

# Giving Wisely

OCTOBER 2011



## Welcome

We are pleased to bring you this inaugural issue of *Giving Wisely*, which is launched as part of the 100th anniversary celebration of Girls Scouts USA. It provides us with the opportunity to acknowledge Legacy Circle members for keeping the tradition of Girl Scouts alive and to pass along gift planning information and ideas that you may find helpful.

Most people want to leave a meaningful legacy. Philanthropists agree that the greatest legacy is one that perpetuates values. Gifts to organizations such as Girl Scouts are one way of celebrating enduring values that are as important tomorrow as they are today. Careful gift planning makes it possible to reflect your values in meaningful ways.

We hope you enjoy this edition of *Giving Wisely*. Please don't hesitate to contact us with your ideas on how we can make this even more valuable for you.

— Linda Katz, Chair  
Gift Planning Committee



## Benefits You Can't Outlive—Charitable Gift Annuities

Girls Scouts San Diego is now able to offer charitable gift annuities through The San Diego Foundation as our partner in philanthropy. This opportunity is ideal for donors interested in making a gift that provides lifetime income to themselves or other loved ones. Charitable gift annuities have been in existence for over 160 years and are one of the most popular gifting vehicles in America today. A minimum contribution of \$25,000 is all that is needed to establish this arrangement for the benefit of Girl Scouts.



Gift annuities are a great tool to sensibly increase income and reduce taxes, while ultimately helping to support Girl Scout programs and services. This simple combination of financial stewardship and smart tax planning can provide you with an easy way to increase your lifetime income without exposure to stock market volatility and/or declining interest rates. Gift annuity contracts are easy to facilitate and don't require changes to your trust or estate plan.

In addition to attractive, fixed payments, based on age at the time of the gift, gift annuities provide donors with a substantial income tax deduction. Part of the annual income will also be exempt from income tax. For example, the current, guaranteed rate of return for a single person, age 75, is 6.5%. Because of the tax benefits associated with this arrangement, the effective rate of return for a single donor, age 75, (28% tax bracket) is 9.44%

Charitable gift annuities are also flexible. You can choose to receive payments monthly, quarterly, semi-annually, or annually. Gift annuities can be established for you, for you and your spouse, or for one or two other people, such as a child or other loved one.

If you hold low or non-income-generating securities or even real estate and want to increase your annual income, a charitable gift annuity may be ideal.

Donations using appreciated property have the added benefit of avoiding significant capital gains tax that might otherwise be due if you sold the property. Payments cannot be lowered, canceled, delayed, or suspended, regardless of the stock market or the national economy. Your rate of payment on a particular gift annuity agreement will never change. It's easy to understand why gift annuities are so popular.

### Payment Rates Examples

Single Age	Fixed Rate	Married Ages	Fixed Rate
90	9.8%	90/90	8.8%
88	9.2%	88/88	8.2%
85	8.4%	85/85	7.4%
80	7.5%	80/80	6.3%
75	6.5%	75/75	5.7%
72	6.0%	72/72	5.4%
70	5.8%	70/70	5.2%
65	5.3%	65/65	4.7%

# Charitable Giving With Your IRA

If you are like many, your IRA has increased in value over the years and you may have more income than you need. The IRA rollover gift, still available through the end of 2011, is a simple and easy way if you are over age 70 ½ to make a gift while not increasing your taxable income. This tax-free rollover gift can be any amount up to \$100,000, and can also be used to satisfy your required minimum distribution for this year. Simply contact your IRA custodian for instructions and forms to make the gift.

## Future IRA Gift Options

While you may have the opportunity to give through your IRA now, there are other options available for making future gifts from your individual retirement account to us.

One option is to designate Girls Scouts San Diego as the beneficiary of your IRA. This permits you to continue to take withdrawals from your IRA during life and then leave the remaining value of your IRA to Girl Scouts. Since there is no income due on amounts left to a qualified charity, this is an excellent asset to use for this purpose.

Another option is to make a future gift of your IRA to charity while providing income to your heirs. This can be done by setting up a testamentary IRA gift annuity or testamentary IRA unitrust in your estate plan. An IRA Gift Annuity will provide income to heirs for life. An IRA unitrust, sometimes referred to as the "Give It Twice" trust, usually provides income to children for a period of up to 20 years. After that time, the trust passes to a designated charitable beneficiary such as Girl Scouts San Diego, creating a wonderful way for you to leave a legacy.



Left to right: Tange Gavin, Jennifer Tipton Gialenes (niece), and Gracielle Tipton (mother)

## Legacy Circle Spotlight

Girl Scouts has played an important role in Tange Gavin's life – as a young girl growing up and today as a way of giving back to her community.

Tange reconnected with Girls Scouts after working on her estate plan and becoming a Legacy Circle member 6 years ago. Girls Scouts held a special place in her heart and she chose to demonstrate her support for future generations of girls by making a bequest to Girl Scouts San Diego.

"Girl Scouts represents wonderful people, positive experiences, and great relationships," says Tange. Her mother, Gracielle Tipton, was a troop leader. A young Tange enjoyed many Scouting activities including campouts, cookie sales and special projects for much sought-after badges. Cookie sales involved the entire family (including Dad, Harold Tipton) loading up the station wagon and selling cookies (only 50 cents a box at the time!) at locations all over San Diego.

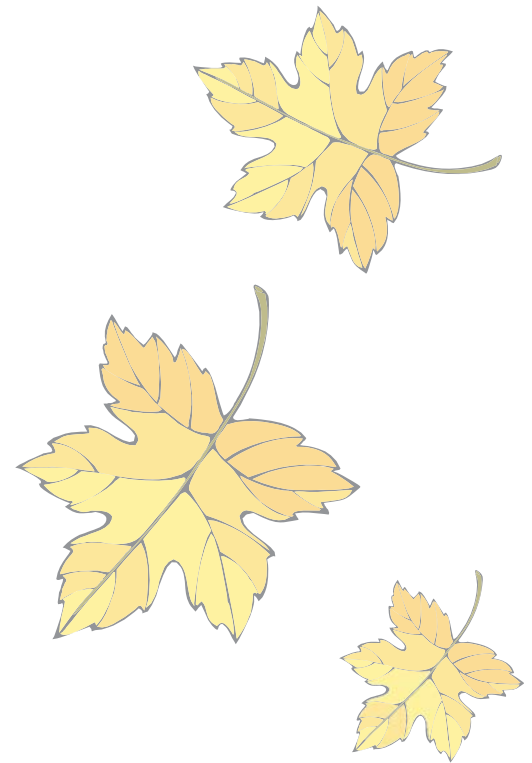
Tange particularly enjoys volunteering for the Council's annual fund raiser, Urban Campout. She has served on the event's organizing committee for five years. Tange is also a member of the 100th Anniversary Committee where she serves on the alumni subcommittee, recently participated in the Girl Scout's Leading the Way conference held in San Diego, and has also served on the Audit Committee. In June, she had a terrific time accompanying a girlfriend's troop of five to nine year-olds to Camp Winacka in Julian.

Thank you, Tange, for your commitment to Girl Scouts and for taking the initiative to leave a legacy. You are "making the world a better place."

# Girl Scouts San Diego Legacy Circle

Melyn Acasio  
Meredith and Robert Alcock  
Barbara L. Alderson  
Virginia L. Barton  
Marla B. Black  
Helen Bloomfield  
Merle and Mitchell Brodie  
Linda and Edgar Canada  
Debra L. Cushman-Parrish  
The DeBello Family  
Solveig and Dan Deuprey  
Barbara J. Dickey  
Kathy Drucquer Duff and George Duff  
Anne and David Fege  
Arlene M. Fisch  
Zita B. Gardner  
Tange Tipton Gavin  
Barbara Ann and David E. Groce  
Marni and William P. Hayman  
Jim and Cheryl Hernandez  
Marion Hutson  
Alice Jackson  
Lucy and Tom Jackson  
Jo Dee and Glenn Jacob  
Linda and Mel Katz

Gerry L. Keshka  
Bonnie Kessler-Johnsen  
Sarah K. Lamade  
Janet DeGruttola Lancaster  
Patricia Macdonald  
Elinore Y. and Ralph V. Mazza  
Mimi and Michael Murray  
Barbara J. Norman, ChFC  
Kristen K. Pieper and Family  
Debra and Charles Poey  
Annie Revel  
Patricia L. Roscoe  
Nancy L. Scott  
Judith Shragge  
Steven and Carol Stachwick  
Katie and Dan Sullivan  
Pamela and Dan Summers  
Coralie C. Thomson  
Evelyn Mack Truitt  
Elizabeth and Andy Van Pelt  
Maggie Watkins  
Laura and Erv Wheeler  
Ellen H. Whelan  
Anonymous (6)



**For more information regarding planned gifts to Girl Scouts contact Merle Brodie at (619) 610-0804 [mbrodie@sdgirlscouts.org](mailto:mbrodie@sdgirlscouts.org)**

## Legacy Circle

**Keeping Girl Scout Traditions Alive for Generations to Come**

The Legacy Circle honors friends who have included Girl Scouts in their gift plans by naming Girl Scouts San Diego as a beneficiary of their estate plans or other planned giving arrangements. Members enjoy participating in social gatherings and events. They are recognized in this publication as well as our annual report and on our donor wall.

Legacy gifts have unequivocally created a spirit of generosity among friends and supporters of Girl Scouts San Diego. They promise a brighter future for generations of local Girl Scouts and help to shape tomorrow's leaders and safeguard traditions that bring joy and inspiration to all of us.

As a member of the Legacy Circle, you become a part of a select group of supporters that provide critical long-term support for our council, ensuring that future generations of

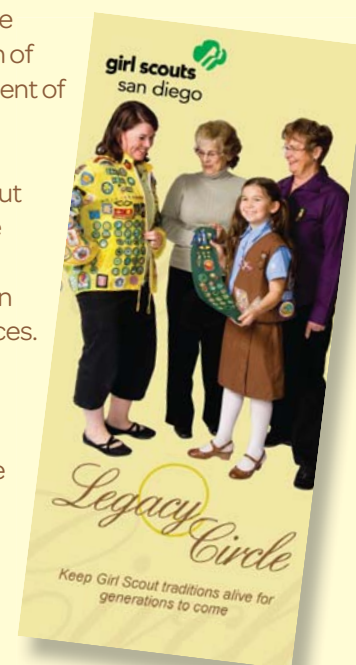
girls will benefit from the amazing leadership experience that only Girl Scouting provides.

Planned gifts may also provide personal benefits in the form of reduced estate, gift and/or income taxes, increased income, conversion of unproductive assets, and management of family wealth.

Please contact us to learn more about planned giving options. We would be happy to work with you and your professional advisors to create a plan that suits your personal circumstances.

If you have already made plans to remember Girl Scouts, please let us know so that we can acknowledge your generosity.

Leave the world a better place. Join the Legacy Circle and empower future generations of girls to achieve their dreams.





**girl scouts**

Girl Scouts and Union Bank  
Cordially invite you to

**“The Truth About Women and Money”  
Discussion and Luncheon**

Thursday, October 27, 2011  
11:30 a.m. to 1:30 p.m.  
Girl Scouts’ Florence Burnham Hall  
1231 Upas Street  
San Diego, California 92103

RSVP to Annie at (619) 610-0807 or  
arevel@sdgirlscouts.org  
by Friday, October 21, 2011



*Girl Scout troop leader Irene Barajas and her troop frequently work to restore and protect the environment, including clearing brush and planting trees at Otay Valley Regional Park.*



**The Mission**

Girl Scouting builds girls of courage, confidence, and character, who make the world a better place.

**The Vision**

To be the world’s best leadership experience for girls



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