



In this issue:

How to Find an
Estate Planning
Attorney

Questions to Ask
Before Retaining
an Attorney

Golden
Opportunities
for Retirees

Charitable Giving
Before Year's End

Happy Birthday!

A Charitable Gift
Annuity: The Perfect
Gift to Yourself or
Someone You Love

Dear Friend,

The end of the year. Believe it or not, it is fast approaching.

It occurred to me that these months are also a time when many personal questions come to the forefront. We wonder about Thanksgiving menus and Christmas gifts, about who is coming and who is going, what to pull out from closets and what to put away, and so on.

At Maryville Academy, questions are part of our *daily* life. We wonder about our children: how they are progressing, what their goals are, along with the ever-present question: how can we make room for more? We wonder about budgets and how to make ends meet. And we always ask ourselves if we are doing our absolute best as stewards of your generosity; our integrity rests on that question.

Our children also wonder. They think about their futures and what is in store for them. They worry about their families and how they are getting along. And they often consider what life would be like without a home like Maryville.

This issue of *The Vision* focuses on helping answer some personal questions you may have been wrestling with, particularly as you consider your own future plans. Questions about attorneys are some of the most asked. Our newsletter addresses some of those questions. You may also be wondering about what to get a loved one for Christmas; a creative suggestion lies within these pages. Finally, we offer a tip about how to maximize the tax laws to benefit both you and Maryville. It's an opportunity that is set to expire on December 31, so be sure to call our office if you need more details.

As I think about the future, I thank God that you continue to stand at the side of Maryville's children. I pray that our Lord richly blesses you for your partnership with us. We could not do what we do without you.

Peace and all good,

Sister Catherine M. Ryan, O.S.F.

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





How to Find an Estate Planning Attorney

Estate planning generally starts with a telephone call to an attorney, but many people simply don't know who to call. The solution can be fairly simple: ask friends or family members for references. Who was the attorney who wrote their wills or served as the estate attorney when there was a death in the family? Were they satisfied with that person's performance? Some even ask their pastor for a reference.

If you have recently moved to a new community and can't get the first-hand experiences of others, call the local bar association and ask for names



of attorneys who are active in estate planning and probate work. The American Bar Association provides links to state associations at FindLegalHelp.org. You can also visit the Illinois Bar Association at ilf.isba.org, and The Catholic Lawyers Guild of Chicago at clgchicago.org. If you had an attorney in your previous hometown, he or she may be able to recommend legal counsel in your new place of residence.

Note: if you are considering including Maryville in your estate plans, our legal title is: Maryville Academy (1150 North River Road, Des Plaines, IL 60016).

Questions to Ask Before Retaining an Attorney

1. How much of the attorney's practice is devoted to estate planning and probate work?
2. Does he or she offer a complimentary initial consultation?
3. What are the typical fees involved when creating an estate plan?
4. Can the attorney put you in touch with two or more satisfied clients?
5. If you own real estate in another state, is the attorney licensed to practice there?
6. If you are younger than the attorney, how might legal assistance be provided to settle your estate or trust if you outlive him or her?

Golden Opportunities: A Free Booklet on Retirement

Maryville Academy has a new booklet, *Golden Opportunities*, that will be of great benefit to people who are retired or who expect to retire shortly. Simply return the enclosed card for your free copy.



Charitable Giving Before Year's End

Friends of Maryville Academy contribute because they want to support hurting children and families in crisis. But this heartfelt generosity can be magnified significantly when donors take advantage of tax incentives provided by Congress.

With gifts by check or credit card, every dollar you contribute before January 1 will be deductible, up to 50% of your adjusted gross income, as long as you "itemize" deductions (excess deductions can be deducted in future years).

Here are some even better ideas:

Stocks that have grown in value. Investors can increase the impact of their gifts by contributing marketable securities, including mutual fund shares that have grown in value and have been owned more than one year. Donors can deduct their original cost, plus any increase in value, without owing capital gains taxes or the new 3.8% tax on investment profits.

Gifts that "give back" lifetime income. We offer several plans by which friends can make important gifts, receive large deductions and retain payments for life for themselves or others. Charitable gift annuities, for example, can provide deductions plus payments that are 70% to 80% tax free during a recipient's life expectancy. Call Dan Summins in our development office for a personalized illustration of your benefits.

IRA gifts, if you are eligible. Donors over age 70½ can make IRA gifts up to \$100,000 in 2013 and reduce taxable income up to the amount of their required minimum distributions (which are usually 100% taxable). Gifts must be made directly by your IRA trustee or custodian (you should not withdraw IRA funds and then write a check to Maryville Academy). Please call us if you are considering an IRA gift so we may coordinate with your custodian and provide you with necessary gift receipts.

Happy Birthday!

Maryville Academy is 130 years old – and still going strong! Back in 1883 Archbishop Patrick Feehan opened the doors of the home now known as Maryville, and since then, more than 100,000 children have found safe refuge in this home named in honor of our Blessed Mother. The world has changed dramatically since our founding, but one thing remains the same: every child who has a willingness to turn their life around will be welcomed here with open arms. We are deeply indebted to all those who have helped us reach this milestone.

Calling All Alumni:

We would love to hear your stories of your time here at Maryville. Please share them with Dan Summins, our director of development, by emailing him at summinsd@maryvilleacademy.org or by dropping him a note at the address on the back page.

A Charitable Gift Annuity: The Perfect Gift to Yourself or Someone You Love

Charitable gift annuities that benefit Maryville Academy offer tremendous personal satisfaction – and a source of lifelong payments for you and/or a loved one, as well. Gift annuities include the option to:

■ **Name yourself as recipient.** You can secure a dependable fixed income (4.4% to 9%, based on age) for the rest of your life – no matter how long that may be – and payments will be *largely tax free* during your life expectancy. You can exchange stocks for a gift annuity, minimize capital gains taxes and also qualify for a generous income tax charitable deduction. Probate costs and taxes on your estate will be reduced and, perhaps most satisfyingly, you'll improve the lives of hundreds of young people who are in our care.

■ **Assist a parent.** Dr. C wants to supplement the income of her elderly mother, but she would also like to reduce her income taxes and provide future support for Maryville. Dr. C could transfer funds to the Academy in exchange for a charitable gift annuity

that would create a charitable deduction available to her and make quarterly payments to her mother for the rest of her life. Alternatively, Dr. C could consider a two-life gift annuity, with herself as survivor beneficiary.

■ **Provide for a spouse.** Married donors who set up charitable gift annuities with Maryville Academy generally choose two life, joint and survivor arrangements that continue uninterrupted after the first spouse passes away. But gift annuities can be arranged for any loved one, such as brothers, sisters and close friends.

■ **Create testamentary gift annuities.** Some friends find it advantageous to create a gift annuity in their estate plans to benefit a loved one. The advantage of doing this is that instead of presenting a friend or family member with a lump sum bequest, a gift annuity “meters” payments to this person over his or her life. Each time a payment is made, it can serve as a reminder of the love you had for him or her.

Our Director of Development

Daniel Summins, CFRE, has been working with individuals and families for more than 20 years to assist them in the gift planning process. If you have any questions, 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 summins@maryvilleacademy.org.



MARYVILLE ACADEMY
Over 130 Years of Caring for Children

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