

# Giving Wisely

MARCH 2012

## Traditions of Giving



This year is an especially important one for all of us as we celebrate 100 years of Girl Scouting. Looking forward, I want to thank our Legacy Circle members for your commitment to our mission and the positive traditions you have provided for Girl Scouts everywhere.

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## What Will You Leave Behind?

Everyone leaves a mark on society when they leave this world. Our marks are made by the impression of our lives on people and causes we care about. A person is remembered for the weight of his or her character, standards of excellence, acts of kindness, depth of compassion, generosity, and values. When we leave positive impressions behind, we enhance the lives of our friends and loved ones. We give them blueprints to follow.

Thoughtful estate planning is one means to make a mark and help others recall our values. Consider the effect of an estate plan that includes not only provision for family members, but resources for charitable purposes as well.

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## Legacy Circle Spotlight A Girl Scout For Life

Legacy Circle member Debby Cushman-Parrish makes juggling the roles of wife, mother, career woman and volunteer appear effortless. All the while, she's searching for ways to have a positive impact on the lives of others.

The histories of Debby's family and San Diego have intertwined since the 1860s, when her great-grandfather settled in Julian and San Diego. Girl Scout involvement spans several generations, beginning with Debby's grandmother and continuing with her mother. A shy girl growing up, Debby describes her introduction to Girl Scouting as somewhat intimidating. When her daughter Britny turned five, Debby became a Daisy troop leader, continuing in that role for 13 years.

As an avid champion of the Girl Scouts Gold Award, Debby has underwritten the annual ceremony and proudly mentored 11 girls to this achievement. (Just 5% of all Girl Scouts nationwide earn the Gold.) Girls in her troop have completed a wide variety of community projects that benefit seniors, military families and children. With two more girls currently under her wing and "going for the Gold," there is no doubt that Debby and mentoring are a fortunate match for Girl Scouts San Diego.

While she came from a supportive family environment with strong women role models, Debby realizes that not all girls have this advantage. When setting up her estate plan, she elected to leave Girl Scouts a bequest to assist girls in the community who otherwise would not be able to afford membership or attend camp. Her legacy will help ensure a lasting impact on the lives of future Girl Scouts throughout San Diego.



Debby says, "Girl Scouts provides a safe environment for girls to learn, grow and develop self-esteem. Their programs provides countless opportunities for young women to develop the personal skills and values that lead to productive lives."

Let's celebrate Debby Parrish, a Girl Scout for life!

*Debby Cushman Parrish and her daughter Britny*

## TRADITIONS OF GIVING Continued from page 1

In preparing for the approaching April 15th tax deadline, I thought you might appreciate some general tips for deducting contributions on your income tax returns. If you gave to qualified charitable organizations during the year and you itemize on your tax return, you may be able to deduct contributions for up to 50% of your adjusted gross income. These tips on deducting contributions may be helpful:

- Contributions are deductible for the year in which they are actually paid or delivered. For example, while pledges are not deductible, pledge payments are.
- If cash contributions of \$250 or more, the charity must provide a written receipt indicating the amount and whether you received anything of value as a result of your gift.
- The value of volunteer time or services to a charitable organization is not deductible. However, out-of-pocket expenses directly related to volunteer service, like mileage and supplies, are usually deductible.
- Costs for drawing tickets, bingo cards and charitable lotteries are not deductible as gifts.
- Gifts of appreciated property are subject to special rules. Review these with your tax advisor to determine the appropriate deduction.
- Obtain IRS Publication 526 on Charitable Contributions by visiting [www.irs.ustreas.gov](http://www.irs.ustreas.gov).



Merle Brodie  
Gift Planning Officer



## WHAT WILL YOU LEAVE BEHIND? Continued from page 1

Bequests are easy to establish, don't interfere with the quality of your lifestyle, and are flexible if your circumstances change.

### **A bequest makes a positive statement.**

When you include Girl Scouts San Diego in the final disposition of your estate, you declare to your family and friends that you believe in -- and care about -- Girl Scouts' mission. This parting gift becomes a clear declaration of your values.

### **A bequest provides needed funding.**

Estate gifts are especially valuable to us. They tend to be larger than annual gifts and frequently fund needed programs and beneficial services not otherwise possible. In addition, assets left to charity are exempt from estate and income tax.

### **A bequest motivates others.**

There's something about planning a bequest that influences others to "go and do likewise." When friends and family members plan their own estates, they may be motivated by your generosity and thoughtfulness to make their own personal commitment.

Types of bequests include: General - come from the general value of your estate; Specific - earmark specific property or programs for your gift; Residuary - made from the residual portion of your estate after other terms have been satisfied; Contingency - leave a portion of your estate to charity if your named beneficiary doesn't survive you. In many cases, bequests specify a percentage of the estate or a fixed dollar amount. One example:

*"I give, devise, and bequeath to Girl Scouts San Diego-Imperial Council, Inc. a 501c(3) corporation, tax id #95-1644585, \_\_\_% of the residue of my estate for its unrestricted use in carrying out its benevolent purposes."*

If you are interested in making a difference in the future of Girls Scouts and the youth of tomorrow, contact Merle Brodie at (619) 610-0804, [mbrodie@sdgirlscourts.org](mailto:mbrodie@sdgirlscourts.org).

# 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  
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 Johnsen  
Kim and Evan Kleber  
Sarah K. Lamade  
Janet DeGruttola Lancaster  
Patricia Macdonald

Sue 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  
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  
Maggie Watkins  
Laura and Erv Wheeler  
Ellen H. Whelan  
Arelene E. Wolinski  
Anonymous (6)

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

# Estate Tax Uncertainty Remains

Although the Tax Relief Act of 2010 provided some answers regarding the estate tax, it also created uncertainty. Why? Unless Congress takes additional action this year, beginning in 2013, the gift and estate tax exemptions and top tax rates will return to levels prescribed by pre-2001 tax law. In light of this, now is a good time to consider adding flexibility to your estate plan to prepare for potentially lower exemptions and higher rates in 2013.

Under the existing \$5 million exemptions for estate, gift and generation skipping taxes, you have the ability to remove an unprecedented amount of wealth from your estate through lifetime gifts with no tax consequences. Gifts exceeding the exemption might also make sense with the low 35% top gift tax rate, which is scheduled to increase to 55% in 2013. Making gifts sooner rather than later also removes future appreciation on the gifted assets from your estate.

Regardless of whether Congress permanently extends the current gift and estate tax exemptions and rates or allows them to lapse, adding flexibility to your estate plan is smart. If you haven't had your estate plan reviewed recently, now is a good time to consider doing this to ensure that your plan will accomplish what you intend.



## 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.**



1231 Upas St., San Diego, CA 92103

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celebrating 100 years  
of girl scouting

# Legacy Circle

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

The Legacy Circle honors friends who have included our council in their gift plans by naming Girl Scouts San Diego as a beneficiary of their estate plans or other planned giving arrangements.

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 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.

