

# Giving Wisely

FALL 2012

## Traditions of Giving



In this issue of Giving Wisely, we provide you with several articles about planned giving strategies that are popular with donors. Contrary to popular belief, you do not have to be wealthy to make a planned gift and you don't need to wait until you die. Many planned giving strategies can be implemented now to

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## Financial Security with Life Income Gifts

Life income gifts enable our donors to provide financial security for themselves and/or loved ones with an arrangement that will benefit Girl Scouts in the future. They help our donors, as well as our organization.

Charitable gift annuities and charitable remainder trusts are the most popular life income arrangements. Both of these strategies have existed for hundreds of years, and have helped many families successfully fulfill their financial and charitable goals. Charitable gift annuities are easy to establish and don't interfere with your existing estate plan. You choose the assets (cash or publicly-traded securities) to fund the arrangement, which in turn provides a fixed amount of income for life. Gift annuity payout rates are

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## Legacy Circle Spotlight

# Barbara Ondrasik Groce and Dr. David E. Groce

For four generations, Girl Scouts has been a celebrated tradition in Barbara and David Groce's family...from grandmother to great-granddaughter. Starting out as a Brownie, Barbara Ondrasik progressed to earning her Curved Bar, the Gold Award of the 1950s. She has served as a program volunteer, a board trustee, a valued advisor and a major donor to Girl Scouts San Diego.

Barbara knows that Girl Scout programs helps build character and critical thinking individually and collectively. Following her graduation from Whittier College, Barbara embarked on a career in Education. In San Diego, she taught at Pacific Beach Jr. High School and La Jolla High School. Later she served as an adjunct faculty member at the University of San Diego.

Girl Scouts San Diego Council is privileged to have supporters like Barbara and David who have made a lifetime commitment to Scouting. Barbara's husband, Dr. David Groce, a retired nuclear physicist with SAIC, has also played an active role in supporting Girl Scouts. He camped, river rafted, and worked on the Photography Challenges Program. Today, the Groces take great pleasure in the fact that their daughter, EA Stewart, serves as a troop leader and their granddaughter, Sierra, is carrying on the family tradition as a Cadette Girl Scout in Del Mar.

The Groces' philanthropic contributions to Girl Scouts are unique and multi-faceted. Barbara was the first Puente de Oro Honoree (now Promise Circle),

which is the annual giving group for donors who make contributions of \$1000+. Barbara and David established the Edith Hazel Ondrasik Campership Endowment at the San Diego Foundation in memory of Barbara's mother who was a Girl Scout leader. As a Christmas gift to Barbara one year, David established an endowed scholarship for Girl Scout Gold Awardees at Barbara's alma mater, Whittier College.

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Barbara and David Groce

## TRADITIONS OF GIVING Continued from page 1

benefit you as well as Girl Scouts San Diego.

As we celebrate 100 years of Girl Scouting, I hope you will consider a legacy gift to support our mission of building girls of courage, confidence, and character, who make the world a better place.

Your legacy gift is a commitment to a generation of girls who are inspired to make a difference in their world. Through Girl



*Merle Brodie*  
Gift Planning Officer

Scouts, girls build the life skills to become successful leaders, collaborators and community builders. Today, more than 59 million American women have enjoyed Girl Scouting - and that number continues to grow as we inspire girls everywhere. We invite you to help us honor the legacy and promise for the next generation of girls.

## FINANCIAL SECURITY Continued from page 1

based on the age of the income recipients (you and your spouse or someone you designate). In addition, a portion of the income is treated as tax-free income, and you receive an immediate charitable income tax deduction for participating in the program. Please see the article, "Increasing Income with a Charitable Gift Annuity", on page 3 for details.

A charitable remainder trust is another popular life income strategy. These trusts work especially well for individuals who hold highly appreciated assets, such as real estate or low-dividend stocks, that are not producing adequate income. There are several types of charitable remainder trusts and the use of one over the other is determined by the specific facts and circumstances of the situation. You determine the payout percentage (subject to certain limitations).

You may arrange a life income gift to provide current income to yourself or loved ones now; or you may consider doing this as part of your estate plan to take care of others after you are gone. The possibilities are numerous.

If you are interested in understanding how a life income arrangement might benefit you, please contact Merle Brodie at (619) 610-0804 or [mbrodie@sdgirlscouts.org](mailto:mbrodie@sdgirlscouts.org).



## Legacy Spotlight: BARBARA AND DAVID GROCE Continued from page 1

Barbara and David were actively involved in the recent \$5.5 million building campaign to enhance the 11-acre Girl Scout campground in Balboa Park. Their lead gift enabled construction of a unique, six level accessible "treehouse" that features two swaying bridges, a fireman's pole, a cargo net ladder, and 1,900 square feet of decks. "Climbing the Groce Family Tree House," says Jo Dee Jacob, CEO, "is the most fun you can have in Balboa Park."

The Groces have made a planned gift in their trust to our Council. By making a bequest and joining the Legacy Circle, Barbara and David are ensuring that the Scouting leadership experience will be available for future generations of Girl Scouts. We are honored to acknowledge their commitment!

## The Philanthropic Leverage of Insurance

Insurance can be used in a number of useful ways as part of charitable gift intentions. New or existing policies enable our donors to make significant gifts with reduced out-of-pocket expenses. Contributions of life insurance can also make it possible for you to assist Girl Scouts without using assets intended for other purposes. Life insurance proceeds to benefit us as a charitable organization are not subject to probate and the delays that often accompany these proceedings.

Consider using life insurance for a charitable gift. For example, make an outright gift of insurance to Girl Scouts San Diego using a policy that is no longer needed for family protection. If Girl Scouts is named owner and beneficiary of the policy, you will benefit from an immediate charitable income tax deduction equal to the face value of the policy or its cost, whichever is less. If the policy is not paid up, the annual premium payments can also be considered as a gift.

New policies are a way to make gifts on the "installment plan," at a low after-tax cost. Once again, annual premiums are deductible and assets earmarked for other uses or beneficiaries can be preserved.

# Girl Scouts San Diego Legacy Circle

Melyn Acasio  
 Meredith and Robert Alcock  
 Barbara L. Alderson  
 Virginia L. Barton  
 Marla B. Black  
 Helen Bloomfield  
 Marie and Lee Boozel  
 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  
 Arline 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 Johnson  
 Kim and Evan Kleber  
 Sarah K. Lamade  
 Pamela Lynd  
 Janet DeGruttola Lancaster  
 Patricia Macdonald

Susan and John Major  
 Elinore Y. and Ralph V. Mazza  
 Mimi and Michael Murray  
 Barbara J. Norman, ChFC  
 Matt and Katherine Nowak  
 Kristen K. Pieper and Family  
 Debra and Charles Poey  
 Annie Revel  
 Patricia L. Roscoe  
 Barbara Schettler-Jehl  
 Nancy L. Scott  
 Ellen Roca Single  
 Judith Shragge  
 Steven and Carol Stachwick  
 Jean B. Stewart  
 Katie and Dan Sullivan  
 Pamela and Dan Summers  
 Coralie C. Thomson  
 Evelyn Mack Truitt  
 Elizabeth and Andy Van Pelt  
 Kelly Waggoner  
 Maggie Watkins  
 Laura and Erv Wheeler  
 Arelene E. Wolinski  
 Anonymous (7)

\* Deceased

For more information regarding planned gifts to Girl Scouts, contact Merle Brodie at (619) 610-0804 or mbrodie@sdgirlscouts.org.

# Increasing Income with a Charitable Gift Annuity

Here's one example of how one donor increased her income with a gift annuity:

Mary, age 69, decided to take \$30,000 from a CD that was maturing and put it into a gift annuity contract instead of rolling it into another CD that would pay her only \$300 per year in interest.

As a result, Mary, was able to increase her income from \$300 to \$1,500 per year; an amount that will never vary and will continue for as long as she lives. In addition, \$1,158 of her income will be treated as tax-free for the next 16 years. Plus, she will be able to take an immediate charitable deduction of \$10,670 on her tax return.



It's easy to understand why Mary was happy with her charitable gift annuity:

- It was a simple way to increase cash flow from low- yielding securities and savings accounts.
- Income payments are fixed for lifetime.
- Stock market ups and downs don't affect income.
- There are no asset management fees.
- A substantial part of the income received by participants is usually treated as tax-free.
- It was a great way to benefit Girl Scouts San Diego.

For more information on how a charitable gift annuity can benefit you, and to receive a confidential, personalized illustration, contact Merle Brodie at mbrodie@sdgirlscouts.org or (619) 610-0804.

# Legacy Circle

## We invite you to join the Legacy Circle

If you have already included Girl Scouts in your estate plans, join the Legacy Circle by submitting this form so we may recognize your support.

*Keep Girl Scout traditions alive for generations to come*

Name \_\_\_\_\_  
 Address \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Phone \_\_\_\_\_ E-mail \_\_\_\_\_

### I want to ensure the future of Girl Scouting!

- Girl Scouts, San Diego-Imperial Council is included in my will or trust
- I want to include Girl Scouts, San Diego-Imperial Council in my will or trust. (suggested bequest language on reverse side)
- Please contact me so I can learn about gift planning options.

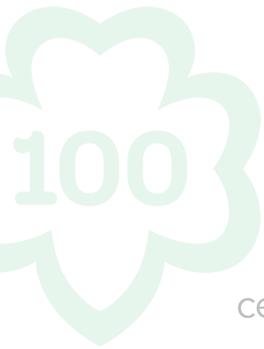
**Thank you.** Please mail this form to Gift Planning Officer Merle Brodie, Girl Scouts San Diego, 1231 Upas Street, San Diego, CA 92103

**We respect your privacy. All information will be kept strictly confidential.**



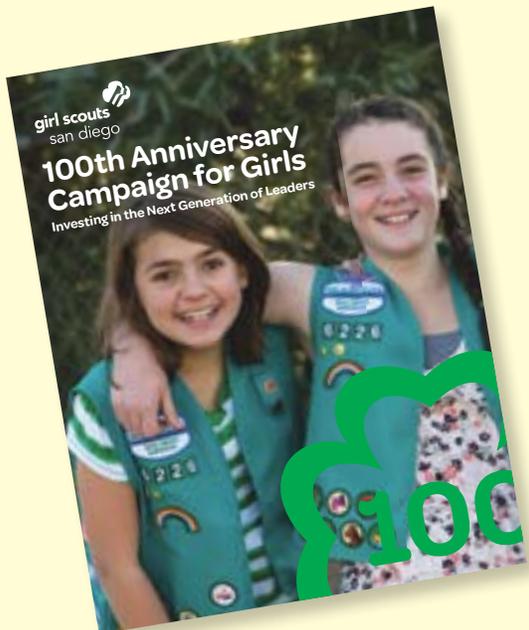
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celebrating 100 years  
of girl scouting

## DOUBLE YOUR CONTRIBUTION!



**TWO  
THOUSAND  
TWELVE  
IS THE  
YEAR  
OF THE  
GIRL**



Thanks to an anonymous donor, your gift to Girl Scouts San Diego will be matched dollar for dollar until December 31, 2012.

Please support the 100th Anniversary Campaign for Girls.

Help support programs that ensure every girl gains the confidence and inspiration she needs to become a leader among her peers and in the community.

For more information or to make a contribution, contact Erin Miserlis at (619) 610-0735 or visit our website at [sdgirlscouts.org](http://sdgirlscouts.org).

