



## Dear Friend,

Welcome to Maryville Academy's first edition of *The Vision*. I truly hope you enjoy it – and find it helpful, as well. This is just one way I can express my sincere thanks for the many sacrifices you have made to support the children who have found a loving home within our walls.

*The Vision* is designed to keep Maryville's most faithful friends current on issues and ideas that could affect their future – and ours, as well. I hope you enjoy its easy-to-read format and practical pointers that you will find inside.

Each time I visit with the teens living in one of Maryville's residential homes, or comfort a young mother who was thrown out of her house, or hold an infant in our crisis nursery, I am reminded of your generous compassion. You have stood side-by-side with the thousands of children in our care as each day they tackle life's burdens.

As you page through our newsletter, I hope you will take a moment to meet John, who is a dear friend of ours and is a member of Maryville's Visionary Society, which was created to honor those who have remembered us in their estate plans. John's story is found on page 4. He has been a faithful friend of the Academy for many years, and has thoughtfully named us as the beneficiary of his IRA account.

May I invite you to prayerfully consider following John's example and also remember Maryville in your will, your trust, or as a beneficiary of a life insurance policy or IRA account? As we look to our future, such a gift would make a world of difference in the lives of the many children who will knock on our door in the years and decades to come.

I also encourage you to request our free booklet, *Techniques for Planning a Successful Will*. It is packed with information that will help you consider the many questions that accompany the process of creating this final document. There's absolutely no obligation; simply complete the enclosed reply card or call our office at (847) 294-1950.

Be assured that each morning as I kneel before the Lord, I ask Him to hold you close to His heart and shower you with His choicest blessings. Truly, there would be no Maryville without you.

Peace and all good,

Sr. Catherine M. Ryan, O.S.F.  
Executive Director





## Magnify Your Support with Gifts of Securities

Here's a quick quiz: What are the best assets a person can give to Maryville Academy? Tax-wise, gifts of securities or other assets that have gone up in value are the clear winners.

Why? Because donors receive a double tax benefit: They can deduct the full fair market value of their securities – not just what they paid originally – and they save again by avoiding all capital gains taxes on any “paper profit.”

Take the example of Mrs. Jones. Stock she purchased in 1995 for \$200 is now worth \$1,000. If Mrs. Jones donates the stock instead of cash, Maryville receives a gift of \$1,000 – the fair market value of the stock – and she can claim a \$1,000 charitable deduction on her next income tax return. In her 33% bracket, that's a tax savings of \$330. Furthermore, she avoids \$120 in capital gains taxes that would be due whenever she sold the stock.

The result? After subtracting her tax savings, a gift of \$1,000 costs Mrs. Jones only \$550. These tax benefits also apply



to mutual funds and closely held stock. And please remember, the securities should be transferred directly to us; don't sell on your own first and donate the proceeds, or you will incur the tax on your capital gain.

*Note:* Your tax deduction for a gift of appreciated securities is determined by the value of the securities on the day your gift is made. For actively traded securities, the value is the average between the highest and lowest quoted sale price on the date of the gift. So your timing can be very important!

If you plan to contribute stock held in a brokerage account, please have your broker immediately contact our development director, Dan Summins, at (847) 294-1950. The gift is complete, for tax purposes, on the date your stock is actually transferred into Maryville's account. For stock certificates, your gift is effective on the day you hand-deliver a properly endorsed stock certificate, or mail an unendorsed stock certificate to our office, accompanied by a signed “stock power” that is mailed separately.

## IRA Gifts Offer Seniors Satisfaction . . . and a Tax Bonus

IRA gifts have proven highly popular among our donors ages 70½ and older over the last five years. Friends can arrange direct gifts from their IRAs up to \$100,000 in 2011 and reduce taxable income up to the amount of their required minimum distributions (which are usually 100% taxable). Even donors who do not itemize their deductions can save taxes. IRA gifts may also result in lower taxes on Social Security benefits and preservation of tax credits and deductions that may be reduced when a person has high “adjusted gross income.”

A few simple rules apply:

- Gifts must be made directly by the IRA trustee or custodian (you should not withdraw IRA funds

and then write a check to Maryville Academy);

- Gifts should be made before you take your required annual IRA distribution.
- Other retirement accounts, such as 401(k) plans, are not eligible;

Please contact our office if you are planning an IRA gift so we can provide a receipt for tax purposes.

Keep in mind that IRA assets can be very highly taxed at death, so even if this opportunity expires at the end of 2011, you can still include Maryville Academy as a beneficiary of your account. It's easy; just contact your plan administrator for the proper form to complete.



## Assisting Maryville Academy Through Your Will

Many friends of Maryville Academy find it satisfying to continue their lifetime of support for the children we serve through their wills or revocable living trusts. Indeed, many of the largest gifts ever received by Maryville have come from supporters' estate plans.



You can structure a bequest to Maryville Academy in ways that will be both personally satisfying and tax advantageous. Charitable bequests take many forms:

*Outright (specific) bequest.* This is a gift of a particular amount of money or item of property. For example: "I bequeath \$65,000 to Maryville Academy."

*Residuary bequest.* The residue of an estate is the amount remaining after all specific bequests have been distributed; the exact amount will not be known until the final accounting is completed. The residue also may pass as a percentage bequest.

For example: "I give 20% of the residue of my estate to Maryville Academy."

*Contingent bequests.* You can name a secondary beneficiary to receive property in the event the primary beneficiary is not alive. For example: "I bequeath \$20,000 to my

father, but if he has predeceased me, I direct the \$20,000 be paid to the Maryville Academy."

We would be honored to be included in your estate plans. These remembrances are typically reserved for family. But that's really what you've been to our children: family. The good that you have made possible for them during your life will continue on even after through such a generous gesture.

Please call our office if you or your attorney would like more information about including Maryville Academy in your estate plans.

### Did You Know . . .

The Visionary Society was created to honor those who have included Maryville Academy in their will or living trust, or made us a beneficiary of their IRA or life insurance policy, or remembered us through other types of charitable estate gifts. We would be delighted to enroll you in this Society, with its many spiritual benefits. If you have already included Maryville in your plans, please call Dan Summins in our development office to let us know. Dan can be reached at (847) 294-1950. (By the way, our corporate title is Maryville Academy, and we are located at 1150 N. River Road, Des Plaines, IL 60016.)



Whether you are writing or reviewing your estate plans, we are offering a free guide, *Techniques for Planning a Successful Will*, to help you with the planning process. To receive your copy, call Dan at the number directly above or return the enclosed reply card.

## A Person of Vision

John grew up in Chicago and spent his career as a hospital nurse. His working days were long, but this schedule gave him the opportunity to volunteer at Maryville Academy on his days off. John gave his time helping out in Maryville's Thrift Shop, and there he would occasionally meet some of the children who lived here. As he learned more, he found out how desperately these children needed Maryville, and also how carefully Maryville invests its financial resources in helping to heal its boys and girls.



In his planning, John decided to make Maryville Academy the full beneficiary of his IRA. He wants to ensure that Maryville will be here for years to come, reaching out to children who need a place to call home. John would encourage anyone who is considering following his example to stop by or call to learn more. He knows they'll like what they see. John simply states, "I did my homework; seeing is believing."

## Meet Our Director of Development

Daniel Summins is a Certified Fund Raising Executive (CFRE) and a member of the Association of Fundraising Professionals and the Chicago Council on Planned Giving. He has been working with individuals and families for more than 20 years to assist them in the gift planning process. He joined Sr. Cathy to help her build a solid future for the children who not only live at Maryville now, but for all those who will need a helping hand in the years to come. If you have any questions about the gift planning process, or if you would like to tell your story about why Maryville is important to you, give Dan a call at (847) 294-1950 or send him an e-mail at [summinsd@maryvilleacademy.org](mailto:summinsd@maryvilleacademy.org).



## MARYVILLE ACADEMY

*Over 125 Years of Caring for Children*

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