

Financial planning
ideas for

Our Family our future

Family Giving

When asked how many children she has, Ellen Kelly often replies, “11,000, give or take a few hundred.” That’s because she has been a school psychologist for the last 20 years in the Tennessee public school system.

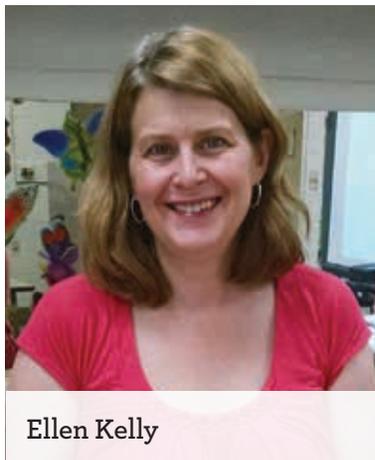
It was through her job that she first heard about Youth Villages. “Some of the case workers from Youth Villages spoke at one of our meetings. I was so impressed with the work they do—especially hearing about the positive outcomes,” shared Ellen.

“More and more, our public schools are tasked with providing medical resources for children with emotional and behavioral problems. I can’t help but think Youth Villages’ work helps me in my job!”

A close-knit family

Growing up on a dairy farm in Alabama, Ellen had a “wonderful” childhood with a tight-knit family made up of her parents, grandparents and two sisters. “My parents were very hardworking—from 4:30 in the morning until 6 at night. My mother used to say everything we ate at dinner came from the farm except the iced tea and sugar.”

Ellen’s mother, who passed away in 2016, was a former teacher and always had a heart for children. (She lost her father a few years before in 2010.) Ellen’s



Ellen Kelly

parents both believed in the importance of giving back and helping others, and they were planners.

They established a charitable trust in their estate plans with Ellen and her sisters, Beth and Frances, deciding where the funds would go.

Ellen chose for her part to go to Youth Villages. “I know my mother would be happy with my choice,” she said. “I want Youth Villages to use the money where they need it most.”

The joy of giving

Last year, Ellen also participated in the Holiday Heroes program, asking family and friends to contribute money in lieu of gifts. “Shopping for the kids at Youth Villages was fun. It brought Christmas back for me.”

With her generous gift, Ellen can now say the number of children she has helped has increased by the thousands. Thank you, Ellen, from all of us at Youth Villages for your family’s generosity and support.

To make a year-end gift to support the life-changing work of Youth Villages, go to:

www.youthvillages.org

INSIDE:

- Tips for Maximizing Your Year-End Gifts
- Important Estate Planning Reminders

Tips for Maximizing Your Year-End Gifts

If you are considering a gift to Youth Villages this time of year, these giving strategies can provide special benefits:

Tip 1. Making a List and Checking It Twice—Make Your Gifts with Cash. Mailing a check in the enclosed envelope or making a gift online is the simplest and easiest way to give. Charitable gifts of cash can be deductible at 50 percent of your adjusted gross income. Excess deductions can be carried forward to reduce your taxes for five future years. To receive tax benefits as an itemized deduction on your 2017 return, your gift must be completed by December 31.

Tip 2. Taking Stock and Giving It—Use Appreciated Property to Make Your Gifts. To receive maximum tax savings from your year-end gifts, use stocks, bonds and mutual funds that you have owned for more than one year and that have increased in value. These gifts are generally deductible for their full current value and you do not have to pay capital gains tax that would be due if you sold these assets. Additionally, these gifts can eliminate tax on up to 30 percent of your adjusted gross income. When making a gift of securities or other assets, check with your advisors to ensure your gift is completed properly

and in a timely manner. You should allow additional time for gifts of mutual fund shares.

Tip 3. Don't Retire Your Giving—Consider Your IRA. If you are aged 70½ or older, you can give directly from a traditional IRA completely free of additional federal income tax (up to \$100,000 per person per year). Giving directly from your IRA won't increase your adjusted gross income and possibly subject your Social Security income to a higher level of taxation. Additionally, your charitable IRA gift may count towards your required minimum distribution.

Tip 4. To Honor and Cherish—Pay Tribute to Others with Your Gifts. In this season of giving, making your year-end gifts in honor or memory of someone is a perfect way to support the children and families of Youth Villages and make a meaningful contribution.

Learn more

For more information about creative ways to support the life-changing work of Youth Villages, visit www.youthvillages.org/plannedgiving or contact Steve Benskin at (901) 251-4820.

Bequest Language

If you are considering a bequest to Youth Villages, here is some suggested wording to take to your attorney:

“After fulfilling all other specific provisions, I give, devise and bequeath ____% of the remainder [or \$___] of my estate to Youth Villages, a charitable corporation [Tax ID #58-1716970] currently having offices at 3320 Brother Blvd., Memphis, Tennessee.”



Hannah Harrison, former YVLifeSet youth, graduated from East Tennessee State University earlier this year. Shortly after, she was hired as a full-time Youth Villages employee. She will serve YV youth who have gone through many of the same struggles.

Important Estate Planning Reminders

- **Regularly update your plans.** Having a will, trust and other plans that reflect your current wishes is vitally important. If it has been a few years since you made or updated your plans, it would be wise to review them before the end of the year.
- **Remember other assets.** Don't forget life insurance, retirement plans, bank accounts and investment accounts when thinking about your long-range plans. Beneficiary designation forms you completed in the past may not reflect your current wishes. Such forms may take precedence over your will and other documents, so be sure to review them as part of your planning.
- **Consider including your charitable interests.** Many people have included Youth Villages in their wills, trusts and other estate plans over the years, making us a part of their legacy and continuing their support in the future. When you include a gift to Youth Villages in your estate plans, please let us know so we may thank you. We also will invite you to join the Legacy Society, should you so choose. Some of our members prefer to remain anonymous and we honor those requests.



Sean

Making Strides

Sean looks like a bright and bouncy 11-year-old, but he's shy and struggles socially.

Though he is more talkative once he warms up and is working to develop his social skills, Sean's troubled childhood hinders his progress.

Even though he continues to struggle with social interactions, impulse control and controlling himself when he's angry, Sean is learning to appropriately identify his emotions.

Through Youth Villages' residential treatment, Sean is beginning to make strides in learning and understanding appropriate boundaries and behaviors. His awareness has increased, and he is grasping what it means to be in a healthy relationship. He also recognizes the need for those healthy relationships with his family members.

With the help of staff and his teacher, Sean is also maintaining good grades in his classes. He has also learned that he enjoys coloring, listening to music, running and playing basketball—all things that can help him cope when he's overwhelmed.

Proving Them Wrong

Kaitlin, 16, missed more than 40 days of school last year. She was attending an alternative school after being arrested and expelled for theft. She was on probation with a strict curfew.

“My grandmother and I couldn’t have a conversation without yelling,” Kaitlin said. “I was heavy into drugs and disobeying her rules. That’s when we started Youth Villages’ Intercept program for the first time.”

Ali Coughlin was Kaitlin’s Youth Villages family intervention specialist. After weeks of refusing to utter a word to Ali, Kaitlin decided to open up about her past. She told Ali about her parents’ drug abuse and how they gave her up when she was born.

“My mom came in and out of my life, but it was never for a good reason,” Kaitlin said. “Whenever I was with her, there were drugs around.”

Kaitlin wished for a relationship with her parents. That’s why she got into drugs. It was the only way she knew how to connect with them.

“Walking through my trauma narrative with Ali was one of the most helpful experiences I’ve ever had,” Kaitlin said. “I was honest with my feelings and discovered the roots of my issues. But my behavior was still out of control.”

Kaitlin’s social life was holding her back. She continued to fail drug tests and break her probation curfew until she was sent to a residential treatment facility for six months.

“Being gone for that long gave me a brand new mindset,” Kaitlin said. “My grandma drove two hours twice a week to visit me while other kids didn’t have



Kaitlin

any family at all. It made me appreciate how much I had waiting for me at home.”

Kaitlin returned home to her grandmother, Alice. They reentered the Intercept program with Shannon Geenty as their Youth Villages specialist. She helped Kaitlin transition back into the home and worked on her communication skills, regulating her emotions and relationship building.

“Their teamwork has paid off,” Shannon said. “Alice has become more empathetic and Kaitlin more respectful. Their mutual appreciation and admiration for each other is undeniable.”

Kaitlin seeks positive peers at school as part of her relapse prevention plan. Her attendance and grades have improved.

“Everyone used to tell me I would be just like my parents,” Kaitlin said. “It’s a good feeling to be proving them wrong. Thanks to my grandmother and Shannon’s support, I am so excited about my future.”



Youth VILLAGES®

The force for families

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Youth Villages is a holder of the BBB Wise Giving Alliance National Charity Seal.



Youth Villages is a Platinum-Level Guidestar Exchange participant, demonstrating its commitment to transparency.