of patients.

Mark A. Kinnick, MD, MPH
President & CEO,
Baystate Health



"We want to ensure our dedication and support continues even after our lifetimes."

David F. Woods, Volunteer and Legacy Society Member



Create Your Legacy



Carnegie Mellon University



Tomorrow, we will take on even more pressing social, cultural and scientific issues, and that future is why your planned gift to Carnegie Mellon is so important. Planning a gift to the university today will make you an integral part of the advancement of knowledge, the training of intelligent leadership and the enrichment of society — for many generations to come. See how the charitable giving decisions you make today will shape our tomorrow.

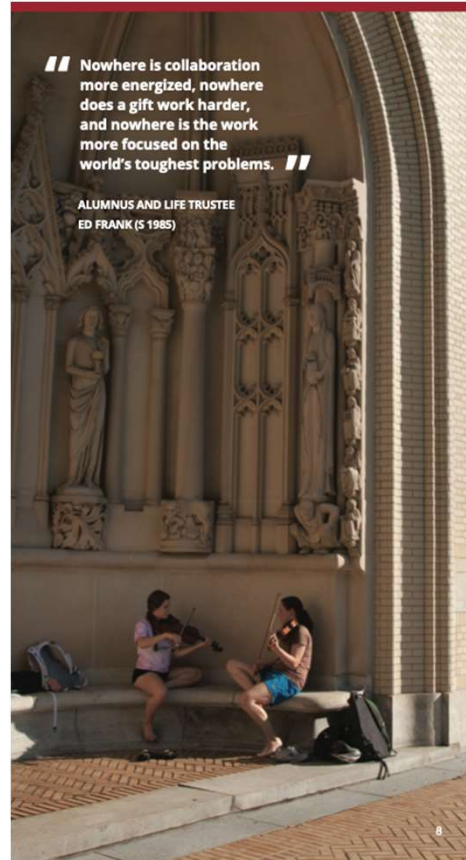
“Carnegie Mellon University has always delivered ‘work that matters.’ And today, we are building on our illustrious past to carve out a bright future.”

SUBRA SURESH, PRESIDENT,
HENRY L. HILLMAN PRESIDENT'S CHAIR

2

“Nowhere is collaboration more energized, nowhere does a gift work harder, and nowhere is the work more focused on the world's toughest problems.”

ALUMNUS AND LIFE TRUSTEE
ED FRANK (S 1985)



8

Gifts that Give You Lifetime Income

You can create a charitable gift that provides lifetime income to you or your loved ones. Life income gifts offer significant tax advantages and, depending on the asset contributed, may even increase your cash flow.



DR. WILLIAM F. POUNDS
(E 1950, TPR 1955, 1964)

Life income gifts serve a dual purpose. They provide philanthropic support for Carnegie Mellon University while also providing both a charitable income tax deduction and an income stream to you or a loved one for your lifetimes.

These gift vehicles can offer income benefits comparable to those that might be earned in ordinary investments. Many donors establish life income gifts with assets that are producing a very small amount of income, such as cash or appreciated stocks that do not earn dividends.

There are several types of life income gifts, providing both fixed and variable income, which offer various tax advantages depending on your age and the amount of the gift.

“A planned gift seemed to me a good way to provide the university with resources for future generations.”



Newsletters

with

Testimonials



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 by New England Historic Genealogical Society
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THE PLANNED GIVING NEWSLETTER OF NEW ENGLAND HISTORIC GENEALOGICAL SOCIETY

FALL 2023

Welcome

As we approach the holiday season at American Ancestors/New England Historic Genealogical Society (NEHGS), I am consistently humbled by the loyalty and generosity of our members. My primary role is to assist donors in maximizing the impact of their philanthropy. Thanks to recently enhanced tax laws, I am pleased to introduce two types of gifts in this newsletter that will not only support our important mission but also provide substantial tax savings for donors. I remain at the ready to assist you.

Gratefully yours,

Ted MacMahon, CFRE
 Assistant Vice President
 tmacmahon@nehgs.org
 617-549-0300

To schedule a confidential conversation, please go to: www.meetme.so/tedm

“My ancestors risked their lives and futures for the promise of a land filled with opportunities, enduring treacherous ocean crossings in deplorable conditions to do so. Hard work to cultivate undeveloped land was the destiny of most. They valiantly fought and sometimes died in wars that both shaped and safeguarded this nation and its ideals. I hope they take pride that their descendant now contributes to NEHGS, preserving their memories for future generations. My ongoing support stems from my belief that the organization remains dedicated to the fundamental objective of providing universal access to family history resources. The charitable gift annuity I established initially not only supported the NEHGS mission but also ensured a consistent lifelong income for myself. This gift arrangement benefits all as successfully that I was glad to create a second one.”

— Jennifer Francis Prida
 Napa Valley, California



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INSIDE THIS ISSUE:
 WELCOME | THE IRA GIFT | A GIFT THAT GIVES BACK



LEGACY
 THE PLANNED GIVING NEWSLETTER OF NEW ENGLAND HISTORIC GENEALOGICAL SOCIETY

The IRA Gift
 Create Your Legacy
 with Retirement Assets

The IRA charitable rollover, also known as a Qualified Charitable Distribution (QCD), presents a fantastic opportunity to make a tax-free gift to American Ancestors/NEHGS. Your donation from your IRA, up to \$100,000 annually, can fulfill your Required Minimum Distribution (RMD) obligation without increasing your income tax liability. Although you won't receive an income tax charitable deduction for the contribution, you also won't be taxed on the withdrawal from your IRA. In essence, the IRA charitable rollover offers a tax-efficient and tax-free method of giving. If you are 70½ years or older, you can instruct your IRA administrator to directly transfer your gift from your traditional IRA or Roth IRA account to American Ancestors/NEHGS.

Qualification Requirements:

- ▶ You must be 70½ years of age or older when making the gift.
- ▶ The gift must be transferred directly from your IRA to American Ancestors/NEHGS.
- ▶ The contribution must originate from an IRA account.
- ▶ The donation cannot exceed \$100,000 per donor per year.

Benefits of an IRA Charitable Rollover Gift.

- ▶ It fulfills your RMD without raising your income tax liability.
- ▶ You won't incur taxes on your IRA withdrawal when it's gifted to American Ancestors/NEHGS.
- ▶ You have the freedom to direct your gift to a program or area of your choosing.
- ▶ It's an excellent way to make a lasting impact on genealogical discovery.



Your IRA administrator can assist you in executing a qualified charitable distribution from your IRA. Please note that many administrators might require you to use their QCD distribution form and comply with specific requirements, including providing our tax identification number (04-2104757). To ensure you receive the tax benefits associated with a QCD, it's crucial to adhere to your financial institution's forms and procedures.

Example

Consider Jack, who is 80 years old and had a traditional IRA balance of \$500,000 at the end of the previous year. His RMD for the year is \$26,738. Since Jack has income from other investments and does not require his RMD this year, he can use the RMD to minimize his taxable income.

If Jack decides to make a QCD gift of \$25,000 to American Ancestors/NEHGS, he will only need to report \$1,738 of income from his IRA. This allows him to satisfy his RMD, make a \$25,000 donation, and eliminate \$25,000 of ordinary income along with the associated taxes.

Next Steps

To initiate a Qualified Charitable Distribution, please reach out to your IRA administrator. They will guide you through the necessary paperwork and procedures to ensure you receive favorable tax treatment for this innovative donation.

A Gift That Gives Back

Over the years, donors like you have discovered that a charitable gift annuity can be a great way to support American Ancestors/NEHGS and receive a lifetime of payments in return. Thanks to a recent change in rates, we can now offer you an even more generous annual payment.

Inflation has been a concern recently, and you may be disappointed with the interest rate paid by your certificate of deposit. Perhaps you are worried about bond prices and/or the continuing volatility in the stock market. A gift annuity from American Ancestors/NEHGS can provide you with a regular stream of fixed amount payments, possibly higher than what your certificate of deposit is currently offering, all while making a generous charitable contribution.

A charitable gift annuity is a simple agreement between you and American Ancestors/NEHGS, promising to make payments to you of a fixed amount for life in exchange for your contribution today. Gift annuities are easy to set up, and the payments you receive are backed by the stable assets of

American Ancestors/NEHGS. You can reserve lifetime payments for yourself or someone else, and you can name one or two recipients. Even better, you receive an income tax deduction for the value of your charitable contribution.

New Opportunity

Under a new law, donors who are over the age of 70½ can make a Qualified Charitable Distribution (QCD) in exchange for a charitable gift annuity. You can make this election only once in your lifetime, and there is a limit of \$50,000. Although there is no charitable deduction for your contribution, your QCD counts toward your Required Minimum Distribution (RMD), which would otherwise trigger a tax obligation.

This is an opportunity to turn a portion of your IRA into a lifetime stream of income while reducing or eliminating your income tax. You can provide payments for yourself and your spouse. Moreover, if you are concerned about RMDs, this contribution will reduce the amount of income tax you will have to pay.

Learn More

We would be pleased to provide you with your own personalized illustration showing how a charitable gift annuity might work for you. Please contact Ted MacMahon at tmacmahon@nehgs.org or call 617-549-0300 to learn more.

Visit us online at Legacy.AmericanAncestors.org/life-income.



American Ancestors
 by New England Historic Genealogical Society

Name: _____
 Address (if changed): _____
 City, State, Zip: _____
 Home Phone: _____
 Other Phone: _____
 Email Address: _____

I am pleased to inform you that:
 I have included New England Historic Genealogical Society in my estate plans.
 I am considering including New England Historic Genealogical Society in my estate plans.

Please send me information on the following:
 IRA charitable rollover/QCD
 Life Income gifts
 Gifts in my will/trust

If you have any questions, contact:
 Ted MacMahon, CFRE
 Assistant Vice President
 tmacmahon@nehgs.org
 617-549-0300

Visit our planned giving website at Legacy.AmericanAncestors.org



ST LAWRENCE UNIVERSITY
G. Atwood Manley Society



23 Kunkle Drive
Canton, NY 13617



Women in Philanthropy at St. Lawrence

We would like to acknowledge our appreciation for the thoughtful and generous contributions the following eight women have made to the future of St. Lawrence. We are proud to include these Laurentian women in the G. Atwood Manley Society and are forever grateful for their philanthropic efforts. Learn more about their stories below:



"After serving on the Alumni Executive Council, attending my 50th Reunion, and coming back to campus for the launch of The Campaign for Every Laurentian, the time was right to make an outright and estate commitment to my alma mater. I'm delighted to establish a new endowed scholarship that will help St. Lawrence students in financial need and help the University attract the best and brightest students today, tomorrow, and for years to come."
—ANNIE MONTGOMERY '88, PICTURED WITH CHRIS LOCKWOOD '88, P'84, '88

"The idea of the Manley Society is misunderstood by many. You don't have to give millions to be a member—you can give a modest gift in the hundreds or thousands. Each gift really matters. You can use real estate (even a summer house or business), appreciated stock, life insurance, or your IRA to make the gift. These can provide life income through an annuity or trust, and the gift eventually comes to St. Lawrence. You don't need to come up with cash today. You just need gratitude for all that St. Lawrence did for us. My gift will eventually endow a scholarship for a Laurentian woman studying chemistry. I am paying forward my deep appreciation to our alma mater!"



—DORIS KLOPPENBORG FERRY '86, PICTURED WITH HUSBAND BOB FERRY '88 RECEIVING THE MANLEY AWARD IN 2018

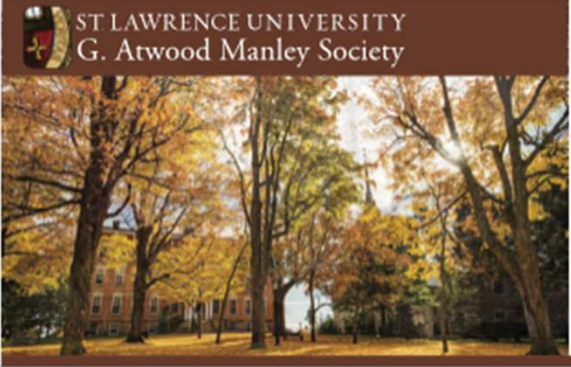


"St. Lawrence allowed me to become and recognize 'me.' It gave me so many opportunities to be a part of the University community, and really part of many communities on campus, in ways I had not before understood were possible. I am a member of the Manley Society so that future students have their opportunity to find their 'me' and become the 'we' that are St. Lawrence alumni."
—ANNE FERRIS CASSIDY '74

ST LAWRENCE UNIVERSITY
G. Atwood Manley Society

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"I joined the Manley Society to invest in the next generation of Laurentians. I got my first job from a fellow Laurentian and wouldn't have had the successful career path I have without the Laurentian network helping me along the way. Giving back means lending a hand to another student and giving them a good start in the working world."
—CORTNEY TERRILLON '98, PRESIDENT OF THE ALUMNI EXECUTIVE COUNCIL

"SLU was the perfect match for our son! He received a great education and made lifelong friends. My parents realized in me the importance of supporting educational institutions, and St. Lawrence was a natural choice because of both our son's and my parents' close ties to the University."
—NANCY FISHER TWICHELL P'86, PICTURED WITH HUSBAND DAVID TWICHELL P'86

"My father, Austin O. Allen, Class of 1914, taught me the importance of giving to St. Lawrence. It's been meaningful to all of us. After Herb Chester Watkins '87, P'72, GP '00 and I graduated, we began making small gifts of five dollars each year and increasing year by year, but the habit grew over time. Establishing a charitable gift annuity allowed us to continue our support of St. Lawrence while receiving helpful life income."
—TREVIA ALLEN WATKINS '87, P'72, GP '00, PICTURED MAKING HER REPAIRS AFTER RECEIVING THE MANLEY AWARD IN 2007

"St. Lawrence University is where I grew to discover myself. My peers, professors, and so many unique learning experiences provided time and breadth for exploration. I made lifelong friends, achieved more than I ever dreamed I would, and enjoyed the beauty on campus along the way. St. Lawrence simply had to be part of my estate because I want to help future students enjoy the transformative and necessary journey of self-discovery."
—CAROLINE BISHOP HILL '10

"After I retired from teaching in the Modern Languages Department at St. Lawrence and had a better understanding of my finances during retirement, I decided to do more to support the University's mission. In addition to making cash gifts each year, I've recently used two instruments in particular to make an impact. The first was giving with the IRA Charitable Rollover. This was very easy to set up and enables me to donate the Required Minimum Distribution (RMD) for the current tax year as a tax-free contribution to the University. The second was revising my will and leaving my house to the University. Since I was already planning to make a bequest through my will, leaving my house to St. Lawrence will help reduce headaches for my executor. In both situations, I am helping support the future of St. Lawrence."
—RITA SOLDERER, CHARLES A. DANA PROFESSOR EMERITA OF MODERN LANGUAGES

RETURN THIS CARD!

Request your free Estate Planning Guide

Please send me a complimentary copy of the new St. Lawrence University Estate Planning Guide

I would like information about making a gift to St. Lawrence University through retirement assets, such as my IRA.

I would like additional information about including a gift to St. Lawrence University in my will or living trust.

I have already included a gift to St. Lawrence University in my will or living trust and would like to notify your office.

Name: _____
Class Year: _____
Address: _____
City, State, Zip: _____
Preferred Phone: _____
Other Phone: _____
Email Address: _____

Women as Philanthropic Leaders

Women are now more financially successful—with more accumulated wealth—than ever before. They're taking charge of personal and family giving, and they're shaping how wealth is transformed into philanthropy. Studies suggest that women are more likely than men to engage in behavior intended to benefit others, such as philanthropic giving.

Women now control more than half the private wealth in the U.S. and make 80 percent of all purchases. According to financial projections from Boston College's Center on Wealth and Philanthropy, women will inherit 70 percent of the \$41 trillion in intergenerational wealth transfer expected over the next 40 years. As women control more wealth, they will change the face of philanthropy.

We're here to answer questions and help. Please contact us at 315-229-6508 or visit www.plannedgifts.stlaw.edu.

D. Karl Terrell
Director of Planned Gifts
kterrell@stlaw.edu

Tami Salby
Executive Director of Major and Planned Gifts
tsalby@stlaw.edu

As you assess the impact you want to make, the chart below can help:

Values	What is important to you and has guided your philanthropic decisions?
Impact	Do you feel your past donations have had the impact you desired? What impact do you want your giving to make?
Legacy	Would you like your philanthropy to create a personal or family legacy?
Assets	What are your current and future financial obligations? How are you deferring your discretionary wealth? Will your assets be taxed if passed to heirs? If so, could these further your philanthropic goals by transferring them to charities?
Recognition	Your giving can inspire others to support the charities that are important to you. Do you want your name attached to your philanthropy or would you prefer to remain anonymous?
Advisors	Which of your professional advisors should be part of your decision-making process?

Whether giving a modest or transformational amount, your philanthropy will make an impact on organizations that align with your values and priorities. We can help you make sure it's the impact you desire.



Nice testimonial pull quote



PLACE STAMP HERE

Office of Planned Giving
100 Industrial Park Drive
Worcester, MA 01609

WHAT IS THE ALDEN SOCIETY?

The Alden Society recognizes and celebrates those who have included WPI in their estate planning through a will or trust, IRA or other retirement plan, real estate, life income or other planned gift. The Alden Society also recognizes and celebrates individuals who have created an endowed named fund at WPI through any type of philanthropy.

Membership is about giving you recognition now for your plans to support WPI in the future. Throughout the year, you'll be invited to the annual Alden Society luncheon during Alumni Weekend and other special events to learn more about how theory and practice continue to inform teaching and research at WPI. Best of all, you'll receive the satisfaction of knowing you are helping advance a WPI education.

Membership is about giving you recognition now for your plans to support WPI in the future. Throughout the year, you'll be invited to the annual Alden Society luncheon during Alumni Weekend and other special events to learn more about how theory and practice continue to inform teaching and research at WPI. Best of all, you'll receive the satisfaction of knowing you are helping advance a WPI education.

ideas
PLANNED GIVING NEWSLETTER

INSIDE THIS ISSUE: An Alumna's Inspiring Career Leads the Way | The Charitable Gift Annuity: Now is the Time

An Alumna's Inspiring Career Leads the Way

Catherine Calzone '84 still marvels that her widowed homemaker mother of five children managed to put each of them through college. And although Calzone refers the utmost gratitude to her mother for those nearly heroic efforts, she is acutely aware of the accompanying role WPI's generous donors played in her university experience.

Reflecting on her time on the Hill, Calzone shares, "WPI stood out for its 'fit' for me; it was just the right size. I liked the humanities and project focus, and I got the sense the staff really cared about the students — it truly felt like a family. I started as a computer science major and, with helpful guidance from my advisor, I incorporated management and accounting coursework to prepare me for the business-oriented career I aspired to. I absolutely loved my time at WPI and couldn't have imagined a more perfect campus and experience."

Following graduation, Calzone began her career developing and supporting commercial software for American Management Systems (now CGI Group). She later held executive leadership roles at Dell as well as several large industrial businesses within General Electric and recently retired from AutoZone as Vice President, Information Technology. Making her WPI experience to her successful career, Calzone says, "WPI's 'learning to learn' philosophy resonated and really carried through my college, graduate, and career development.

Calzone feels a sense of pride when she looks at her alma mater today. "The campus and programs have continued to evolve and improve; the new buildings are amazing, and the degree and project experiences offered have grown. WPI has



more than kept pace with the times, benefiting from strong leadership, great alumni support, and phenomenal staff. Our alumni accomplishments are impressive, as are the interests and developments of today's students. I see a bright future for WPI and its graduates."

Living her beliefs, Calzone has been an active donor since she graduated from WPI, and with her husband Patrick recently established the Catherine M. Calzone '84 and Patrick J. Terwan Endowed Scholarship. Their scholarship — and their future bequest — will ensure that WPI continues to educate the best and brightest.

If you see yourself in Calzone's story, consider the many opportunities to give back through a planned gift. Call Lynne Ferozo, assistant vice president of gift planning, at 774-239-7326.

"I've had a very successful career and I owe that to the extraordinary education I received at WPI. One of my personal goals was to help others receive the same opportunity that I received. Establishing a scholarship at WPI was my way of helping WPI students achieve their educational and career goals."



The Charitable Gift Annuity: Now Is the Time

In recent years there has been a flurry of provisions that offer new benefits aimed at those who are enjoying retirement. This year is no different. A new way to utilize the qualified charitable distribution (QCD), coupled with the American Council on Gift Annuities (ACGA) rate hike, makes a charitable gift annuity (CGA) a very attractive option in 2023.

This new benefit grants individuals aged 70 1/2 and older an opportunity to make a one-time QCD of up to \$50,000 from their IRA account to charity in exchange for a charitable gift annuity. This allows you to convert your IRA assets into a lifetime of payments for you and/or your spouse. Although there is no income tax deduction for this gift, there is no tax on the withdrawal from your IRA either. Even better, your QCD can help meet the required minimum distribution from your account.

In addition to the new QCD benefit, the ACGA's rate increase makes a CGA an even philanthropic option. For example, if you are aged 70 the annuity payout rate is 5.9%; for a 75-year-old the rate is 6.6%; and 7.6% for an 80-year-old.

- Here are two options:
- QCD Funded CGA**
Consider a 75-year-old who uses a \$50,000 QCD in exchange for a CGA. WPI would agree to pay them \$3,300 (6.6%) per year for the rest of their life. While there are no other tax benefits for this individual, they are not paying tax on the withdrawal, and they have satisfied their RMD for the year.
 - Cash Funded CGA**
Consider a 75-year-old who contributes \$50,000 for a CGA. WPI would agree to pay them \$3,300 (6.6%) per year for the rest of their life. More than \$2,000 of the annual payment would be tax free for the first 12 years, and they would receive an income tax charitable deduction of about \$23,868 for their contribution.
- With the new QCD option and these new rates, there's no time like the present to secure guaranteed income for life while you also strengthen the mission of WPI long into the future.

Please contact Lynne Ferozo at lferozo@wpi.edu or 774-239-7326 for more information. We would be happy to work with you and your advisors to help determine the best option for you.



WPI

Name: _____

Address: _____

City/State/Zip: _____

Phone: _____

E-mail address: _____

I am pleased to inform you that:

Yes, I'll have arranged to support WPI through:

- will-bequest
- other _____

I am interested in learning more about the Alden Society and planned giving at WPI. Please send me more information about:

- charitable gift annuities
- qualified charitable distributions (QCDs)
- bequests and will planning
- other _____

Information provided is kept confidential. If you have questions, contact:

Lynne Ferozo
Assistant Vice President
of Gift Planning
Phone: 774-239-7326
Email: lferozo@wpi.edu
Website: plannedgiving.wpi.edu

Get creative with pictures



Self-Mailers with Testimonials



Tell Me More

I would like to learn more about:

- Gifts by Will or Trust
- Charitable Gift Annuities
- Beneficiary Designations
- IRA Charitable Rollover Contribution

I have already included Seabury in my estate plans.

Name _____

Address _____

City State _____ Zip _____

Email _____

Telephone _____

Seabury
Charitable
Foundation
200 Seabury Drive Bloomfield, CT 06002



For confidentiality, fold on dotted line, tape, and return.

Cut here

LEAVE A LEGACY THAT CHANGES LIVES

“As one whose ministry is pastoral care, I observe firsthand how Seabury Charitable Foundation cares for those whose own resources have been depleted. I like knowing that my gift will also help provide that ongoing support.”

-Daphne H. Wilcox

HELPING THOSE IN NEED

It started in 1876 when the Church Home of Hartford was incorporated to shelter “aged and infirm people.” Through the years CHHI, and now Seabury, have provided the highest quality of life (physical, spiritual, and emotional) for Residents and Seabury At Home Members. You can help the Seabury Charitable Foundation ensure continuing support to Seabury by including the SCF in your estate plans.

Your gift may come in many forms:

- ◆ Include the SCF in your will or trust.
- ◆ Establish a Charitable Gift Annuity and receive income for life.
- ◆ Designate the SCF as a beneficiary of your retirement assets.

Whatever gift type you choose, your gift will make it possible for Seabury to promote wellness, compassionate care, and provide financial assistance so people may lead their lives with dignity and joy.

To learn more about how a charitable gift can match your goals and create a lasting legacy at Seabury, please contact:



Heather Cahill
Seabury Charitable Foundation
959.255.6461
heathercahill@seaburylife.org

THE SEABURY LEGACY SOCIETY

Seabury Charitable Foundation’s Legacy Society recognizes those individuals who have included the SCF in their estate plans. It honors members with invitations to events, presentations, and receptions, as well as recognition in our annual report.

If you have named the SCF in your will, trust, or as a beneficiary of retirement assets, we hope you will let us know so we can thank you and welcome you as a member.

Place
Stamp
Here

Seabury Charitable Foundation
200 Seabury Drive
Bloomfield, CT 06002



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TELL ME MORE



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Houston, Texas 77002

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I would like information about:

- Making a tax-free gift through an IRA charitable rollover.
- Other ways I can include South Texas College of Law Houston in my estate plan.

South Texas College of Law Houston's Tax ID number is 74-1554976.

Name _____

Address _____

City, State _____ Zip _____

Email _____

Telephone _____

For confidentiality: tear, fold, tape and return.

Please consider leaving South Texas College of Law Houston in your will. For more information, visit our planned giving website at legacy.stcl.edu.



“This year, I made a donation to South Texas through a qualified charitable distribution from my IRA. It is an easy way to make a gift without an additional tax burden. It really is a win-win. I hope that others will think about donating to South Texas.”

- Jerry Starkey '81

TAX-SMART GIVING FROM YOUR IRA

CREATE YOUR LEGACY WITH RETIREMENT ASSETS

The IRA charitable rollover is a terrific way to make a tax-free gift to South Texas College of Law Houston. If you are 70 ½ or older, you can tell your IRA administrator to transfer your gift directly from your IRA account to STCL Houston.

You can make a gift of up to \$100,000 annually to satisfy all or part of your required minimum distribution from your IRA. The gift will not be taxed as income to you. You do not get an income tax charitable deduction for the gift, but you do not pay taxes on your IRA withdrawal, which means the IRA charitable rollover is tax-free.*

We can provide sample letters of instruction to send to your IRA administrator in order to make an IRA charitable rollover.

If you are interested in making such a gift or would like more information, please contact:

Donald J. Guter
President and Dean
dguter@stcl.edu
713-646-1819
legacy.stcl.edu/IRA-Rollover



*Please note that this information is not intended as tax or legal advice.

Your gift will change lives

At South Texas College of Law Houston, our mission is to provide a diverse body of students with the opportunity to obtain an exceptional legal education, preparing graduates to serve their community and the profession with distinction.

Your generosity helps make this happen. No matter what you choose to support, or how much you choose to give, you can be sure that your gift will make a difference.

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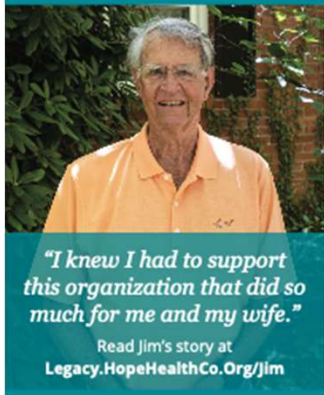
SOUTH TEXAS COLLEGE OF LAW HOUSTON
Philanthropy and Alumni Relations
1303 SAN JACINTO STREET
HOUSTON, TEXAS 77002-7006



Estate Pl



Inserts with Testimonials



We are grateful for your support.

Because you care, we want you to know a simple way you can make a greater gift than you thought possible. And it won't affect your finances today.

An IRA charitable distribution is a terrific way to make a tax-free gift. If you are 70½ or older, you can ask your IRA administrator to make a gift directly from your IRA to HopeHealth.

You won't pay taxes on your IRA withdrawal, which means the IRA charitable distribution is tax-free. We can help you work with your IRA administrator on distribution forms and requirements.

To learn more, contact Suzanne Fortier at (401) 415-4690 or at SFortier@HopeHealthCo.Org.



South County resident James T. Lewis made a legacy gift to HopeHealth in memory of his late wife, Margaret "Midge" Lewis so that other families could benefit from hospice care.

"Midge and I had been so fortunate," remembers Jim Lewis. "We had a wonderful marriage of over 45 years, rewarding careers, and were enjoying our two sons' growing families."

In 2013, Midge was diagnosed with colon cancer and within less than three years, the cancer had spread. Told she only had months left, Jim and Midge called HopeHealth. "It was incredibly scary for us both as she approached the end of her life. As she grew weaker, I felt so lucky to have HopeHealth caring for us both, physically and emotionally."

Midge Lewis died in February 2016 and ever since, her husband has been an annual donor to HopeHealth. "I knew I had to support this organization that did so much for me and my wife."

In recent years, a friend introduced Lewis to HopeHealth's Legacy Society – a group of generous donors who have made HopeHealth a beneficiary of their estates. It sparked an idea in Lewis' mind.

"We had a nice nest egg saved in our TIAA-CREF account, with plenty to take care of me, our boys, our five grandchildren – and support organizations we care about and that really need the resources."

Lewis spoke with his sons, who agreed that their mother would have wanted to support HopeHealth and appreciate what this generosity will mean for future families who need care.

Legacy Home

- WHY GIVE
- INSPIRING STORIES
- PLAN YOUR LEGACY
- GIVING OPTIONS
- WHAT YOU CAN GIVE
- RESOURCES
- CONTACT US

[Find Your Best Gift](#)

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Postcards with Testimonials






“ I see the impact of a Xaverian education in my brothers’ eyes and in my nephew’s eyes. I see the impact in my own life. ”

– Jay McDermott '73

1% Can Change His Life



Mike Mazzucco '86 with his daughter, Jena '17

Why is WPI in my will?

“My grandparents made it possible for me to attend WPI. Their generosity has had a profound impact on my life and I wanted to do something for WPI that would pay it forward.”

– MIKE MAZZUCCO '86



Create a Legacy That Changes Lives.



Xaverian Brothers High School
800 Clapboardtree Street
Westwood, MA 02090

Have you established your will or an estate plan?

Including **Xaverian Brothers High School** as a 1% beneficiary of your will or estate plan is simple and will have a significant impact on the lives of students.

If you remember Xaverian in your will or estate plan, you'll help underwrite the big ideas and bold dreams of the next generation of Xaverian graduates. It's a great opportunity to pay forward everything that Xaverian has meant to you.

For sample language that makes it easy to give through your will, please visit:
plannedgiving.xbhs.com/YourWill

Or contact:

Larry Furey, P '21 Assistant Headmaster for Advancement (781) 801-1620 lfurey@xbhs.com	Jim Scholl '03 Assistant Director of Advancement (781) 801-1617 jscholl@xbhs.com
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Mike and Jena share a love for WPI that inspired him to establish the Mazzucco Family Endowment through a bequest. It was a simple way for him to honor the generosity of his grandparents and have a meaningful impact on the life of WPI students for generations to come.

We would love to know if WPI is in your plans. If you've already told us that you've included WPI in your plans, we'd love to know why! If you just want more information, we'd love to help.

For assistance, please contact:
Lynne Feraco
Executive Director of Gift Planning
Phone: 508-831-6675
Email: lferaco@wpi.edu
Website: plannedgiving.wpi.edu



ALDEN SOCIETY
Worcester Polytechnic Institute

100 Institute Road
Worcester, MA 01609





LASELL COLLEGE

“Between the wonderful faculty and the great friends I made on campus, Lasell gave me the strength to take chances and not just stay in a safe place. Today, Lasell continues to help students move out of their comfort zone. I wanted to give something lasting to the College for what Lasell did for me.”

- Katie McDonough Ryan,
Class of 1967, P '03

TAX SMART GIVING FROM YOUR IRA

CREATE YOUR LEGACY WITH RETIREMENT ASSETS

The IRA charitable rollover is a terrific way to make a tax-free gift to **Lasell College**. If you are 70 ½ or older, you can tell your IRA administrator to transfer your gift directly from your IRA account to Lasell College.

You can make a gift of up to \$100,000 each year to satisfy the required minimum distribution from your IRA. The gift will not be taxed as income to you. You don't get an income tax charitable deduction for the gift, but you don't pay taxes on your IRA withdrawal, which means the IRA charitable rollover is tax-free.

To learn more about an IRA charitable rollover, visit plannedgiving.lasellalumni.org/ira-rollover.

For more information contact:

Rebecca Brenner, Advancement Officer
617-243-2152, rbrenner@lasell.edu



Lasell College established the Lasell Heritage Society to thank the generous donors who support Lasell's future through a planned gift. We welcome members who support Lasell College through a gift by Will, retirement plan, life income vehicle or other planned gift. Such a gift may be the perfect way for you to do more for Lasell than you thought possible.

LASELL COLLEGE
Development and Alumni Relations
1844 Commonwealth Avenue
Newton, MA 02466



“Given all I got from Bennington it only seems fair for me to give back to a place I hope will continue helping young women and men become resilient, inventive, and bold.”

— Judith Wilson-Pates '74

COMMITTED TO HELPING BENNINGTON STUDENTS SUCCEED

MAKE YOUR PLAN FOR BENNINGTON

B Bennington College
One College Drive,
Bennington, VT 05201

Creating a will is an essential part of securing your legacy and your family's future. Without a will or trust, state laws will determine how your estate is distributed, and your wishes may not be fulfilled as you intend.

A gift by will, also known as a charitable bequest, is an easy and flexible way to make a meaningful contribution to **Bennington College**. You can give a dollar amount, specific items like securities or other property, or a percentage of your estate.

In doing so, you join other like-minded alumni, parents and friends who are recognized members of the Silo Legacy Society.

Your bequest will have a lasting impact on Bennington College and empower our students in these uncertain times, and far into the future.

For more information contact:

Lauraine K. Goldberg
Senior Director of
Planned Giving
802-440-4367
lgoldberg@bennington.edu
plannedgiving.bennington.edu



Websites with Testimonials



Work with what you got



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- Membership
- Donate
- Make a Monthly Gift
- Dedicate a Chair or Table
- Honor and Memorial Gifts
- Donor Advised Funds

Planned Giving

- Make A Gift in My Will
- Make a Life Income Gift
- Make a Gift by Beneficiary Designation
- Upcoming Events
- Bigelow Legacy Society
- The Robert W. Wilson Charitable Trust Legacy Challenge
- Langston Hughes Legacy Society
- Encore Legacy Society
- Testimonials**

- Benefit Events
- Corporate Support
- Foundation Support
- Frequently Asked Questions
- Contact

Planned Giving Testimonials

Mildred Carroll

Growing up in New York City, Mildred Carroll knew firsthand the importance of a good education and the value of libraries. Mildred completed her high school, college, and graduate degrees at night, which allowed her to work two jobs during the day at Macy's and at the Post Office. She was able to rent a study room with a typewriter at The New York Public's Library's Main Branch at 42nd Street to complete her academic work. The Library was vital to her success in becoming a Special Education teacher in New York State, and she remained grateful to the many librarians for the access and encouragement provided. Though she was not fabulously wealthy, Mildred knew the importance of supporting the institution that had helped her for so many years, and for that reason she chose to give back by including the Library in her estate plans by establishing a Charitable Gift Annuity to support her local branch.



Esther D. Curtwright

Ms. Esther D. Curtwright will proudly tell you that "I am a supporter of New York City cultural institutions that are dedicated to the preservation of African American history, because I feel an obligation to ensure that future generations are aware of what came before them and are proud of the struggle and resistance that was endured on their behalf." In that spirit, Esther arranged for a planned gift to support the work of the Schomburg Center for Research in Black Culture, named in honor of Arturo Schomburg, a leading light of the Harlem Renaissance, pioneering collector of thousands of materials on Africa and the African Diaspora, and the Center's first curator.



Joan Marlow Golan

Joan Marlow Golan started coming to The New York Public Library while she was an undergraduate student at Sarah Lawrence College and cherished it as "the people's palace." Joan used the Library as a resource and sanctuary while she pursued her doctorate in English and American Literature at Harvard and while she wrote her book, *The Great Women*. When Joan retired from a successful career in book publishing, she became a docent at the Stephen A. Schwarzman Building and now gives tours several days a week.

To Joan, "libraries are the best investment a democratic society can make." This is why, in addition to volunteering her time and knowledge, Joan supports the Library as a Conservator and has decided to leave a legacy by including the Library as a beneficiary in her will and by establishing a charitable gift annuity.



Gifts by Will or Living Trust



Planned Giving Home » Gift Plan Options



The will makes a difference in our lives when we need to have documents in place for the distribution of possessions or if assets that we have accumulated over a lifetime.

Having a will or living trust as the roadmap for it is a checklist. More than just a will, you will be living more into the way of your life and values.

Understandably, you will have assets to hand over, but what will also define your life and if it is what you are hopefully imparting to your next generation? These values are often demonstrated by the organizations and causes you supported during your lifetime, such as Claremont McKenna College.

As you put these documents in place, please consider a gift to Claremont McKenna College so that we can continue to fulfill our mission of providing exceptional leaders for tomorrow's world of all life.

Making Income Part of Your Heir's Inheritance

While most estate planning revolves around the transfer of assets to heirs, there are many good reasons to consider making income a part of your heir's inheritance. A key advantage of doing so is the ability to make a gift to them so that you may have some things pass on to the next generation in your heirs. Learn more by clicking on DISCOVER THE POWER OF INCOME INHERITANCE above.

An estate gift may be right for you if:

- You want to make a gift to Claremont McKenna College.
- You want the flexibility to change your mind.
- You want continued access to your wealth, should you need it.
- You are concerned about using your resources.

[Learn More About Estate Gifts](#)

Jack Stark '57 on the Importance of Including CMC in Your Estate Plans



Planned Giving By Claremont McKenna College on YouTube

PLANNED GIVING

- Discover CMC
- The CMC Gift Annuity
- The IR Annuity
- Gift Plans Options
- Gifts That Pay No Income
- Gifts to Your Living Trust
- Revolving Gift Accounts
- Charitable Lead Trusts
- Gifts of Life Income
- Page 1 of 6
- Assets You Can Give
- Giving Resources
- Estate Gift Language
- Estate Gift Confirmation Form
- Final Step Gift
- For Advisors
- FAQs Legacy Partners
- Donations
- TALK TO US
- Call 951-711-1177

GIFT CALCULATOR

[FLORIDA RESIDENTS](#)

[ALL OTHERS](#)

At our state-of-the-art site, we help you determine if you are eligible to offer a living trust or generate a charitable deduction of at least 30% of the gift amount. If you receive a Pass or Qualify message, contact our office for a qualifying rate.

WILL | TRUST

333 Columbia Avenue
Claremont, CA 91711
951.621.8900



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Weave in testimonials or stories on the content pages.



Website download: Estate Planning Guide



Touching the Future

Guide and Workbook for Will Planning and Charitable Giving



"I wanted my commitment to Red Cross to outlive me so I put you in my will!"

Mary Jo Blackwood

Pass along your possessions and values

In truth, all people have possessions that will need to be disbursed. Think about it. Most people possess financial holdings such as checking accounts, saving accounts, retirement savings, real estate, life insurance, stocks and bonds.

Many individuals also have personal belongings like automobiles, artwork, silver flatware, fine china and electronics with real or sentimental value. Family heirlooms of jewelry, photographs and handmade crafts hold great personal value. Unless such items are specifically addressed in a will, disputes can be the source of family discord and arguments.

Keep your will as simple, or as detailed, as you wish

You can include instructions and wishes on virtually any subject—from directing the care of a beloved family pet, to passing along treasured belongings to those who will most appreciate them.

By preparing your will now, you'll help your loved ones avoid any extra stress and confusion.

Having your affairs in order for grieving loved ones will give you peace of mind. You can feel confident that you have helped them by fulfilling one of your most important responsibilities: leaving a will, so they can make it through a difficult time. By planning ahead, you can also help organizations continue the good work that you have supported during your lifetime.

Three Pillars of Every Estate Plan

Conveying your wishes in a **will** is important. But two other documents are equally important: a **living will** (also known as an advanced directive) and a **power of attorney**. Both can easily be amended or revoked if you change your mind. But by taking care of these matters now, you can save your loved ones immeasurable grief and stress.

A **living will** lets medical personnel know whether or not you want measures taken to support your life if and when such measures become needed. These measures can range from temporary nutrition to breathing assistance and more. Most hospitals can provide you a form at no charge. It must

be signed well ahead of time, while you are of sound mind, in order to be valid. It's a good idea to read and complete your living will, and to make sure your family members understand your views on certain issues. Unless you have a living will, medical personnel will do everything within reason to sustain your life. Check your local and state laws for clarification.

A **power of attorney** gives someone the authority to make decisions for you if you become unable to handle your own affairs.

It's possible to define the types of decisions this person may make and for how long. Like a living will, a power of attorney may be amended or revoked at any time.

When selecting an individual to serve in this role, choose carefully. Most people designate a family member or trusted friend. It's a good idea to discuss this appointment in detail so the individual is clear on his or her responsibilities and will not be surprised by the role.



"I have been with the Red Cross for over 20 years. This is an opportunity to give back to the organization that has given me great opportunities to grow. This gift helps support the Red Cross mission and helps teach my children to always give back, whether financially or as a volunteer."

Don D.J.



Legacy Society



The Legacy Society

PEDDIE

our COMMUNITY our ALUMNI our NEIGHBORS

APPLY SUPPORT

WELCOME TO GIFT PLANNING

- How Gift Planning Benefits Peddie
- How Gift Planning Benefits You
- How Do I Give?
- What Can I Give?
- The Bell Society**
- Bell Society Events
- Stories of Inspiration
- Resources
- Gift Planning Tools
- Contact Us

TALK TO US

Office of Gift Planning
Call (609) 944-7560

THE BELL SOCIETY

The Bell Society was founded in 1990 to honor generous alumni, parents and friends whose estate plans benefit The Peddie School. Becoming a member gives you a closer connection to Peddie: It's a meaningful way to ensure that future generations of students receive the same unparalleled education Peddie has always provided.

FIND THE BEST GIFT FOR YOU

Your planned gift is a lasting statement about who and what is most important to you – a way to build on a legacy that will last beyond your lifetime. The future financial stability of Peddie is ensured through the forethought and generosity of more than 300 Bell Society members, living and deceased.

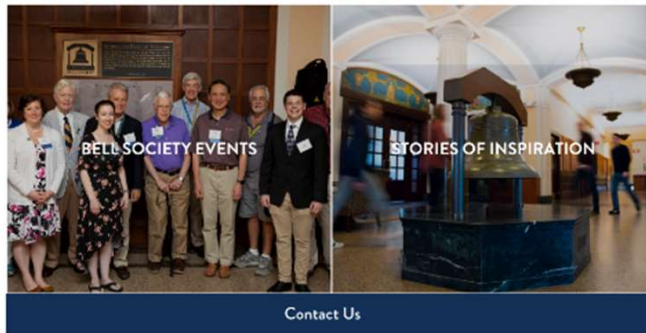
WHY BECOMING A MEMBER MATTERS

Reasons you may want to inform Peddie and document your estate plans:

- It will ensure that your gift will be used in the way you intend (we can even develop a personal endowed fund agreement – see [sample](#) – which describes your intentions and motivations for making the gift, along with spending parameters)
- It can help us show you the impact you will have and the value you will create for students
- It will provide you with the recognition you deserve through membership in the Bell Society
- It will inspire others by the power of your example
- It will allow Peddie to plan for the future

If you have already included The Peddie School in your will or other estate plans, please let us know by completing our [Confidential Statement of Planned Gift Form](#) and returning it to us with your corresponding documentation by mail or e-mail.

Thank you for thoughtfully supporting Peddie through your planned gift.



It's an exclusive club.

Your legacy society should provide an opportunity for your donors to spend time with other donors.

These donors are your most passionate and committed supporters.



NEWS AND STORIES
CALENDARS
THE PEDDIE STORE

SUMMER PROGRAMS
PEDDIE GOLF COURSE
PEDDIE SWIM SCHOOL

FACILITY RENTALS
PAA COMPETITIVE SWIM CLUB

Founded in 1864, The Peddie School is a private, independent, nonsectarian boarding and day school for grades 9-12 and postgraduate located in Hightstown, N.J.

201 South Main Street
Hightstown, NJ 08520-3349
Tel: (609) 944-7500



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- How Gift Planning Benefits You
- How Do I Give?
- What Can I Give?
- The Bell Society
- Resources
- Gift Planning Tools
- Contact Us

TALK TO US

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Call (609) 944-7500

BELL SOCIETY FALL LUNCHEON

SATURDAY, SEPTEMBER 24, 2022

During the recent fall luncheon, **Bell Society** members were treated to unscripted time with students, entertained by the acclaimed Peddie string quartet and inspired by Associate Head of School Catherine Rodrigo's reflections on teaching at Peddie. A student-led campus tour followed the lunch.

Students and alumni shared their own personal Peddie stories and learned from one another how much they have in common across the generations.

In a personal, compelling talk, Associate Head of School Catherine Rodrigo shared reflections on the intrinsic rewards of teaching. She noted the satisfaction of seeing students grow and mature during their time at Peddie.



Catherine cited recent student presentations on their **Signature Experiences**, noting how mature, intelligent and creative they have become. Sitting with art teacher Craig Hile, who had just been complimented by the student presenter, Craig whispered to Catherine what so many teachers feel, "And I get paid to do this!"

Catherine also recounted a recent visit with alumna Joe Labella '03, now a teacher himself. Joe recalled a specific lesson Catherine taught during a party class and how that stayed with him. He thanked Catherine for that class, "Of course, I remembered almost none of it," Catherine admitted, "but he did, and it reminded me of the powerful and lasting memories many students take from their hours in our classrooms. In some ways, what a burden of responsibility we take on, in other ways, what a satisfying profession."

Catherine added, "Peddie teachers don't just go through the motions of teaching. They don't distribute ready-made materials, they create original lessons and they work hard to engage students, to pique their curiosity, to fulfill our collective responsibility to our students. And they re-engage. That's what motivates us."



The highly talented Peddie string quartet performed for Bell Society members.

PLANNED GIVING AND THE BELL SOCIETY

The Bell Society honors those who have included Peddie as a beneficiary in their estate or long-term financial plans. These planned gifts may be directed to a gift purpose of your choice and may offer you tax planning and other financial benefits.

Examples include:

- Requests through a will or living trust**, easy to create and allow you complete access and control of your assets throughout your life.
- Retirement plan beneficiary**, a simple tax-effective way to create your own Peddie legacy.
- Direct gift from your IRA**, for those age 70 1/2 or older who want to reduce the tax impact of their Required Minimum Distribution, even if you don't itemize!
- Charitable gift annuity (CGIA)**, provides a tax deduction and guaranteed lifetime income at a competitive rate.
- Deferred charitable gift annuity (DCGIA)**, for those younger than 64 who want current tax relief and even higher guaranteed lifetime income in retirement.

Explore [Peddie's Gift Planning pages](#) on your own, use our [suite of Gift Planning tools](#), or contact [Anne DeMasi](#) at 609-944-7615 or alumnus@peddie.org.

Enjoy these short clips of the quarter:

- ▶ 0:00 / 0:16 ◀ |
- ▶ 0:00 / 0:30 ◀ |
- ▶ 0:00 / 0:25 ◀ |
- ▶ 0:00 / 0:25 ◀ |

[Contact Us](#)

The social gatherings help reinforce the idea that making the planned gift was a good idea.

Introducing them to others who have made the same type of commitment reinforces their own commitment.



NEWS AND STORIES
CALENDARS
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PEDDIE SWIM SCHOOL

FACILITY RENTALS
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Founded in 1894, The Peddie School is a private, independent, nonsectarian boarding and day school for grades 9-12 and postgraduate located in Hightstown, N.J.

201 South Main Street
Hightstown, NJ 08520-3349
Tel (609) 944-7500

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Legacy Society

- Great stewardship to thank donors on a regular basis and maintain them as “insiders”
- It’s a tangible marketing tool to promote future legacy gifts from new donors [Peer to Peer]
- Listings of donors is as much stewardship as it is a list of references. [print and online]

**Your members are your stories come to life.
Use these like-minded donors to persuade others.**



Wheaton College
25 E. Main Street, Northampton, MA 01063

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GENERATIONS

Wheaton College
Founders Society

GIFT PLANNING NEWSLETTER | SPRING 2017 | ISSUE #18



Starr White Snead '73 Generations Story

Wheaton College is a family affair for Starr White Snead '73 and her two daughters, Molly White Sawyer '16 and Grace White Sawyer '20. To follow in her footsteps, Starr had an extraordinary Wheaton experience, albeit a bit different from the rest of her classmates. She understood the importance of higher education and the financial stress it can put on a family. Knowing her sister would be following her to Wheaton, Starr felt the need to leave her to increase her workload so she could graduate in three years.



Starr White Snead and her daughters

including Wellesley School, where she is a current trustee and at Wheaton, where she has been a member of the President's Commission since 2011. Philanthropy is also a driving force for Starr professionally. She is the founder and director of Advancement Connections, a consulting firm that provides fundraising, governance and communications/marketing services to educational institutions. "In both my personal and professional life, I find joy in supporting organizations I love. I'm most passionate about my philanthropic focus on educational institutions and on organizations that provide health services and education opportunities for girls and women."

"Supporting Wheaton is simple because for me - nothing is more important than education. I established the Three Sisters Wheaton Fund Scholarship to give back annually to students who need scholarship assistance and to recognize my family history at Wheaton. I view the college as a beneficiary of my estate plans to ensure after graduation, supporting Wheaton came naturally to me. It's my family, giving back was simply part of our DNA." Starr White Snead has an extensive view point knowledge that the college thrives and continues to provide a world-class education for generations to come. It's exciting to see how Wheaton is constantly evolving and I am proud to know that I am helping to provide for its future!"



Wheaton College
25 E. Main Street
Northampton, MA 01063
BUSINESS REPLY MAIL
FIRST CLASS PERMIT NO. 602 NORTHAMPTON, MA
OFFICE OF GIFT PLANNING
208 CANNIST STREET
NORTHAMPTON, MA 01063-6100

What Will Your Legacy Be?

It's easy to become a member of the Wheaton Founders Society!

By telling the college that you have Wheaton in your will or estate plans, or by establishing a life-income gift with the College, you help ensure that Eliza Baylies Wheaton's dream for Wheaton College is realized. We welcome new members of the Founders Society no matter the size of the gift.

"Founders All Are We..."

As Wheaton's first benefactor, Eliza desired to support the college into the future. Her vision inspires the name of the Founders Society. Modern members share her spirit and provide a solid foundation for Wheaton College to continue to offer excellence in liberal arts education.

With a deep sense of gratitude for their generosity, Wheaton College Founders Society welcomes our newest members of the past year, March 2016 to February 2017:

<p>Jeanne Long '51 Susanne Gould Clark '64 Anonymous '66 Margaret J. Hill '67 Sara Dreier Moya '67 Francine Harris '67 Hope Wilson Brans '68</p>	<p>Candace Davis Sanford '70 Holly Bussey '78 Deneen Brual King '86 Catherine Malone Habas '93 Christopher Paquet '03 Paul Komoroski '05</p>
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Are we missing your name? If you've included Wheaton in your estate plans please let us know and allow us to welcome you! Michelle Kovach, Director of Gift Planning, can be reached at 508-286-3459 or at kovach_michelle@wheatoncollege.edu.



PASSING YOUR VALUES ALONG TO OTHERS

As you ponder the legacy you'd like to leave, you'll find you have many choices to make. How do you wish to be known and remembered? When people think of you, what do you want them to know? Are there key words, characteristics, or concepts that - ideally - would come to mind? Perhaps most important, what can you do to help ensure the legacy you envision will indeed be realized? Are there specific steps to be taken? Things that definitely should not be done? What's the right combination of "what" and "how" to "think" or "be"?



GIFTS BY WILL (BEQUESTS) ARE JUST LIKE PEOPLE

A gift by will (bequest) can take many shapes and can be an infinite number of sizes. What matters is that it fits you and your unique family and financial circumstances. Any Shape: You can structure your bequest to leave a certain piece of property, such as a stamp collection or a parcel of real estate. Or you might decide to direct that a percentage of your assets - it can be all or just a portion - go to Wheaton College after you have provided for your family. And when you are uncertain, you can even make the bequest contingent on certain events occurring (or not occurring). Any Size: Many people think bequest gifts have to be large and they have to be rich to make one. Nothing could be further from the truth! All sizes of bequest gifts have been received by Wheaton and are greatly appreciated. Modest gifts, when added together with those from other donors, can make a big difference. What matters is that you pick the size that works for you and your family. If You Would Like to Remember Wheaton College: Here is some sample wording to share with your attorney: "I give (a specific asset) or _____ percent of the net residue, and remainder of my estate) to Wheaton College in Northampton, Massachusetts, for its general use and purposes." We Can Help: Contact Michelle Kovach at 508-286-3459 or email kovach_michelle@wheatoncollege.edu with any questions about naming Wheaton College in your estate plans.

What Will Your Legacy Be?

It's easy to become a member of the Wheaton Founders Society! By telling the college that you have Wheaton in your will or estate plans, or by establishing a life-income gift with the college, you help ensure that Eliza Baylies Wheaton's dream for Wheaton College is realized. We welcome new members of the Founders Society no matter the size of the gift. "Founders All Are We..." As Wheaton's first benefactor, Eliza desired to support the college into the future. Her vision inspires the name of the Founders Society. Modern members share her spirit and provide a solid foundation for Wheaton College to continue to offer excellence in liberal arts education. With a deep sense of gratitude for their generosity, Wheaton College Founders Society welcomes our newest members of the past year, March 2016 to February 2017:

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St. Christopher's School SEARCH SAINTSNET MENU

The 1911 Society

Home » Why Give? » The 1911 Society

Find the best gift for you

The 1911 Society list of members

The 1911 Society was created to recognize the generous individuals who made provisions for St. Christopher's in their estate plans through gifts of retirement plans, bequests, life income gifts, or trusts. We recognize with much gratitude the following members:

"Dad loved playing and listening to music. He excelled at the piano and delighted in supporting orchestras and their players. The friendships and mentors he developed through playing and supporting music were integral to the full life he led. Dad also loved exposing others to great music and would have been thrilled to bring performers to St. Christopher's for everyone to enjoy."

— Turner Bredrup '84, President, Foundation Board, on his father, Chris Bredrup

PLANNED GIVING

- Why Give?
- Plan Your Legacy
- Giving Options
- What You Can Give
- Resources
- Contact Us

Contact Us

Our Office of Planned Giving Call 804.282.3185 x5312 Email hedeyv@stcva.org

Explore Inquire Apply

St. Christopher's School RICHMOND, VIRGINIA

711 St. Christopher's Road Richmond, Virginia 23226 Main Phone (804) 282-3185

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The 1911 society list of members

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Anonymous (9)

Mr. and Mrs. William J. Armfield IV P'92,'95,'20; GP'33 Richmond, VA

Mr. William A. Bagley, Jr. '51*

Mr. John A. B. Baker '30* Mr. Thomas M. Baker '75 P'08; Former Faculty Kilmamock, VA

Mr. and Mrs. James C. Ball '82 P'14 Richmond, VA

Mr. Barton G. Barrett '64*

Mr. John W. Bates III '59 Richmond, VA

Col. and Mrs. James M. Baylor '40* P'70; GP'05

The Honorable Richard P. Baylor '45*

Mrs. Marjorie M.W. Benedict P'72; GP'12 Richmond, VA

Mr. and Mrs. J. Bradshaw Beverley III '39 Richmond, VA

Mr. and Mrs. George C. Bird '53 P'80; GP'06,'06 Richmond, VA

Mr. John D. Blackwell '36* P'71,'74; GP'07

Mr. and Mrs. John D. Blair III '42* P'69,'70,'73; GP'08,'12

Dr. Cecelia H. Boardman P'25 Richmond, VA

Mr. and Mrs. A. J. Bolling III P'96; Former Faculty Richmond, VA

Mr. Benjamin A. Boshier '36*

Mr. Eugene G. Bowles, Jr. '55 P'85,'88,'90; GP'20,'23,'24 Richmond, VA

Mr. Andrew J. Boyd '94 Baltimore, MD

Mr. J. P. McGuire Boyd '60 P'93,'94; GP'21,'24 Richmond, VA

Ms. Carla A. Bradshaw* P'82,'86

Dr. and Mrs. O. Christian Bredrup, Jr. P'84; GP'18,'21; Former Faculty Richmond, VA

Mrs. Hush C. Brennan* Former Faculty



Which brings us back to this...





Who we are

HOME WORSHIP CONNECT ABOUT SERVE WATCH/LISTEN GIVE RENTALS CART (0)



Our congregation today stands on the shoulders of the faithful people who have gone before us— those who founded our congregation, who had the foresight to build our buildings, and those who blessed us with our beautiful organ and the remodel of the sanctuary and social hall.

As you consider your own legacy, one powerful option is through a legacy gift. A legacy gift is an expression of you and your family's values. Gifts from your estate to any non-profit organization, including First Congregational Church of Palo Alto, are a way for you to respond to the blessings you have received in your life. Your gift will make a lasting difference in the life and vitality of our ministry. It will ensure that our church continues to be a place in which people can find welcome and experience faith long into the future.

While legacy gifts are planned for during the donor's lifetime, they are not received by the beneficiary organization until the donor's passing. There are many ways to plan for a legacy gift. Some gifts pay you income during your lifetime, while other gifts help reduce or avoid income and estate taxes. How you make your gift is important, but more important is the impact your



Donor video

If you are interested in making a legacy gift of any kind to our church, please get in touch with [Rev. David Howell](#), [Steven Ketchpel](#), or [Bing Heckman](#). Whether it is to reach out to us to share your plans, let us know what you are considering, or just to start a confidential, no-obligation conversation about what's possible, we would love to hear from you.

Thank you for considering a legacy gift to First Congregational Church of Palo Alto.

Build the future!





Nice job First Congregational Church of Palo Alto!

Legacy Testimonials



John and I joined FCCPA eight years ago. It was a difficult decision to look for a new church after being a Methodist all of my life. However, we had many friends at First Congo and immediately fell in love with the sanctuary, the organ and Joe, the marvelous choir and, of course, Pastor David Howell. He was the icing on the cake. We each added the church into our estate plan five years ago. A visit to our lawyer made it official. We wanted to be a part of something that brings great satisfaction and happiness to us as well as thought provoking messages from the pulpit. We learn so much about the bible, how to live our lives and how to renew our faith in God and mankind. Going to church and giving back makes us joyful.

- Patricia Parrish Davis, January 2020



We are loyal long time church members who have seen the values of our church increase each year: not only to the church members, but also to the whole community.

In 1993 we started our Family Charitable Remainder Unit Trust in order to give a larger donation to the church. With this gift we hope to continue the church's membership growth with an emphasis on its Sunday school and youth programs.

- Anne and Dick Schultz, January 2020



Where we put our time and resources is how we invest ourselves. It would be nice if we could at least leave things better off. Everything is important, both big things and small. We are individually and collectively easily diverted. We need reminders. We need examples. Ones that we are inspired by are rare. It is hard to break through the many loud voices. Confusion is easy. There is a lot of distortion. Clarity is hard.

For me FCCPA is a rare example of clarity that stands out, in contrast to many others, in ways that reflect my values for social justice and connection with spirit. I would like my gift to help support the continued work and presence of FCCPA.

Leave a legacy. Make a difference. Invest wisely.

- Bing Heckman, February 2020





Still Have a Question?

Contact: Andrew Palmer

Email: apalmer@pgcalc.com

Phone: 888-497-4970