



LEGACY



BOYS & GIRLS CLUBS

A Newsletter from The Heritage Club

Volume XII Issue II

Boys & Girls Clubs impact more than just boys and girls

A letter from a dad in Statesville, North Carolina



Dear Sir or Madam,

I am writing today to express my feelings about the Boys & Girls Club as an organization, a part of our community and as a part of my family. My family's story, and the Boys & Girls Club's part in it, is very special to me, though it may not be atypical of many who've found this amazing organization and the shelter and peace of mind that it brings to families and the community.

In June of 2011, our family moved away from family and friends in our hometown in Texas, and I began working in Statesville, North Carolina. I traveled a lot for my work, and my wife and I drifted apart. We separated in June of 2013. My estranged wife and I agreed to stay on in North Carolina and share joint custody of the children. By March of the next year, the situation at their mother's house had become grave and unstable. The Department of Social Services had become involved, and at their urging, I filed for emergency custody of my 8-year-old son and 11-year-old daughter. To my great relief, custody was granted, and the children were placed in my care until the case could be reviewed and permanent custody could be decided. In May, this was granted as well. I was thankful to have my children with me and in a stable and safe home, but summer was nearly upon us,

and having no family or social support network, we were in trouble. I called everyone I could think of to call, but I found only programs with full slots or prohibitively expensive fees. I was worried.

I had contacted the Boys & Girls Club, but they, too, were full for the summer. But Miss Melicia, the Club's membership coordinator, had been encouraging and understanding and had urged me to keep trying everywhere I could and to check back with her as things sometimes change. I was nearly in a state of panic when I finally phoned again with only days before summer break began. Melicia was very understanding and told me she would do everything that she could. The very same day, she called back and told me that she had a slot for my daughter and asked how old my son was. I told her, and she said she would have to speak with her supervisor and would call back. An hour later, my phone rang again, and Melicia told me that the Club had approved him to join the summer program.

The people at the Boys & Girls Club had stretched their already-full classes, their already-strained budget for me, a stranger, and my children. I was and am very, very grateful for their kindness and understanding. My children have flourished and grown to love the Boys & Girls Club these past

months. The stability and sense of true caring in the environment there are testaments to the commitment, empathy and mission of its employees and volunteers. I wish I could express sufficiently how blessed and grateful we are. I remember telling the children on their very first day that it was a privilege to be there, that these people had reached out to us, knowing nothing about us and had faith that it was the right thing to do and that we couldn't let them down. I don't have to remind them of this. They know. My daughter has maintained a high A average in school, and my son's grades have soared from a C to an A average, much to my delight and the Club's credit. And the smiles on the kids' faces when I come to get them each day assure me that they are in the right place. They're part of something great.

Our story is very likely only one of many wherein the Boys & Girls Club has taken up the challenge of reaching out and helping those who need them most, those who struggle but aspire and only need the helping hand of a friend. Our story may be typical, being a friend to families may be business as usual to them... but it's been a humbling blessing to us. I can't thank them enough. I am happy to get to share our story.

Thank you!

An easy way to create a legacy

Every day our Club touches the lives of kids in our community who need us most. Our Club was built through the generosity of supporters like you, and with your help we can continue to enable all kids to achieve the great futures they deserve – today, and for generations to come. If you are looking for a way to leave a lasting legacy, there are many ways to make a significant impact through a gift to your Club.

While gifts of cash are always appreciated, support can be contributed in many other ways. You can make a gift without affecting your current lifestyle by using your assets during your lifetime and leaving what

remains to make an impact on your community through your investment in your Boys & Girls Club.

For an even simpler way of giving, you could name your Boys & Girls Club as a beneficiary of your savings or investment accounts.

When you name your Boys & Girls Club as a beneficiary on any of your accounts or assets, you can potentially reduce taxes for your family and your estate. You can also reduce your estate administration costs. Best of all, when you give to your Club, you change lives and create a lasting legacy.



You could name your Boys & Girls Club as a beneficiary of the following assets:

- Retirement accounts such as an IRA, 401(k) or 403(b)
- Life insurance policies
- Commercial annuities or investment accounts



A way to give and receive

What is a charitable gift annuity?

A charitable gift annuity is a contract between you and us.

- 1** You transfer cash or property to us.
In exchange, we sign an annuity contract and promise to pay fixed payments to you for life.
- 2** The payment can be quite high depending on your age, and a portion of each payment may even be tax free.
- 3** You will receive a charitable income tax deduction for the gift portion of the annuity.
- 4** You also receive satisfaction knowing you will be helping further our mission.

What is a charitable remainder unitrust?

- 1** You transfer cash or assets to fund a charitable remainder unitrust.
- 2** In the case of a trust funded with appreciated assets, the trust will then sell the assets tax free.
The trust is invested to pay income to you or any other trust beneficiaries you select based on a life, lives, a term of up to 20 years or a life plus a term of up to 20 years.
- 3** You receive an income tax deduction in the year you transfer assets to the trust.
- 4** Our organization benefits from what remains in the trust after all the trust payments have been made.

(Continued on page 3)

Recognition You Deserve For the Legacy You Leave



— *Join* — the Heritage Club

Membership in The Heritage Club, our legacy society, is available for anyone making a planned gift, no matter what size.

Celebrate & Recognize

If you have made (or are thinking of making) a planned gift to your Boys & Girls Club, please let us know. When you do, we want to honor you with complimentary membership in our legacy society, The Heritage Club, which celebrates and recognizes all those who have made planned gifts.

Preserve Your Legacy

If you have included our Club in your will, trust, life insurance policy or retirement plan or have made any other planned gifts, you are eligible for membership. Through membership, we can better understand your planned gift designation and follow your wishes.

The amount of the intended gift is not important. What is crucial is that you have chosen to create a legacy with your Club. We want to start our work now of honoring that decision and preserving that legacy.

You can remain anonymous if you choose. No one will know about your intention or the size or scope of your gift unless you want them to.

Contact Us

Please visit www.clubgift.org for more information about planned giving. If you are already eligible for Heritage Club membership, please call or e-mail us to make sure you won't miss out on any of the special benefits and events exclusively for members!

A way to give and receive

(Continued from page 2)

Both options provide payments to you (and a spouse), while a unitrust may make payments to additional beneficiaries including children.

Additional benefits include:

- Lifetime payments to you
- An income tax deduction this year
- Capital gains tax savings when funded with appreciated assets
- A way to create a legacy and help further your Boys & Girls Club's mission

You can also designate your gift to our endowment. Contact us to see how you could benefit and create a lasting legacy to sustain our work.



BOYS & GIRLS CLUBS

SAVVY LIVING

By: Jim Miller

What tips and resources can you recommend to help guard against identity theft? My next door neighbor recently had her identity stolen and I want to make sure it doesn't happen to me.

Identity theft continues to be a big problem in the U.S., affecting around nine million people every year, many of whom are seniors. Identity theft occurs when someone gets access to your Social Security number (SSN), bank or credit card account number or other identifying information, and uses your identity for their purposes, often to steal from you or others. While there's no ironclad protection against identity theft, here are some things you can do to minimize your risks.

Guard your SSN

Never carry your Social Security card around in your wallet or purse, don't write your SSN on checks (except those you send to the IRS), and never give your SSN, credit card number, checking or savings account numbers to strangers who call, visit, text, or send email messages to you, even if they seem legitimate. Don't carry your Medicare card unless you're going to the doctor, because your Medicare card also contains your SSN.

Be wary of emails

If you use the Internet, don't trust emails that claim to be from the Social Security Administration, the IRS or other government agencies. Be leery of emails that look like they're from your bank, telephone company or credit card company. For more Internet fraud tips including a list of common online scams see www.onguardonline.gov.

Secure your mail

Empty your mailbox quickly, consider getting a P.O. Box or buy a locked mailbox. Don't leave outgoing mail in your mailbox. To put a stop to prescreened credit-card offers that thieves look to intercept, use the consumer credit reporting industry opt-out service at www.optoutprescreen.com or call 888-567-8688. They will ask for your SSN and date of birth.

Destroy your trash

Buy a crosscut paper shredder and shred all records, receipts, statements, preapproved credit offers, mail

solicitations or other papers you throw out that have your financial or personal information.

Monitor your accounts

Review your monthly bank and credit card statements carefully and see if your bank or credit card issuer offers free alerts that will warn you of suspicious activity as soon as it's detected.

Watch your credit

Check your credit report at <http://www.annualcreditreport.com> or call 877-322-8228. You can receive one free report per year from each of the three major credit bureaus (Equifax, Experian and TransUnion).

Savvy Living is written by Jim Miller, a regular contributor to the NBC Today Show and author of "The Savvy Senior." The articles are offered as a helpful and informative service to our friends and may not always reflect this organization's official position on some topics.