



Giving Wisely

NEWSLETTER

FOR FRIENDS OF GIRL SCOUTS SAN DIEGO ♦ SPRING/SUMMER 2019

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STEM leaders start here: our pledge to
reach more girls.





Pearl Szymanski: Preparing Girls to Lead

When Pearl Szymanski's oldest daughter Laura joined Brownie Troop 5151 in 1978, Pearl stepped up on a whim to co-lead, launching herself into the exciting new world of Girl Scouting. Although initially not sure if she was in her element, she soon felt right at home. With council trainings and resources to guide her through first-time Girl Scout troop leadership, she quickly concluded, "I can do this!"

Today, over 40 years later, Pearl joyfully continues to serve. Clad in a Girl Scout "Island Sun & Fun" day camp tie-dyed T-shirt (one of many from her 30-plus years as director of that camp), she reminisces on her years of volunteering for Girl Scouts San Diego.

Pearl initially invested in Girl Scouts because of the diverse array of opportunities our organization offered. She led girls through adventures in camping and backpacking, practice in entrepreneurship, and chances to grow by serving the community, all while helping them develop the skills needed to succeed as young female leaders.

"Of course, teaching them how to support each other is what it's really all about!" Pearl says.

Even after her own daughters graduated from high school and moved on from their Girl Scout troops, Pearl remained steadfast in her involvement with our all-girl, girl-led programming. "With Girl Scouts, the girl is the leader. It's a positive place for girls at a time when they need all the support they can get."



Pearl Szymanski (third from left) and other volunteers team up to host the annual Island Sun & Fun day camp.

Since she jumped into Girl Scouts, Pearl has led Coronado Girl Scout troops of many levels, from Daisies to Seniors, including her daughters' and granddaughters' troops. She has also served as a council delegate, council trainer, group leader, encampment volunteer, and service unit manager. To this day, she continues to lead Troop 1. It's no wonder she's known in Coronado as the "local Girl Scout expert."

"With Girl Scouts, the girl is the leader. It's a positive place for girls at a time when they need all the support they can get."

Pearl helped plan Girl Scouts' 100th anniversary celebrations, both nationally in 2012 and locally in 2017, and still volunteers at day camps in the summer, dedicating time to Girl Scouting while juggling her other

responsibilities within the community. And she doesn't plan on slowing down any time soon.

"My family knows not to ask me what I'm giving up," she laughs.

Pearl's family—including her late husband Andrew—has always been supportive of her role in Girl Scouts. In the early days, she even registered Andrew as a member of her troop. "From then on, though active in Boy Scouts, he often first introduced himself as a Girl Scout," she says with a smile of pride.

Pearl and Andrew made Girl Scouts San Diego a beneficiary of their estate in 1994, thereby becoming members of our Juliette Gordon Low Society. To Pearl, this decision came as naturally as saying "yes" to Girl Scouting all those years ago.

"It's something I felt strongly about. Girl Scouts is where I spend my time, and it's an organization that I wholeheartedly believe in."

Girl-Led Adventures Begin at Girl Scouts

Summer is just around the corner, and so is camp. Soon, Girl Scouts from San Diego and Imperial counties will engage in all-girl camp experiences from the beaches to the mountains.

Girl Scout Alexis had her first trip to camp in 2017, thanks to Mountain Adventure Weekend—a Girl Scout Outreach opportunity for girls from underserved neighborhoods. On day one, she struggled with being away from her family and felt nervous about trying new things. But soon after arriving, Alexis was eager to participate in everything camp had to offer.

Last year, Alexis returned excited and confident. She encouraged younger girls to try new things, even if they were afraid. Afterwards, she reflected on how she loved practicing archery, performing skits with her cabin mates, and learning about nature preservation. This spring, she returned to Mountain Adventure as an aide, assisting staff and mentoring girls.

Each year, girls like Alexis grow as leaders through their camp adventures! Thanks to your generous donations, we can provide financial assistance to girls in need and offer



Alexis tried her hand at archery during Mountain Adventure weekend.

high-quality programs at top-notch facilities like camps Winacka and Whispering Oaks. Though Girl Scouts San Diego's actual investment—including running camp and keeping properties safe and well-maintained—averages \$2,000-5,000 per girl per session, with donor support, we are able to keep camp accessible to girls for a fraction of that expense, at costs ranging from \$100-500 per girl per session.

Camp is a perfect place for girls to explore nature, build skills, and grow as leaders.



Alexis (far right) and other campers build confidence by tackling the challenge course.



Celebrating Gold Award Girl Scouts of All Eras!

Calling all Girl Scout alums who earned the Golden Eaglet (1916-1939), Curved Bar (1940-1963), or First Class (1963-1980) awards: You are now officially also Gold Award Girl Scouts!

Girl Scouts of the USA recently welcomed all recipients of our highest awards into the Gold Award family. To help all of our honorees proudly share their status, GSUSA is providing them with digital Gold Award badges to post on LinkedIn and other digital platforms.

Visit girlscouts.org/proclamation to request your digital Gold Award badge, and please share your exciting new honor with Girl Scouts San Diego so we can appropriately acknowledge you. Contact Laura Rice at 619-610-0735 or lrice@sdgirlscouts.org for more information. Congratulations!



Are you a lifetime member?

Lifetime membership is available to any Girl Scout adult (18 years of age or older, or a high school graduate or equivalent) who:

- Accepts the principles and beliefs as stated in the preamble of the Constitution of Girl Scouts of the United States of America
- Pays lifetime membership dues (\$400)

Showcase your Girl Scout spirit with a lifetime member pin! Visit your local Girl Scout shop to pick one up today; for locations and hours, go to sdgirlscouts.org/shop.

Tax-Wise Gifts of Securities

Thinking about ways to support Girl Scouts? Consider making a tax-wise gift of securities! If you can answer “yes” to each of the following questions, this kind of gift probably meets your needs.

- Do you have stocks that you’ve owned for over one year that are worth more than you originally paid for them?
- Do you want to avoid paying taxes on their appreciation?
- Can you afford to give up ownership of these stocks?
- Would you like to support Girl Scouts San Diego’s mission?

When you give appreciated stocks to Girl Scouts, you get a charitable deduction for their full fair market value without paying capital gains tax. In addition, your deduction will be limited to 30 percent of your adjusted gross income in the year you make the gift. You are allowed to carry over any excess for up to five subsequent years.



Please consider donating to Girl Scouts today. If you want to make a gift of securities, contact Merle Brodie. She can assist your financial advisor in electronically transferring your intended shares to the appropriate Girl Scout investment account, which will support our mission of building girls of courage, confidence, and character, who make the world a better place.

To learn more about ways you can support Girl Scouts San Diego both now and in the future, contact Gift Planning Officer Merle Brodie at 619-610-0804 or mbrodie@sdgirlscouts.org.

A Tax-Smart Way to Make an Impact

Making a gift of appreciated stock to Girl Scouts San Diego is an investment with real benefits. Aside from the potential tax advantages of making a generous future gift, you also gain the satisfaction of knowing that you are leaving a lasting impact on a cause close to your heart.

By design, investment portfolios fluctuate throughout the years. If you opt to sell investments that are worth more than what you originally paid for them, you must pay capital gains tax. Consider donating stock to Girl Scouts instead. The chart below shows that the way you make your donation can affect your total tax savings when you itemize.

	Give \$10,000 cash to Girl Scouts	Sell \$10,000 in appreciated stock and give \$10,000 cash to Girl Scouts	Give \$10,000 in appreciated stock directly to Girl Scouts
Fair market value of gift	\$10,000	\$10,000	\$10,000
Cost basis	N/A	\$2,000	\$2,000
Long-term capital gain	N/A	\$8,000	\$8,000
Long-term capital gains tax (\$8,000 x 15%)	N/A	(\$1,200) due to IRS	\$1,200 tax eliminated
Income tax savings (\$10,000 x 24%)	\$2,400	\$2,400	\$2,400
Total tax savings	\$2,400	\$1,200	\$3,600
Net cost of gift	\$7,600	\$8,800	\$6,400

The information in this article is not intended as legal or tax advice. For such advice, please consult an attorney or tax advisor. Figures cited in examples are for illustrative purposes only. References to tax rates include federal taxes only and are subject to change. State law may further impact your individual results.

STEM Leaders Start Here

Girl Scouts San Diego is dedicated to providing girls with critical STEM (science, technology, engineering, and math) leadership and learning opportunities. Despite girls' natural curiosity in STEM, they are less likely than boys to aspire to futures in those fields. To help close the STEM gender gap, we're participating in the nationwide Girl Scout STEM Pledge—a multiyear initiative to give 2.5 million girls across the country access to hands-on STEM programs by 2025. Locally, Girl Scouts San Diego is committed to directly reaching at least 10,000 girls each year with our innovative STEM programming.

Since the launch of our STEM Pledge, Girl Scouts San Diego has grown our programming in that area by over fifty percent by offering 87 badges and 24 Journeys, teaming up with more STEM-focused community experts, training volunteers to be knowledgeable in STEM, and connecting girls with adult role models who work in STEM professions. In 2018, Girl Scouts in San Diego and Imperial counties participated in 21,057 local STEM experiences. These included four Operation Wing Scout events with Southwest Airlines and the USS Midway Museum, where 136 girls explored careers in aviation. Girl Scouts also met face-to-face with STEM professionals through the National Marine Mammal Foundation and completed Cybersecurity badges to become Girl Scout Cyber Heroes.

Ambassador Girl Scout Paige Zimmerman has personally experienced the benefits of Girl Scout STEM programming.

“Girl Scouting sparked my interest in STEM! It transformed me from a girl who barely knew how to use a computer to a young woman who competed three times in the international Technovation Challenge,” declared Paige. “Now I’m interning at a nonprofit that introduces girls to the exciting world of STEM careers. I will continue to challenge myself as I enter college to study business, arts—and STEM.”

Girl Scouts San Diego’s STEM programming offers girls hands-on learning opportunities in creative problem solving and scientific discovery. We want every Girl Scout to explore science, technology, engineering, and math, and potentially build career paths in these important fields.

To learn more about Girl Scouts San Diego STEM programs, contact Veronica Worthington at 619-610-0801 or vworthington@sdgirlscouts.org.



“Girl Scouting sparked my interest in STEM! It transformed me from a girl who barely knew how to use a computer to a young woman who competed three times in the international Technovation Challenge.”

—Girl Scout Paige Zimmerman



2019 Cool Women Mentors

Mary Jean Anderson

Owner and President; Anderson
Plumbing, Heating & Air

Dawn Barry

President and Co-Founder, LunaPBC

Carolyn Botzenhardt

Wealth Advisor
Wells Fargo Private Banking

Gema Deleon

President, WISE (Women in Sports
and Events) San Diego

Joyce Glazer

San Diego Magazine

Alina Goldner

Information Technology Associate
San Diego Gas & Electric

Dea Hurston

Arts Advocate, Philanthropist,
Playwright

Nancy Jamison

President and CEO (Ret.)
San Diego Grantmakers

Angie Lasagna

Vice President, Community
Relations/Media Affairs
Mission Federal Credit Union

Emily Le

Information Technology Intern
San Diego Gas & Electric

Monica Ma

Chief Investment Officer,
Blankinship & Foster, LLC

Lidia S. Martinez

Manager of Community Affairs &
Grassroots, Southwest Airlines

Virginia Nelson

Attorney at Law

Coreen Petti

Associate Vice President
University of San Diego

Sherry Special

Senior Vice President, Consumer
Lending and Branch Network
Mission Federal Credit Union

Nhu Tran

Community Relations Manager
San Diego Gas & Electric



(From left) Each Emerging Leader Girl Scout introduced a Cool Woman: Alina Ho, Nancy Jamison, Serena Ingram, Coreen Petti, Destiny Wilcox, Virginia Nelson, Dawn Barry, Anna Ensberg, Gema Deleon and Cadence Dobias; Girl Scouts San Diego CEO Carol Dedrich is at far right.

Cool Women Inspire Tomorrow's Leaders

Congratulations to the Cool Women Class of 2019! We honored these extraordinary individuals and introduced this year's Emerging Leader Girl Scouts during a recent celebration at the Kona Kai Resort. (Find details and photos at sdgirlscouts.org/coolwomen.)

One of the things that makes our organization the #BestPlace4Girls is the opportunity for older Girl Scouts to gain wisdom and guidance from strong female role models. By connecting the next generation of leaders with these very Cool Women, we're building a solid foundation for the future.

Emerging Leader Girl Scouts, chosen for their potential and achievements, participated in trainings covering networking skills, business etiquette, and personal brand basics prior to the event. Then, on Friday, March 29, they interacted with the Cool Women and other high-achieving professionals during a "speed networking" session, in which girls rotated to different mentor tables every ten minutes.

"I know that our society is in good hands. You will all be great leaders!" declared Mary Jean Anderson, Cool Woman of 2017, after spending time

with (and being very impressed by) the Emerging Leaders.

Cool Woman of 2019 Nancy Jamison concurred. "These young women have the character and conviction to make the world a better place. Clearly, Girl Scouting is preparing this next generation to lead, guided by principles of innovation, collaboration, inclusion, and justice."

During the Cool Women celebration, Nancy was presented by Emerging Leader Girl Scout Alina Ho—who interviewed Nancy prior to the event.

"Listening to Nancy Jamison speak from the heart while drawing from her vast knowledge opened me up to new perspectives and understanding of social issues," said Alina.

"For me, being a Girl Scout has created a unique environment of sisterhood, support, and empowerment," she added. "The Cool Women program is a great example of why Girl Scouts works!"

KUSI News Anchor Sandra Maas emceed the event, which was

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co-chaired by Angie Lasagna of Mission Federal Credit Union and Joyce Glazer of San Diego Magazine, the media sponsor. Special thanks to our Champion STEM Supporter SDG&E and Leader Sponsor Southwest Airlines.

To top it all off, our guests exceeded Julia Brown and Patti Roscoe's inspiring \$20,000 matching challenge! This tremendous generosity enables Girl Scouts San Diego to prepare more girl leaders to empower themselves by developing a strong sense of self, using their voices, and stepping outside of their comfort zones to make the world a better place.

See you next year as we honor our 20th class of Cool Women in 2020!

Charitable Gift Annuities Can Lower Taxes

By Barbara Norman, CFP®, ChFC®, CDFA®

Here's a tip to help mitigate taxes in coming years: Combine the use of a charitable gift annuity with a ROTH conversion to put you and your successors into the lowest possible future tax bracket.

With a charitable gift annuity, you can give cash, securities, or other assets to Girl Scouts San Diego. In exchange for the gift, you receive a lifetime stream of fixed income payments for you and your spouse. You also get a deduction—taken over five years—for the future value of the present gift.

You can use the tax deduction from the gift annuity to convert your IRA to a ROTH IRA over the next five years. Not only does this decrease your taxable required minimum distributions, but also ensures that neither you nor your beneficiaries will ever have to pay taxes on the ROTH proceeds. Ever.

There's more! Consider using a portion of your ROTH IRA assets to purchase a life insurance policy for your heirs. Done correctly, this is a tax-free asset that your children will receive in lieu of the asset you've given to Girl Scouts.

If you are curious about this strategy, please contact Gift Planning Officer Merle Brodie.



Save the Date for Urban Campout

Mark your calendars for the best party of the year, all to benefit the #BestPlace4Girls!

Urban Campout: All That Glitters is Gold
Friday, Sept. 13
6-11 p.m.

Join us for our 22nd annual fun fundraiser for grown-ups—Urban Campout: All That Glitters is Gold! This year's honorary chair is Nina de Burgh, great-great niece of Girl Scouts' founder Juliette Gordon Low. Dress "gold" or come in TGIF attire to partake in camp activities like archery and s'mores, bid on San Diego's best auction items, enjoy festive cuisine, and dance the night away.

Event proceeds will provide opportunities for girls to develop essential life skills and discover their potential as they investigate science, explore career paths, and set forth on outdoor adventures.

Sponsorship opportunities are plentiful, from bronze, silver, and gold giving levels to serving on our Honorary Committee (see below).

Register by Wednesday, July 31 for early bird rates:

Hurry: tables are selling out!

\$5,000/Honorary Committee VIP table

\$3,000/standard table of ten

\$300/individual ticket

Honorary Committee sponsorship includes a VIP table of ten as well as premier seating and wine, a special gift, and mention in the event program. Prices for standard tables and individual tickets increase to \$3,500 and \$350, respectively, in August.

For more information, visit sdgirlscouts.org/uc or contact Veronica Worthington at 619-610-0801 or vworthington@sdgirlscouts.org.



Girl Scouts prepares girls for a lifetime of leadership, success, and adventure in a safe, no-limits environment designed for and by girls.

Because of Girl Scouts:

- 72%** of girls improved an outdoor skill like teambuilding
- 71%** of girls tried an outdoor activity for the first time, which built confidence
- 48%** of girls helped other girls do an outdoor activity
- 29%** of girls overcame a fear of an outdoor activity like swimming or horseback riding

When girls get outside, they:

- Discover** they can better solve problems and overcome challenges
- Develop** leadership skills, build social bonds, and are happier overall
- Become** team players and care more about protecting the environment

“I learned I can do hard things that not everyone can do.”

“The other campers made me feel like we were sisters!”

Your donation to Girl Scouts San Diego is more than a charitable contribution—it’s an investment in society. Now more than ever, we need strong female leaders. Please consider making a gift to ensure that Girl Scouts have the opportunities, guidance, and support they need to reach their potential in an all-girl, girl-led camp environment.



What your gift can do...

- \$1,000** provides transportation to camp for 40 girls
- \$500** sends one girl to a weeklong session at camps Winacka or Whispering Oaks
- \$275** funds a weeklong day camp session for one girl at our Balboa Campus
- \$125** equips one girl with a bow for the archery range

Make your contribution today!

Please mail us your gift using the enclosed envelope, or donate online at sdgirlscouts.org/camperships.

Girl Scouts San Diego is a 501(c)(3) nonprofit organization with Federal Tax ID# 95-1644585.



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