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**Dear Friend,**

There are no guarantees in life. We do the best we can to plan for the future, but some things are quite simply out of our control. The timeless “Serenity Prayer” is good medicine:

“God, grant me the serenity to accept the things I cannot change, courage to change the things I can, and the wisdom to know the difference.”

Serenity. What a wonderful word! But in these uncertain times, serenity can be hard to find. Our daily lives place enormous demands on us. Without strong faith and a life of prayer, people can feel alone or overwhelmed as they try to fend for themselves.

Nevertheless, even for those of us armed with faith and prayer, it’s just a fact that we also live in a world with expectations and demands. As head of our Maryville family, I face such demands each and every day: hundreds of children are entrusted to my care. And though our everyday planning is critical, planning for our future may be even more important.

There’s hardly a day that goes by that I don’t consider how I can ensure that the Maryville children of tomorrow will have the same opportunities that today’s children have. When all is said and done, it is *your* goodness, *your* generosity, and frankly, *your* smart planning that will save the day for our kids.

This issue of “*The Vision*” is devoted to discussing “forgotten” but potentially life-saving assets. Take life insurance. When we create a life insurance policy, we plan for a rainy day. But if that rainy day never comes, we put that policy in a drawer and rarely think about it again. Please look inside to see how life insurance and other forgotten assets can be used to benefit both you and Maryville Academy. And be sure you send back the enclosed reply card to request your free copy of our booklet, “*Insuring a Better Future*.”

Finally, take a look at the back page to read the inspiring story of Sam Caminiti, a friend of Maryville who made a very special gift in honor of his dear mother.

The “Serenity Prayer” encourages us to trust that God will make all things right. I thank you for the role you play as God’s partner in helping make all things right for the children of Maryville. Be assured that I remember you and your intentions each day in my prayers.

Peace and all good,

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

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





## Do You Need a Revocable Living Trust, or Just a Will?

The revocable living trust is an effective estate planning tool for many people, providing privacy for one's estate, financial management in times of disability, distribution of assets at death and reduced probate costs. The idea is to transfer most or all of your assets into a trust while you are alive, with instructions on how these assets will eventually be distributed. You would probably name yourself as the initial trustee, along with a "standby" trustee who would take over if you become incapacitated.

You also can use your revocable living trust to make gifts that benefit Maryville Academy. Any charitable gifts made from the trust during your lifetime can be deductible on your personal income tax return. Furthermore, your trust can name the Academy as an estate beneficiary. Such gifts are 100% deductible for state and federal estate tax purposes.

Are revocable trusts for everyone? People who live in states where probate is short, simple and inexpensive may need only a simple will, or perhaps a will that contains a trust, to protect beneficiaries. On the other hand, any individual with a complex estate or who owns property in different states might find a living trust attractive. Note that there are costs associated with living trusts: trustee fees, if you do not serve as trustee yourself, and legal fees when you establish a revocable living trust and change title of your property over to the trust. In summary, the benefits of a revocable living trust should be weighed against the costs involved and the particular needs of your estate.

Our free guide, *Family Focused Estate Planning*, can help you as you consider your options. To request a copy, send back the enclosed reply card today.

## Take Care in Selecting Executors and Trustees

**Choosing an executor.** Considerable thought should be devoted to choosing an executor (the person who will be your legal representative at death). Your executor will have to collect and preserve assets, wind up accounting procedures, file tax returns and worry about investments and cash needs.

Ideally, your executor would be not only fully competent to perform such tasks, but also sincerely disposed and motivated to meet the important and unique needs of your particular beneficiaries. You can nominate your spouse as your executor, an experienced friend or relative, or the trust department of a bank. Or you may choose co-executors.

**Choosing a trustee.** Another important planning decision, for persons who have set up trusts in their estate plans, is the choice of trustee. The typical options are:

- Yourself (for a living trust)
- A family member

- An attorney or other professional adviser
- A trust company

Trustees are, in effect, money managers. A trustee should have a good business mind and an understanding of tax laws. Trustees are subject to state laws on "fiduciary responsibility." They must file reports and accountings – and can be sued for their mistakes.

Having said all that, why would anyone agree to be a trustee? It may be that sensitivity to family situations makes you or a family member a good choice as trustee, and that's certainly true of a revocable living trust you establish yourself. Tax and investment professionals can be hired to handle most responsibilities. But if the trust is large or complex, a professional or corporation should be considered as trustee or co-trustee, with you or a family member providing the "personal touch" as the other co-trustee.



## Memories of My Life at Maryville *By Susan Cline*

I was the youngest of four siblings being raised by a single mother in the early 1950s. When my mother left us, we were split up and shifted from home to home until my brother and I ended up being placed at Maryville in 1958. Maryville was known as 'an orphanage' in those days; I spent the next ten years of my life there.

The strictness and discipline of Maryville's 65 nuns and seven priests, who had to care for so many children, gave me a structure for living that I carry with me to this day.

It was amazing that they had such control over the kids, starting each day at 5:30 a.m. Mass, then off to assigned cleaning duties before breakfast and school each day. After school we played kickball, baseball, volleyball, tetherball, basketball, dodge ball, swimming, and other sports against other Hall teams. During the summer we spent two full weeks at Camp St. George in Wisconsin.

I was shuffled around so much as a child that I was devastated when my brother left Maryville and I was then moved from Providence Hall to the newly formed Moran Hall for girls. It triggered something in me that changed me into a troubled child, so much so that toward the end of eighth grade I was such a problem that the decision was made to return me to the Cook County court system for placement elsewhere.



*Sr. Naomi, Sr. Irmine and the girls of Providence Hall*

During my high school years, I was again sent from place to place until I ended up in a group home in Chicago until I graduated from high school. I learned later that the group home which housed eight teenage girls with two nuns taking care of us was also a part of Maryville! So, in truth, most of my childhood was spent at Maryville. After graduation, the nuns packed a small suitcase with clothing and a few personal items for me, took me out on the porch, handed me my suitcase and told me not to look back.

Today, some 41 years later, I am retired from my job as a civilian employee with the United States Marine Corps. Do I consider myself a success? You bet I do! The discipline instilled in me at Maryville gave me the focus I needed to work my way up through the ranks, where I was eventually supervising 550 employees spread across Camp Pendleton in California.

How can I ever repay Maryville for taking me in when no one else, not even family, wanted me?

I care deeply for this wonderful institution. I realize that I was an undisciplined child and Maryville's staff did whatever they could to help me. I am so thankful for what they have done for me. Because of that, my husband and I started sending regular donations to help Maryville with the children of today.

*(continued on back page)*



*Sr. Paul Edmond and Sr. Mary Rosalie  
with the boys of Mulcahy Hall*

## Susan Cline *(continued from page 3)*

I recently met Sister Catherine Ryan, the Executive Director of Maryville. It was during our visit that I asked if Maryville was doing anything to prepare today's Maryville children for their adult lives. Sister told me about the many programs that are tailored to each child's needs so that when they leave, they are ready to take on the world.

I hope to repay Maryville for taking care of me in my time of need. The avenue that I have chosen to provide for Maryville's future is with my life insurance and through my estate. My husband and I have included Maryville, along with other family members, in our living trust and last will and testament.

To the other children who grew up at Maryville, I would encourage them to remember that Maryville played a large part in their life's successes. If circumstances allow, I would encourage them to make a sacrifice and also remember Maryville in their estate plans. What better way is there to say "thank you"?

To those who have never lived at Maryville, I want to share a short story:



*Susan and Ed Cline  
with Sr. Catherine Ryan*

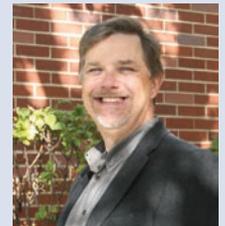
While living at Maryville, I remember Santa Claus visiting at Christmas time, flying in a helicopter over the lawn and dropping a pillow case full of money, which would provide each child with 50 cents in their bank to spend during the year at the candy store, and also a Christmas gift for each child. One Christmas, I remember receiving a new quilted red robe as a gift. I never remembered getting a gift like that before, and I wore that robe until I just could not fit into it any longer.

This was all made possible by donations to Maryville. A child always remembers this type of generosity. Today's Maryville kids are no different. Maryville still provides the basic needs to its children: food, clothing, health care, education, love and a warm bed to sleep in. Over the years, this has not changed, except for the fact that it has become much more expensive to provide these essentials. That is why I would encourage anyone to include Maryville Academy in his or her estate planning.

That kindness has an impact beyond measure, and will never be forgotten by the Maryville children. I know I have never forgotten.

## 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 [summinsds@maryvilleacademy.org](mailto:summinsds@maryvilleacademy.org).



## MARYVILLE ACADEMY

*Over 125 Years of Caring for Children*

1150 N. River Road  
Des Plaines, IL 60016  
(847) 294-1950  
[www.maryvilleacademy.org](http://www.maryvilleacademy.org)