



# your LEGACY

News from the Legacy Giving Office at Child Saving Institute | FALL 2011



In the game of poker, if you want to play, you throw a chip into the pile or “ante up”—a small token of your willingness to sit in and play the hand. But as you go further in the game, as

in life, you may choose to invest more heavily, or go “all in,” shoving your pile of chips into the center of the table because you believe in the winning potential of your hand. At CSI, we believe in the winning potential of the kids we serve. We believe that despite the hand they’ve been dealt through abuse or neglect, we can help them turn it around. We are placing all bets on the success of these kids, and we couldn’t be more grateful for those of you who feel the same way.

When you support CSI, and especially when you invest in the futures of the children we serve through your estate plans, you are saying “We are going ALL IN for kids.” Thank you for believing in their potential. Thank you for your willingness to change lives far into the future. If you believe in the power of loving care and the ability to grow and heal, investing in children is not a gamble. It’s the best possible investment for leaving the world a better place than we found it.

Peg Harriott, President & CEO



**LEGACY SOCIETY**  
CHILD SAVING INSTITUTE

**In celebration of CSI’s 120<sup>th</sup> year of responding to the cry of a child, we invite you to become a member of our Legacy Society.**

Membership in the society will be reserved for those of you who are “all in” for the children and youth of today *and* tomorrow upon notification that your estate plans include a gift to Child Saving Institute.

Membership will include grateful adult adoptees and adoptive parents and grandparents who want to make sure that children far into the future have the opportunities to know loving, forever families. It will include former members of our dedicated staff who want to ensure their passion for children lives on. The society will include loyal members of the Omaha community who have supported our children as volunteers, board members and donors and who want their legacy of generosity to extend

beyond their lifetimes. There will also be members of churches and other faith communities who have provided a back-bone of support throughout CSI’s rich history who are committed to care for “the least of these.”

We invite YOU to become a member of the Child Saving Institute Legacy Society. No matter your reasons for joining, if you’re committed to kids, please let us know. (The enclosed envelope includes a section for you to indicate your interest.) Participants will receive a certificate of membership and the sense of well-being that comes from making an investment that pays dividends in the lives of families today and for as long as there are children in need. ♥

# Gift Annuities

Do you love CSI's kids and want to provide a legacy gift that might be larger than your annual gift?.....Yes No

Could you benefit from an increased charitable income tax deduction?.....Yes No

Do you have stock that has increased in value and you would like to take advantage of its higher price but are concerned about tax consequences?.....Yes No

Are you seeking a constant stream of payments to supplement your other income?.....Yes No

**If you answered "yes" to two or more of these questions, you might want to learn more about charitable gift annuities.** A charitable gift annuity provides you an opportunity to create a legacy gift to benefit the children served by Child Saving Institute while also receiving special tax considerations and providing for a flow of payment to the designated annuitant(s).

Gift annuities work simply: A donor makes an outright, irrevocable gift of cash or appreciated securities to the Omaha Community Foundation or the Christian Church Foundation. The chosen foundation contractually guarantees the payment of the specified annuity to the donor and/or another annuitant for life. The amount of the payment is determined by the ages of the annuitant(s).

When you enter into a Gift Annuity Agreement, you receive a charitable deduction for income tax purposes. The amount of the deduction is calculated by the Foundation using the method prescribed by

the Internal Revenue Service. Another important feature of a charitable gift annuity is that a portion of your annual payment from the annuity is considered a tax-free return of principal throughout your life expectancy.

At the death of the last annuitant, the charitable residual is paid to Child Saving Institute.

The maximum gift annuity payout rates are set by the American Council on Gift Annuities; however, choosing a lower rate may provide additional tax benefits and the likelihood of a larger charitable residual. The minimum amount needed to establish a gift annuity with the Christian Church Foundation is \$2,500. To establish a gift annuity with the Omaha Community Foundation the minimum amount needed is \$10,000.

***Want to learn more? Contact Becky McNeil, Legacy Giving Coordinator at Child Saving Institute: 402.504.3663 or [bmcneil@childsaving.org](mailto:bmcneil@childsaving.org). We also suggest you contact your legal or financial advisor.***

## Sample Gift Annuity Rates for One Life

Age	60	65	70	75	80
Percentage	4.8	5.3	5.8	6.5	7.5

## Sample Gift Annuity Rates for Two Lives

Ages	60/60	65/69	70/70	73/75	78/80
Percentage	4.3	4.8	5.2	5.5	6.2

# Above and Beyond



**Joan Cooper is passionate about kids . . . especially foster kids. She's also very interested in helping foster parents obtain the tools they need to be great parents. It's that goal that has motivated her to take the lead in CSI's foster parent networking support group. Most surprisingly, she expends this time and energy despite the fact she is no longer a foster parent.**

Now that's going "all in" for kids.

Joan and Justin Cooper knew from the beginning they would be foster parents some day. Justin, an attorney for Omaha's Metropolitan Utility District, was a former public defender and had seen first-hand the struggles of children in the system. Joan, a life-long teacher, was committed to changing outcomes for at-risk kids. It was a natural fit. When their daughter, Lauren, was 11, they completed licensing to become foster parents. They assumed they were going to get school age children, but welcomed two (unrelated) infant girls instead. "We decided from the beginning that whatever happens in reunification, no matter how long or short their stay, we would give the foster children placed in our care something that no one would ever take away from them," Joan recalls. "They would know they were valued in our home.

"No matter the timeframe, foster parenting allows you an incredible opportunity to give them a 'regular' day, a 'regular' life for a while. Think of that opportunity!"

Joan is also attuned to the intense grief foster children experience. "When it comes to fostering, many parents focus on the grief they will feel when the child leaves their home to reunify, but we must acknowledge the grief the child is experiencing. We mourn the child, but in their separation, they are experiencing grief for many people—sisters and brothers, grandparents,



aunts and uncles—everything familiar."

As chance would have it, the Coopers adopted the little girls, Marissa and Vanessa, now six years old, essentially "maxing out" their home for extended foster placement. Undaunted in their commitment to serve children in need, Joan and Justin retained their license so they are able to offer respite care for foster parents needing a break, and

*Foster parenting allows you an opportunity to give them a 'regular' day, a 'regular' life for a while.*

Joan continues to lead the networking group. With her new system of planning monthly topics for the entire year to address specific issues, parents are able to attend those sessions they feel will be of the most help. As a result, she

is seeing more repeat attendance as well as new faces. She is also lobbying to become a CSI foster parent "trainer"—leading the required 10-week licensing class.

"There are ways to continue to give back even if you can't have children in your home," Joan concludes. "I believe there is a way for a family to play some part in serving these

troubled families to prevent them from staying broken. If you can be a foster family, great, but if you can't, you

can serve kids in other ways—donate clothing, offer respite care, offer encouragement and support. There are lots of areas where people can get involved." ❤️

# You are Superheroes



**You are an inspiration! Your compassion for kids shines through in your generosity every time you make a gift to Child Saving Institute.**

Talking with you, getting to know you, hearing your stories, I am blown away by the dedication of our donors. You understand that every investment made in a kid today creates a living legacy of hope. Thank you for all you do for our kids.

Recently I attended the funeral of a long-time CSI friend. One of her granddaughters remembered the Christmas that each of the grandchildren had been given a gift of money with the instruction that they were to do research on different charities. After doing their homework, each grandchild was to make a philanthropic gift with that money. When she told her story of her grandmother's commitment to passing on a legacy of philanthropy within her family, I was reminded of my own father.

"No, because we plan our giving," he answered when I asked him to make a donation to a fundraiser I was participating in at age 15. This

surprised me, because when I was in second grade he had taught me that every dollar of allowance was to be divided—10 cents to be saved for college, 10 cents to be set aside to buy gifts for family and friends, and 10 cents to be given to help others. His refusal to ante up for my fundraising project when I was a teenager—while disappointing to me at the time—taught me something about giving that I've tried hard to pass on to my sons. We need to plan to be givers. Giving spontaneously, on occasion, when moved by a situation or a story is good, but making plans to give regularly and in proportion to our assets is even better.

How can I begin to thank you for your planned gifts on behalf of the hundreds of children and youth we serve every day? There are many of you who give to CSI's kids every

***“What a legacy you are leaving to ensure a brighter future for children!”***

month, providing a steady stream of income to meet their needs. There are many of you who have written the children of Child Saving Institute into your estate plans so the support you give to the kids we serve today will continue even after your death. What a legacy you are leaving to ensure a brighter future for children!

When my eldest son, Adam, returned from doing volunteer work in Mexico several years ago he brought me a



plastic figurine of a masked, caped Mexican wrestler. He resembles a superhero. I had him on my desk at the church when I was the pastor, and I moved him to CSI when I began my work here. Now he stands guard at my

desk, where I have written “CSI's donors are our Superheroes!” Those of you who have planned your gifts to support our community's most vulnerable

citizens well into the future are powerful defenders of justice, fighting the evils of abuse and neglect—just like superheroes. Thank you!

**Becky Zahller McNeil**  
**Legacy Giving Coordinator**