



O.L.R.W. Newsletter

Oahu League of Republican Women
Carol Thomas, President • 808- 261-1146

Oahu League of Republican Women

Smith, Editor • 808-398-5556 • olrwnews@gmail.com

May 2015

Luncheon / Meeting
May 7, 2015
Waialae Country Club

11:00 A.M. Social Hour
11:30 A.M. Meeting
12:00 Noon Lunch
12:30 P.M. Speakers

Cost

\$30.00 Members

\$35.00 Guests

Menu

Island Greens with
Condiments & Dressings
Pasta Salad Prima Vera
Fresh fruits

Mashed Potatoes
Rice Pilaf
Fresh Vegetables

Braised Short Ribs
with Ume Sauce

Rolls & Butter
Tea/Coffee

Warm Bread Pudding w/
Vanilla Sauce
Fresh Fruit Tartlets
Fudge Brownies

Reservations/Cancellations

Celyn Chong Kee

306-5089

olrwreservations@gmail.com

olrw.org

Reservations/Cancellations must
be made by April 30th. We are
committed to pay for all lunches
reserved, so *No Shows will be
charged for their lunch.*

Please - no walk-ins.



Speaker:

Col. Suzanne Vares-Lum - Hawaii National Guard

Suzanne Puanani Vares-Lum is a Colonel and the acting Chief of the Joint Staff of the Hawaii National Guard.

Vares-Lum is a Military Intelligence Officer and has held various leadership positions in the Regular Army and the Hawaii Army National Guard for 28 years. Some of her previous assignments include intelligence staff and leadership positions in the 3rd Infantry Division, Wurzburg, Germany.

Some of the key assignments in the Hawaii National Guard include the first 229th Military Intelligence Company Commander and the first female 29th Infantry Brigade Combat Team S-2, senior intelligence officer. She also served as Commander of the 298th Regiment, Multifunctional Training Unit. She was mobilized in support of Operation Iraqi Freedom III, where she established and led the Joint Intelligence Center in Balad, Iraq.

Suzanne has previously served as a Hawaii Department of Education secondary teacher and a University of Phoenix instructor.

She received her Bachelor of Arts degree in Journalism and her Master of Education in Teaching from the University of Hawaii at Manoa. She is also a graduate of the U.S. Army War College and earned a Master of Strategic Studies degree.

Reminder



Please bring in your OLRW PAC Change.
The change brought in last month was
\$56.58.

We have jars available that you can reuse
every month.

**Remember: Your Small Change can mean
Big Change in Hawaii!**



2015 Dues are Due

2015 yearly dues are \$25.00

We accept cash, checks or credit card
payment at our luncheon. You can also
pay on line at olrw.org

**Memberships not renewed this month
will expire.**



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Happy Birthday May Babies

HAU'OLI LA HANAU To



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The Pres Says...

Carol Thomas, President

Big Mahalo to our April 2 keynote speaker, John Keene, from the Hawaii Shriners Hospital for Children. John shared how this hospital provides the highest quality care to children with neuromusculoskeletal conditions, burn injuries, etc., provides for the education of physicians and health care professionals, and conducts research. Their mission is to provide this care without regard to the family's ability to pay. Your contributions are always appreciated. Please contact the Development Department at 808-951-3765.

We also heard from Noelani Bonifacio, senior legislative assistant to Senator Sam Slom, who attended the Conservative Political Action Conference (CPAC) in Washington, D.C. in February. She shared many pictures, highlights of events, and presidential candidate hopefuls. She was very impressed with Senator Marco Rubio. Noelani is our first "scholarship recipient" and we are most impressed with her political savvy and passion.

Our National Committeewoman, Miriam Hellreich, reported on the importance of our State Convention on May 2, and future RNC meetings. You are always welcome at RNC and should contact Miriam if you would like to attend.

In May we will celebrate National Military Appreciation Month. Did you know that it was Senator John McCain who in 1999 introduced legislation to designate the month of May, National Military Appreciation Month? Both the Senate and House of Representatives adopted resolutions calling for Americans to recognize and honor U.S. Service Members during NMAM. We honor their patriotism to our country and their continued sacrifice and commitment to our safety and freedom. HOORAH!

There are six special days of special recognition:

- May 1 Loyalty Day
- May 3 Public Service Day
- May 8 VE Day and Military Spouse Appreciation Day
- May 16 Armed Forces Day
- May 25 Memorial Day

Display your American Flag proudly; shake the hand of a service member, and thank them for their service and sacrifice.

Please attend our next business meeting on Thursday, May 7. Our keynote speaker will be Colonel Suzanne Vares-Lum., Acting Chief of the Joint Staff of the Hawaii National Guard and Military Intelligence Officer.

Be Proud to be an American,

IF NOT US, WHO? IF NOT NOW, WHEN? IF NOT HERE, THEN WHERE?

Luncheon Schedule

June 4 - The Willows

Legislative Update

We are dark July & August this year.

Sept 3 Oahu Country Club

Oct 1 Waialae Country Club

Nov 5

Dec 3 Waialae Country Club

Condolences

To the Kekuna Family on the passing of their beloved Mother and Grandmother



Dorothy Allen Olson on April 5 at the age of 96 in Preston Idaho.

Our thoughts and prayers are with our good friends as they grieve the loss of their loved one.

Get Well



We are sending all of our best wishes to **Anne Sutton** as she recovers from a bout with pneumonia.

HELP NEEDED

Feature Writers

We need people that are willing to write stories about current events and biographies of OLRW members. Professional credentials **NOT** required.

No need for a monthly commitment.

Contact Pam Smith for more information.

Is one of our members ill?

If you know of a member that is sick or has had a death in the family please let us know so we can send them get well wishes or condolences. Call **Corresponding Secretary Jane Au** at 373-3820

Advertisers

If we want to expand the newsletter to include more content we need to get advertisers to cover the cost. Please contact Pam for details.

Welcome

to our newest member:
Fritz Rholfing



We are looking forward to getting to know you!



April Luncheon Hale Koa Hotel



Thank you to John Keene of the Shriner's Hospital for telling us about the hospital's mission



The *Not Very* Funnies

You laugh, because if you didn't you would cry...



**If you've got
nothing nice
to say about
Hillary Clinton...
Let's be friends.**



50/50

Tonya Himes won the 50/50 drawing in March. \$48 went to Tonya and \$48 went to the PAC. Tonya generously donated her winnings to the PAC.

Easter Bonnet Contest 2015



The OLRW PAC is the arm of the League that collects money to support our state and county candidates.

During the last election cycle we gave \$9300 to candidates running for State offices. We felt that some deserved more, but we ran out of funds. We would like to at least double our contributions next election cycle, but we need your continued and constant support to do that.

If each of our members gave just \$5 per month (about 17 cents per day) we would have well over \$20,000 in our account for the next election.

There are a variety of payment methods available. We accept cash, checks and credit cards.

If you would like to just throw your loose change in a jar every day we have jars available to save your coins in. When you are coming to the luncheon just put your coins in a ziplock bag along with a piece of paper with your name & phone number and drop it at the door when you check in.

Every coin, every check, every dollar brings us closer to our goal.

Please help us help hard working candidates win their races.

Thank you to everyone who contributed to our PAC during the past month. We received

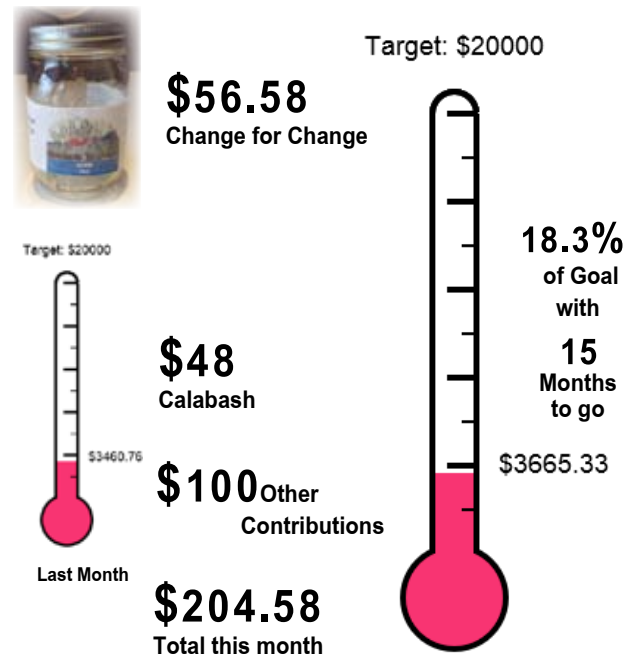
Thank you to all of the participants in our 2015 Easter Bonnet Contest! The winners of our contest, as determined by our judges, were (left to right) lone Gumpfer, Gladys Hayes and Mary Monohon. They were each awarded a \$15 Long's gift certificate



Happy Mother's Day !

The modern American holiday of Mother's Day was first celebrated in 1908, when Anna Jarvis held a memorial for her mother in Grafton, West Virginia. Her campaign to make "Mother's Day" a recognized holiday in the United States began in 1905, the year her beloved mother, Ann Reeves Jarvis, died. Anna's mission was to honor her own mother by continuing work she had started and to set aside a day to honor mothers, "the person who has done more for you than anyone in the world". Anna's mother, Ann Jarvis, was a peace activist who had cared for wounded soldiers on both sides of the Civil War and created Mother's Day Work Clubs to address public health issues.

Due to the campaign efforts of Anna Jarvis, several states officially recognized Mother's Day, the first in 1910 being West Virginia, Jarvis' home state. In 1914 Woodrow Wilson signed the proclamation creating Mother's Day, the second Sunday in May, as a national holiday to honor mothers.



Letters to the Editor

We want to encourage our members to write letter to the editor. As akamai members of the community, we should be commenting on the issues of the day to educate people that lack our perspective. If you have an issue that you want to speak out on, but don't know how to write a letter Garry Smith is willing to help our members to write letters to the editor. You can call Garry at 392-5559 or email him @ garrysmith01@gmail.com.

Following are the rules for The Star Advertiser and MidWeek Letters:

The Star-Advertiser welcomes letters up to 150 words and guest columns of 500-600 words. The Star-Advertiser reserves the right to edit letters for clarity and length. Please direct comments to the issues; personal attacks will not be published. Include your name, address and daytime telephone number.



Letters must

- (a) be signed and include your area of residence and
- (b) include a daytime telephone number (not for publication).

Postal Mail: Letters to the Editor, Star-Advertiser
7 Waterfront Plaza, 500 Ala Moana, Suite 7-210
Honolulu, Hawaii 96813
E-mail: letters@staradvertiser.com
Fax: (808) 529-4750



email letters to
Dchapman@midweek.com



Below are letters from OUR MEMBERS printed by the Star Advertiser and Midweek in the past month.

We should aim for at least 3-4 letters per month from our members in print. You can't change peoples' minds if you don't speak out.

Don't redo park, just maintain it

'Honolulu Star-Advertiser' - 2015-03-11

No, no, no. Mayor Kirk Caldwell now wants to redo Ala Moana Park. We cannot afford to keep all the parks, boat harbors, zoo and roads in good repair now, plus a rail transit system that is far over budget.

When the city closes a park to fix a swimming pool, tennis courts, lights at a baseball field or a bathroom in the park, simple repairs take many, many years to finish.

Why not keep what we have in the best working order that we can afford? That would be a full-time job. Our city and state are in disrepair and no one seems to be accountable for the cost, or how long it takes for repairs.

Is Caldwell's new plan for Ala Moana Park meant to benefit the developers of the many not-affordable condos being built in the area?

Barbara Wilcox
Makiki



Sam Slom
Facebook
April 17 at 6:18am ·

What's with more legislators, Democrats and Republicans, holding fundraisers during this 2015 Session? More than 30 years ago I advocated voluntary cessation of this practice. It is a clear conflict of interest to have a lawmaker, especially a powerful committee chair, or leader, asking for funds from the very people he or she is considering legislation for. Do they dare not give money? A few Hawaii legislators are carrying campaign balances of \$500,000 or more. Is this right? For the past decade few lawmakers held fundraisers DURING the Session but this restraint has apparently ended. Not good for democracy or a Republic.

Gay rights laws highly ironic

'Honolulu Star-Advertiser' - 2015-04-08

The dark side of the gay rights agenda has been exposed in an Indiana pizzeria, a floral shop in Washington state, and bakeries in Colorado and Oregon.

None of these businesses has ever refused service to anyone entering their shops.

But in declining to participate in same-sex weddings, these small business owners have received death threats, been reviled in public, and have had the power of the state come down on them. Washington state's attorney general and the ACLU are attempting not only to shut the florist down but take her personal assets as well.

Those with deeply held religious beliefs are expected to surrender them to the same homosexual activists who have urged tolerance for the last 40 years.

In other words, sexual orientation trumps any competing considerations, but fascism is always repulsive regardless of who practices it.

Carol R. White
Punchbowl

Cash well spent

MidWeek - 2015-04-15

I enjoyed reading Dan Boylan's commentary "The Mayor of Punchbowl Street" (April 8, 2015), consisting mostly of statements made by Mayor Kirk Caldwell and his support of the over-budget Honolulu rail system.

All I can say is that Pacific Resource Partnerships made the best \$3 million investment of its campaigning career. For that investment in defaming former Gov. Ben Cayetano and his anti-rail campaign for mayor in 2014 (which they have settled out of court), it got the best mayor money could buy. Caldwell is devout in his support of rail, refusing to allow a mere \$900 million cost overrun to detract from his support of PRP's objective of "rail at any cost" to provide jobs for its union members.

The one thing that Boylan should have discussed but didn't is that once rail is built, who is going to pay the \$80 million per year cost to maintain and operate the rail system? It's a sure bet it won't be PRP, and Caldwell already will be on his way to his next political job.

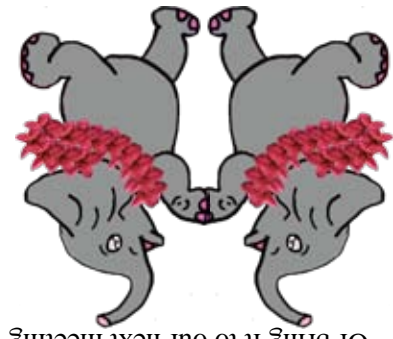
EarlArakaki
Ewa Beach

Editor's note:

After 15 years in the campaign compliance business, I must express my agreement with Sam's take on "session fundraisers".

Most legislators do it as a convenience, but it sends the wrong message to those that are getting the "invitations". It screams pay to play and should be discouraged.

Republicans should lead the way in stopping this practice.



Or bring it to our next meeting

Mail your check to:
Oahu League of
Republican Women
#C-105
725 Kapiolani Blvd.
Honolulu HI 96813

Dues \$25.00 Yearly \$200.00 Lifetime

E-mail Address _____

Telephone _____

Fax _____

City _____

Zip _____

Address _____

Name _____

Date _____

Birth day _____

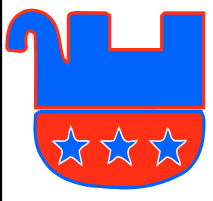
Month _____

Day _____

Oahu League of Republican Women Membership Application



725 Kapiolani Blvd. C-105
Honolulu HI 96813



<http://www.gophawaii.com>

For more information about upcoming events and volunteer opportunities at HRP call 808-593-8180 or online at

OLRW Volunteer opportunities: contact Ione Gumpfer, OLRW Volunteer Coordinator, at 262-9788 or igumpfer@aol.com

Upcoming Events





**Shriners Hospitals
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Love to the rescue.™



Dream Makers Legacy Society

Leaving a legacy is an important decision

When you think of leaving your philanthropic legacy, you search for a cause that is dear to your heart, where you know you can truly make a difference and where your “ultimate gift” will be maintained and multiplied through sound management practices. Shriners Hospitals for Children® offers a remarkable philanthropic opportunity to give health and hope to children now and well into the future.

Honoring those who name Shriners Hospitals with a legacy gift

To honor the generous donors who leave a legacy to Shriners Hospitals, we hold a ceremony or make a presentation to surviving family and friends. In addition, the Shriners Hospitals for Children Dream Makers Legacy Society allows us to recognize donors who name Shriners Hospitals at the same time this important decision is made.

Recognition

Dream Makers Legacy Society members are recognized at two different levels. Upon receipt of a copy of a will or other documentation, donors who have established a gift under \$250,000 will receive a Shriners Hospitals Dream Makers Legacy Society certificate. Those who establish a legacy gift of \$250,000 and above will receive a handsome Shriners Hospital Dream Makers Legacy Society book, much like the award given to those who make a naming contribution to one of our hospitals.

Leaving a lasting impact

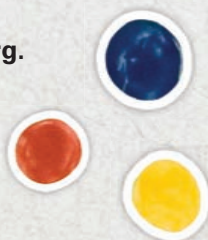
As a member of Shriners Hospitals Dream Makers Legacy Society, donors also receive Dream Partner News. This quarterly newsletter contains stories about research breakthroughs and success stories about the many children whose lives are impacted by the generosity of our donors and the expert medical care they receive at Shriners Hospitals. Dream Partner News is a great reminder of the lasting impact your legacy will have for children in need.

About Shriners Hospitals

Shriners Hospitals for Children is changing lives every day through innovative pediatric specialty care, world-class research and outstanding medical education. Our 22 facilities, located in the United States, Canada and Mexico, provide advanced care for children with orthopaedic conditions, burns, spinal cord injuries, and cleft lip and palate.

As a 501(c)(3) non-profit organization, we rely on the generous donations of Shriners, corporations and the general public to carry out our mission and change the lives of children every day.

To learn more about us, visit
shrinershospitalforchildren.org.



SHRINERS HOSPITALS FOR CHILDREN® IS DULY REGISTERED WITH THE STATE OF FLORIDA AS REQUIRED BY ITS SOLICITATION OF CONTRIBUTIONS ACT. THEIR REGISTRATION NUMBER IN CH433. A COPY OF THE OFFICIAL REGISTRATION AND FINANCIAL INFORMATION MAY BE OBTAINED FROM THE DIVISION OF CONSUMER SERVICES BY CALLING TOLL FREE 800-435-7352, WITHIN THE STATE. REGISTRATION DOES NOT IMPLY ENDORSEMENT, APPROVAL OR RECOMMENDATION BY THE STATE.

Shriners Hospitals for Children Office of Planned Giving

2900 Rocky Point Dr.
Tampa, FL 33607
Tel: 800-241-4438 or 813-367-2241
plannedgiving@shrinenet.org

INJAN13DMLS



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How a Will Can Leave a Legacy

The need for a will has little to do with the size of one's estate and much more to do with each person's unique goals. For example, you need a will if: you are responsible for the care of others; you want to leave a bequest to a special friend, distant relative, or favorite charity; or simply because you do not wish to leave the planning of final affairs to the court system.

Planning is Important

Making a will is an essential process in life planning, requiring careful deliberation and reflection about what has been most important over a lifetime. Wills are as varied as the values of the people who make them. However, effective estate planning is often based on three fundamentals: the financial needs of immediate family are cared for first; planning for heirs comes second; and everything else comes third. In planning your will, you could set aside a certain percentage for charity or leave a favorite cause the share of one heir.

Wills are not just for the wealthy

Many leading institutions have been built not only by the wealthy but by thousands of regular folks. In fact, it might be said that most people can only make their ultimate charitable gifts at the end of their lifetimes.

Changing tax laws offer new opportunities for our donors to benefit their families through charitable planned giving, which may result in tax savings of income, inheritance or estate taxes. A bequest may be directed to a special charitable endowment fund where only the earnings from the gift are used each year and the principal will grow to ensure children in the future receive the same life-changing services. You will have the enormous satisfaction of knowing your values will be expressed in perpetuity by providing ongoing support to a cherished cause.

How a Will Can Leave a Legacy

Suggested Forms of Bequests

General Bequest

I give and bequeath to Shriners Hospitals for Children, a corporation, the sum of \$ _____ for the use and benefit of all its hospitals.

Bequest of Residue

I give, bequeath and devise all of the rest, residue and remainder of my estate, whether real or personal, and wherever situated, of which I may die possessed, to Shriners Hospitals for Children, a corporation for the use and benefit of the hospitals owned, operated and maintained by said corporation.

Bequests to a Specific Hospital

I give and bequeath to Shriners Hospitals for Children, a corporation, for the use and benefit of its (named) hospital.

Devise of Real Estate

I give and devise to Shriners Hospitals for Children, a corporation, all that certain parcel of real property described as hereinafter set forth; (here describe the real property)

Designation of Beneficiary for Life Insurance Policies or Pension Plans (IRA, Retirement Savings Plans, etc.)

(To be furnished to insurance company or plan administrator on their form) I hereby designate Shriners Hospitals for Children, a corporation, irrevocable beneficiary of Policy No. _____ or _____ plan.

For more information, please contact the Planned Giving Department at plannedgiving@shrinenet.org or call **800-241-GIFT (4438)**, or **813-367-2241**. To learn more about us, visit shrinershospitalsforchildren.org.

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2900 Rocky Point Dr.
Tampa, FL 33607
Tel: 800-241-4438 or 813-367-2241
plannedgiving@shrinenet.org

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We Welcome the Opportunity to Speak With You

For confidential information about **Charitable Remainder Trusts** and other planned gifts specific to your needs and circumstances, please contact the Planned Giving Department at **plannedgiving@shrinenet.org** or call **800-241-GIFT (4438)**, or **813-367-2241**. To learn more about us, visit **shrinershospitalsforchildren.org**.

About Shriners Hospitals

Shriners Hospitals for Children is a one-of-a-kind international health care system of 22 hospitals dedicated to improving the lives of children by providing specialty pediatric care, innovative research and outstanding teaching programs.

As a 501(c)(3) non-profit organization, we rely on the generous donations of Shriners, corporations and the general public to carry out our mission and change the lives of children every day.

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plannedgiving@shrinenet.org

INJAN13CGA

Charitable Remainder Trusts

**We've all heard the adage:
"It's better to give than to receive."**

That may be true, but what if you could give and receive? A Charitable Remainder Trust (CRT) allows you to do just that. Charitable Remainder Trusts have become an increasingly popular way to make a generous charitable contribution, receive tax savings and generate income for you and your family.

How it works:

- ♥ The donor creates a charitable remainder trust and donates cash or appreciated property (such as stocks or land) to that trust.
- ♥ The appreciated assets are sold and invested for income. No capital gains tax is due at the time of the sale of these assets.
- ♥ The donor or his beneficiary receives payments for life from the trust.
- ♥ The donor may be entitled to a current income tax deduction for the value of the donated assets (reduced by the value of the payments to the beneficiaries for their lives.)
- ♥ The "remainder" of the trust passes to the charity, usually upon the death of the beneficiaries.
- ♥ There are estate tax savings.

While the concept of the charitable remainder trust is simple, there are many details to be considered, so please consult your own attorney and tax advisor before you decide what method of giving is right for your situation.

The Basics of CRTs

CRTs are irrevocable; that is the basis of the current income tax deduction for the remainder of the trust assets, which ultimately benefits Shriners Hospitals for Children®.

Two basic types of qualified charitable remainder trusts under IRS rules are Charitable Remainder Unitrusts and Charitable Remainder Annuity Trusts. The unitrust pays each year a fixed percentage (at least 5%) based on the annual value of the trust's assets. The annuity trust is valued just one time (when the trust is funded) and pays each year at the same dollar amount (based upon at least 5% of the valuation), chosen by the donor when the trust was created.

- ♥ Payments from either type of trust can be made quarterly, monthly or once a year, and are paid out of income and then out of principal, if necessary.
- ♥ The donor may make additional contributions to a unitrust, but not to an annuity trust.

A Charitable Remainder Annuity Trust is often called a CRAT; a Charitable Remainder Unitrust is often called a CRUT. Two variations of the "income only" CRUT allows donors flexibility for difficult-to-value or difficult-to-sell property.

NIM-CRUT: The beneficiary is paid only the trust income, even if it falls below the stated fixed percentage. Deficiencies are made up in later years

FLIP-CRUT: With appreciated real estate, for example, the beneficiaries may receive the income only (if any) from the unitrust until the property is sold from the trust, and then the unitrust may "flip" over to payments based on the stated percentage of the assets, valued annually.

The beneficiary is responsible for taxes on the taxable income received from the trust. It is permitted, however, for a CRT to be invested in tax-exempt securities, under certain circumstances.

CRTs can provide tax benefits

Example:

Mr. & Mrs. Brown, both retired, own a parcel of land which they bought for \$40,000 several years ago. Today it is worth \$300,000, and they would like to receive income from their investment.

If they sold the property outright, they would lose a substantial portion of their investment to capital gains taxes. However, by transferring the land to a FLIP-TRUST (Flip Charitable Remainder Unitrust), the trust can sell the land without capital gains tax at the same time of the sale, and invest in assets that will pay income to the Browns.

They choose to receive six percent of the value of the trust determined each year. After the land is sold, they would receive \$18,000 in the first year, based on the full fair market value of the property. Based on government tables in effect on the date the land is transferred to the FLIPTRUST, Mr. & Mrs. Brown may be entitled to an approximate income tax charitable deduction of \$123,000, which they may be able to use to offset taxable income for up to six years. Upon the deaths of Mr. and Mrs. Brown, the amount remaining in the trust is then transferred to Shriners Hospitals for Children.

Example:

Mr. Wright, past retirement age, has stock worth \$300,000 with a cost-basis of \$60,000. He decides to transfer the stock to a CRAT (Charitable Remainder Annuity Trust), choosing a fixed payment of \$20,000 a year to be paid out quarterly from the trust for life. He pays no capital gains tax at the time the stock is transferred to the trust.

If he sold the stock himself instead of using a CRAT, he would lose a substantial portion of his investment to capital gains taxes. The approximate charitable deduction he may be able to use to offset taxable income for up to six years is \$136,000, based on government tables in effect at the time the stock is transferred to the CRAT. At Mr. Wright's death, the balance of the trust is given to Shriners Hospitals for Children.

Charitable Gift Annuities Information Request

Please fill out and mail to the enclosed address

Donor Name(s): _____

Address: _____

Telephone: _____

E-mail: _____

Name(s) of person(s), birth date(s) to whom annuity is to be paid

1. _____

2. _____

Amount of annuity, if funded with cash: _____

Or description of securities, if annuity is to be funded with marketable securities

Owner: _____

Approx. current value: _____

How long held?: _____

Cost basis: _____

I (We) would like payments to start

Immediately Deferred for ____ years.

I (We) would like payments

Annually Quarterly Monthly

We strongly encourage you to review this CGA option with your own professional legal or tax advisor(s), so please do not send funds at this time. Shriners Hospitals for Children's Charitable Gift Annuities are not currently available in the following states: New York and Alabama.

To learn more about us, visit
shrinershospitalsforchildren.org.

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INJAN13CGA



**Shriners Hospitals
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Charitable Gift Annuities

A Charitable Gift Annuity (CGA) is a simple contract between you and Shriners Hospitals for Children®.

In exchange for your irrevocable gift of cash, securities, or other assets, Shriners Hospitals for Children agrees to pay one or two annuitants you name a fixed sum each year for life. The payments are fixed and backed by the general assets of Shriners Hospitals for Children. CGAs begin at \$5,000 and may be funded, in some instances, with appreciated assets. CGA rates increase with your age (see chart). Payments are usually made on an annual, quarterly or monthly basis.

Important benefits of the CGA Program

- ♥ You may qualify for a charitable deduction, if you itemize on your income taxes.
- ♥ Your fixed annuity payments will be immune from the fluctuations of the economy.
- ♥ If you fund the CGA with appreciated assets, you may be taxed on only part of the gain.
- ♥ Your estate may enjoy reduced probate fees and estate taxes.
- ♥ Your gift will help children get the medical care they need and your generous support will be recognized by Shriners Hospitals.

Please note, under government rules, a contribution for a gift annuity is irrevocable and the principal you contribute cannot be returned.





A CGA can help you fulfill your philanthropic goals

Example: In retirement, Bob (81) and Fran (77) have become more involved with their favorite charity, Shriners Hospitals for Children. In discussing their estate plans, Bob and Fran both expressed their desire to make a major gift to Shriners Hospitals because philanthropy has been a core value in their lives. Both of their children are financially secure, so they agree that Shriners Hospitals' patients might be considered a third heir and receive one-third of their estate. However, like many people their age, they are very concerned about outliving their assets.

For several years they delayed their estate planning, until they heard about the Shriners Hospitals Charitable Gift Annuities program. A friend suggested they arrange a confidential, no-obligation meeting with the Director of Development at their local Shriners Hospital.

Using an example of a \$100,000 commitment for a two-life CGA, the Director of Development explains that Bob and Fran would receive a fixed annuity payment of \$5,500 each year for their lifetimes and for the lifetime of the surviving spouse. Depending on their situation, they also may be eligible for a tax savings of over \$37,000 in the year they make the gift. In addition, because they plan to fund the CGA with cash, nearly two-thirds of their annuity payment is tax free over the next 13 years.

Shriners Hospitals for Children Charitable Gift Annuity Rates

Based on the suggested rates of The American Council on Gift Annuities, effective 7/1/2012.

For Individuals

60.....4.4%	61.....4.4%	62.....4.5%
63.....4.5%	64.....4.6%	65.....4.7%
66.....4.8%	67.....4.8%	68.....4.9%
69.....5.0%	70.....5.1%	71.....5.3%
72.....5.4%	73.....5.5%	74.....5.7%
75.....5.8%	76.....6.0%	77.....6.2%
78.....6.4%	79.....6.6%	80.....6.8%
81.....7.0%	82.....7.2%	83.....7.4%
84.....7.6%	85.....7.8%	86.....8.0%
87.....8.2%	88.....8.4%	89.....8.7%
90+...9.0%		

For a CGA illustration based on the information that you have provided, please fill out the application on the right and return in your own envelope to:

Shriners Hospitals for Children Office of Planned Giving

2900 Rocky Point Dr.
Tampa, FL 33607
Tel: 800-241-4438 or 813-367-2241
plannedgiving@shrinenet.org

About Shriners Hospitals for Children

Shriners Hospitals for Children is a health care system of 22 facilities dedicated to improving the lives of children by providing pediatric specialty care, innovative research, and outstanding teaching programs for medical professionals. Children up to age 18 with orthopaedic conditions, burns, spinal cord injuries, and cleft lip and palate are eligible for care and receive all services in a family-centered environment, *regardless of the families' ability to pay.*

As a 501(c)(3) non-profit organization, we rely on the generous donations of Shriners, corporations and the general public to carry out our mission and change the lives of children every day.