# "When you help a child today, you write the history of tomorrow."

- FATHER FLANAGAN, Founder of Boys Town



Father Flanagan's Boys' Home 234 Monsky Drive Boys Town, NE 68010





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#### Inside this issue

- » Smart Ideas for Year-End Benefits
- » Wise Planning
- » DeAaron's Story

# **DeAaron's STORY**»

Growing up, DeAaron was surrounded by the gang violence, street fights and broken families that were woven into the fabric of his hard-luck neighborhood. The chaos and misfortune swirling around the Michigan youngster eventually snared him.

At 13, DeAaron found himself in juvenile detention facing an assault charge. The presiding judge offered him an opportunity to go to the Village of Boys Town in Nebraska. With mixed emotions, the teen agreed.

"I had never been out of my home state and was nervous about going to a whole different environment. But I was excited because I wanted to change and accomplish things and thought this might help me," DeAaron said.

Even so, DeAaron struggled at first with the structure and restrictions of his Boys Town Family Home. He argued with his Family-Teachers<sup>®</sup> (the married couple that cares for the youth) and made some poor choices. He also suffered from anxiety and obsessive thinking, symptoms of his Obsessive-Compulsive Disorder (OCD).

In time, however, DeAaron had a change of heart and attitude. Therapy helped the teen get a handle on his OCD and coping skills reduced his anxiety. He also became active in sports, sang in the church choir, attended Bible study every week and prayed daily.

He even discovered an unexpected interest - medicine.

DeAaron credits instructor Stevie Gass for guiding and motivating him to earn his Certified Nursing Assistant (CAN) certification and sparking his desire to pursue a career in health care. Stevie remembers DeAaron as one of the kindest students she ever taught.

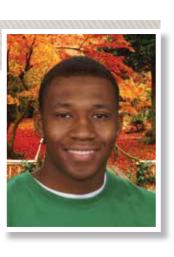
"When our class went to Remington

Heights (a local retirement community) to host a Senior Citizens Prom, DeAaron made sure all the ladies had an opportunity to dance," Stevie said. "He even learned how to dance the way they did in the 1940s."

After graduating from Boys Town, DeAaron joined Job Corps, enrolled in their Health Occupations program and spent six months studying to become a pharmacy technician. His next step is to complete a pre-pharmacy program at a local community college.

For a young man who once stood before a judge, it was quite the transformation. DeAaron's judge back in Michigan was impressed, too, even traveling to Nebraska for his graduation.

"I liked Boys Town a lot," DeAaron said. "I learned how to deal with adversity and adjust if things didn't go a perfect way. I found my motivation, and I found myself."



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# **Strategies For Today** Gift Planning: Our Mission, Your Vision

#### In this issue: SMART IDEAS FOR YEAR-END BENEFITS | WISE PLANNING | DEAARON'S STORY

FALL 2015



# **TAX-WISE GIVING STRATEGIES**

With the end of the year just around the corner, now is an excellent time for you to review your charitable-giving plans. You might want to make a list to ensure that you have taken full advantage of all of the tax-saving deductions available to you. Here are some creative options to consider for your year-end planning that can help support Boys Town's life-changing work and benefit you.

#### **CHARITABLE CONTRIBUTIONS**

A simple gift of cash or an unneeded asset can further Boys Town's mission and provide you with valuable tax savings.

#### **CHARITABLE GIFT ANNUITY**

Double your benefits while making a gift and receiving cash back. A gift annuity gives you income tax advantages this year while providing you with dependable payments for life at fixed rates as high as 9%.

#### **IRA CHARITABLE ROLLOVER**

If Congress again passes the IRA charitable rollover, and if you are 701/2 or older, you can transfer up to \$100,000 directly from your IRA to Boys Town without paying federal income tax. Check with us by calling (888) 332-3219 to see if this option is available this year.

#### **ADDITIONAL TAX SAVINGS**

Be sure to review your mortgage, medical, education, business and other miscellaneous expenses to determine if there are additional ways you can save on taxes this year. Check your list against your advisor's recommendations to avoid missing any significant deductions. Congress has changed the rules in recent years. If you haven't visited your attorney to review your estate plan, you should make an appointment before the end of the year or early in the new year. Your plans may need to be updated, particularly if you have experienced life changes. Please contact Boys Town if you have questions or need additional information.



# IT'S NEVER TOO LATE TO SAVE

Although the year-end is near, there are still many things you can do to help the children and families Boys Town serves, save money for yourself and lower your taxes.

This is a great time to review your income tax deductions and make changes or additions before the new year. Don't pay more in taxes than you have to pay. If you want to reduce your taxes, here are a few last-minute ideas to help you.

For something easy but with many benefits, fund a charitable gift annuity. It gives you an income tax deduction this year and provides a reliable stream of payments to you for life. The rates are fixed and are as high as 9%. If you fund it by transferring an appreciated asset like stock, you can also receive capital gains tax benefits.

If you have a CD coming due before January, don't roll it over for another disappointing rate. Ask us how a charitable gift annuity might be a better idea for you.





JEREMY BELSKY

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#### Boys Town Office of Gift and Estate Planning (888) 332-3219 | giftplanning@boystown.org

If you own stock that has grown so much in value that you hesitate to sell it because of the capital gains tax, then a charitable remainder trust might be what you need. By transferring your stock to a charitable remainder trust, you will receive an income tax deduction this year and avoid capital gains tax. During the life of the trust, the trust makes payments to you at a rate you choose. The remainder goes to help Boys Town's mission. Ask us how a charitable remainder trust can be customized to meet your needs and goals.

If you have stocks that are highly appreciated, transfer them to Boys Town this holiday season rather than giving cash. You won't pay capital gains and you will still receive the tax deduction.

Finally, simply consider making a special gift to help support Boys Town's mission. As long as it is made before the year ends, you will reduce your taxes this year. While an outright gift may not provide cash back to you, you can end the year knowing you have made a difference in the lives of kids and families - and receive an income tax deduction.

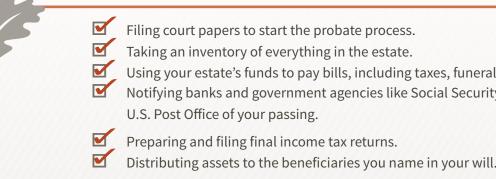
Whether you like the idea of cash back from a gift annuity or a remainder trust, or the simplicity of a year-end gift of cash or property, it is not too late to help yourself while establishing a legacy of giving to Boys Town. Call, click or e-mail us to learn about even more tax-saving opportunities.

The information contained in this briefing does not constitute legal or tax advice, and it is recommended that you seek the advice of your attorney, professional tax advisor and/or financial planner prior to making arrangements for a charitable gift

# WISE PLANNING

# do it but I don't think any of them are up for the job. What can you tell me?

Choosing an executor - the person or institution you put in charge of administering your estate and carrying out your final wishes - is one of the most important decisions in preparing a will. The right executor can help ensure the prompt, accurate distribution of your possessions with a minimum of family friction. Some of the duties required include:



# Who to Choose

Given all these responsibilities, the ideal candidate should be someone who is honest, dependable and well-organized.

Most people think first of naming a family member, especially a spouse or child, as executor. Or, if there isn't an obvious family member, you may want to ask a trusted friend. Just be sure whoever you choose is able to take on the necessary responsibilities and can ensure your wishes will be followed. Also, if your executor of choice happens to live in another state, you'll

need to check your state's law to see if it imposes any special requirements. Keep in mind that if the person you choose needs help settling your estate, he or she can always call on an expert like an attorney or tax accountant to guide him or her through the process, with your estate picking up the cost.

You could also name a third-party executor like a bank, or a professional such as an attorney, who has experience dealing with estates. If you opt for a third-party executor, it will cost your estate. Executor fees are set by each state and typically run anywhere

the lives of children in need.



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What are my options for choosing an executor for my will? I was considering asking one of my kids to

- Using your estate's funds to pay bills, including taxes, funeral costs, etc.
- Notifying banks and government agencies like Social Security and the

from 1 to 5 percent of the estate's value, depending on its size.

Get Approval

Whoever you choose to serve as your executor, be sure you get his or her approval before naming that person or entity as executor in your will. And once you've made your choice, go over the financial details in your will to let the executor know where you keep all your important documents and financial information. This will make it easier for the executor to proceed after your passing.

# Q What Language Do I Need in My Will?

A To make a gift to Boys Town in your will, we suggest the following language:

"I give to Father Flanagan's Boys' Home, Boys Town, Nebraska, 68010, Tax ID Number 47-0376606, (the sum of \$ or percent of the rest, residue and remainder of my estate) for its general purposes."

### » 4 Actions You Can Take Today

- (1) Please send me the following FREE planning materials at no obligation: 🛛 Creating Your Legacy, The Benefits of Charitable Giving
- (2) I'm interested in a free, no-obligation illustration of: □ My Gift Annuity Benefits DOB: \_
- ③ I have included a gift to Boys Town in my will or other estate plans. □ Yes □ No □ I intend to
- (4) I prefer to be contacted by:  $\Box$  Mail  $\Box$  Phone  $\Box$  Email

#### Thank You for helping children and families!

Name (please print)

Address

City, State

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Telephone

F-mail

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