



How can we help you?

- I would like more information about making a gift to your endowment.
- I would like to talk to someone about charitable life income plans.
- I need help planning my will or estate.
- I would like to receive information on other charitable tax-planning options.

Name _____

Street _____

City _____

State/Zip _____

Phone _____

E-mail _____

(All inquiries are treated with complete confidentiality.)

This information is not intended as tax, legal or financial advice. Gift results may vary. Consult your personal financial advisor for information specific to your situation.

EP-2015-52.1-sr

Greetings from the Michigan Crossroads Council!

Over the past 30 years (or more) I have been humbled and amazed more times than I can count by the generosity and vision of so many Scouters and community leaders. Some of these benefactors have made charitable trust distributions through community foundation accounts (Al Warren, Dick and Norma Sarns, and Dwight Carattini).

Their example is why we need to do a better job keeping friends like you informed.

I got the chance to visit several of our camps this summer; if you didn't, I think you would be pleased with what I found. I saw leaders and parents having life changing and sustaining memories with their youth and their own children. I heard great stories of staff at all levels exceeding expectations and promises. I saw evidence of investments and improvements in our facilities, yet, I saw opportunities for so much more.

I am passionate that the Council listen to you, our important long-

term financial supporters, and follow through. We want to tell your stories and demonstrate that what matters to you matters to us. Most importantly, we want to honor your legacy gifts and remain faithful to your wishes. Additionally, I recommend you revisit your estate plan on a periodic basis to validate your designations are clear and accurate. The next several years will have many exciting new opportunities that we hope will inspire you and others.

On behalf of the Michigan Crossroads Council, thanks again for your interest and support. Please feel free to contact me, or Aaron Gach if you would more information on any of our current projects or campaigns! We look forward to sharing more updates in the coming months.

Warmly,
Victor A Pooler
Deputy Scout Executive



A way to give and receive

When you make a gift to fund a life income arrangement, such as a charitable gift annuity or charitable remainder unitrust, the benefits include lifetime payments and tax savings.



BOY SCOUTS OF AMERICA
MICHIGAN CROSSROADS COUNCIL

Charitable giving with returned benefits

Abraham Lincoln once said, "When I do good, I feel good." The wise leader had many sayings on the importance of doing the right thing and the benefits that result. While giving to our organization, or any charitable cause, feels good, you may feel even better if you benefit personally and financially.

When you make a gift to fund a life income arrangement, such as a charitable gift annuity or charitable remainder unitrust, the benefits include lifetime payments and tax savings. After you have received all payments, what remains goes to help further our cause.

Both charitable gift annuities and charitable remainder unitrusts provide payments to you (and a spouse), while a unitrust may make payments to additional beneficiaries including children.

The returned benefits of life income plans include:

- Lifetime payments for you (and/or spouse)
- An income tax deduction this year
- Capital gains tax savings when funded with appreciated assets
- A way to create a legacy and help further our mission

DONOR HIGHLIGHT



Dwight Carattini

This month we wanted to highlight the forward thinking of Dwight Carrattini, whose passion for life long giving inspired him and his wife to start an endowment fund. As a youth, Dwight's father instilled in him the importance of giving back and supporting the community. As he began his career, he started thinking about how he can give back. Early on in his planning, Dwight decided that he wanted to pursue an endowment fund so his support would live on in perpetuity. Looking into his options, Dwight reached out to the Battle Creek Community Foundation to start an endowment



fund. Dwight started donating early in his career and leveraged his companies 2-to-1 match to bolster the fund. The fund continued to grow with the rising market as well as with the annual contributions. This forward thinking early on in his career has enabled Dwight to make donations to community organizations that are aligned with his priorities. Personally, the establishment of the fund was also an opportunity for the Carattini's to show their children the importance of giving back. The fund will extend to their children allowing them to utilize the fund, continuing on the Carattini's giving for generations to come.



Gifts from a Will or Trust	Designating us as a beneficiary in your will or trust is a simple way to commit to our cause, and it will not affect your cash flow during your lifetime. In addition, it's easy to revoke this type of gift if your situation or goals change.
Beneficiary Designations	Naming us as the beneficiary of a retirement plan, financial account, or annuity is another easy way to help further our mission. You can continue to benefit from these assets during your lifetime. A beneficiary designation may also be changed at any time.
Life Insurance	If you have an old, unneeded life insurance policy, you can donate it to us and take an immediate tax deduction. You can also name us as a beneficiary of your policy.
Appreciated Securities, Real Property	If you own securities or real estate that you no longer need or wish to sell, a gift of these assets is another way that you can benefit us without impacting your cash flow. You may also benefit from capital gains tax avoidance by giving rather than selling these assets.
Tangible Personal Property	If you have valuable assets such as artwork, collectibles, jewelry, etc., that you no longer want or need, consider giving these assets to us and benefit from an income tax deduction this year.
Life Estate	If you own your home and wish to remain living there, you can transfer your home (farm or vacation home) to us while retaining the right to use the home during your lifetime. Enjoy the added benefit of an income tax deduction!
Business Interests, Closely Held Stock and Partnerships	Talk to us about ways to make current gifts from your business or to avoid capital gains tax when you are ready to transfer or sell your business.