



The

# Guardian

Estate and Gift Planning Ideas • Spring 2009

## “We Trusted Children’s National for Both Physical and Emotional Care”

When Kate Raber was diagnosed with celiac disease at 15 years of age, her mother, Blair, took her to Children’s National Medical Center for care.

“There was no question where we wanted to go,” said Blair. “When Kate was a baby, she received treatment for a heart condition with Dr. Gerard Martin and the cardiac team at Children’s. We had a wonderful experience with the family-centered staff, so we trusted Children’s.”

At Children’s National, Kate and her family received the physical and emotional care they needed from the entire GI team. The GI team has dedicated nurses, nurse practitioners, physician assistants, dieticians, and other support services with many years of experience committed to helping families effectively manage their child’s condition.

“The program really supports families through this life-changing event,” said Blair. “They understood that we needed help, not only physically but emotionally as well, to cope with the disease.”

Kate’s physician, Dr. Parvathi Mohan, assisted in educating Kate and her family about celiac disease and what they needed to do to keep it under control. The only treatment for celiac disease is to remove gluten from the diet. The entire Blair family went gluten-free and Kate improved dramatically.

Today, Kate is a well-adjusted 17-year-old who is a softball pitcher, soccer player, basketball player, surfer, and member of her school’s National Honor Society.



### DID YOU KNOW...

Children’s National provided approximately \$56 million in uncompensated care for children in need in 2008.

### In This Issue...

- Plan for the future
- Find peace of mind
- Wayne Kleczek’s legacy



# The Guardian Society

The Guardian Society recognizes the very special people who have included Children's Hospital Foundation in their wills or other estate gifts. Through their forethought and generosity, they ensure world-class care, advocacy, research, and education at Children's National through a lasting legacy.

To learn more about making a legacy gift to Children's National and how to become a member of The Guardian Society, please call toll free at (866) 458-0686 or email us at [guardiansoc@cnmc.org](mailto:guardiansoc@cnmc.org).

**Our Tax ID number is 52-1640402.**

Contact Rita S. Corwin,  
Director of Gift Planning,  
at (301) 565-8524.

## Planning For the Future

Your past and present support of Children's National means a great deal to us. But in times of economic uncertainty, you may wonder if you can continue your charitable giving without taking away from important personal responsibilities.

### Balancing goals

Skilled professional planning can help balance what may seem to be contradictory goals. Generally, the best way to begin to accomplish your objectives is to have your plans prepared by professionals. Such plans may include a will, trusts, life insurance, annuities, or retirement accounts.

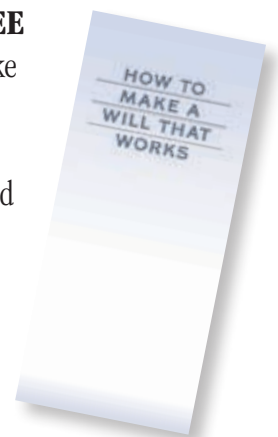
Charitable gifts through your will or other plans offer a way to provide lasting support for the young patients at Children's National. After providing adequately for

loved ones, bequests can play key roles in your estate plans, helping you make your "gift of a lifetime" while reducing or eliminating estate tax that may otherwise be due.

### Many ways to make a gift

- Charitable bequests can be made with cash, securities, real estate, or other property.
- Charitable bequests may be stated in terms of a percentage of the entire estate.
- A bequest can be made from what remains after all bequests to family and others have been satisfied.
- Gifts in memory of loved ones can be included in wills and can contribute to the benefit of future generations.

Send for our **FREE GUIDE** "How to Make a Will That Works," by completing and returning the enclosed reply card.



**"I want the remainder of my estate to transfer to Children's National where it will be put to good use after I no longer need it."**

—Wayne R. Kleczek  
Guardian Society Member

# Finding Peace of Mind in Uncertain Times

Uncertainty in the stock market and low interest rates continue to affect many people's cash flow and possibly their charitable contributions.

The **charitable gift annuity** has proven to be a wonderful way to make charitable gifts while helping to provide for the financial security of loved ones.

## Providing for a spouse

George and Mary Wyatt, both age 75, decided to make a gift in the form of an annuity that will make payments to them each year for as long as either of them lives. Their \$20,000 gift annuity will make payments totaling 5.6% (\$1,120) per year for the rest of their lives. A portion of each payment is received tax-free for a period of time, and they enjoy a federal income tax deduction in the year of their gift.

## Creating income for a parent

Doris Tate is helping support her mother Lillian, age 85. She is interested in providing assistance in the most prudent way possible.

She is pleasantly surprised to learn that she can create a Children's National gift annuity to benefit her mother.

Doris transfers \$10,000 and, based on her mother's age, payments will be 8.1% of that amount. Doris will benefit from a tax deduction for over half of the amount given for the annuity. She is pleased to learn that these payments to her mother will continue each year for life, regardless of Doris' personal ability to make them in the future.

### ANNUITY PAYMENT RATES\*

One-Life		Two-Life	
Age	Rate	Ages	Rate
90+	9.5%	90/90	8.3%
85	8.1	85/85	7.0
80	7.1	80/80	6.1
75	6.3	75/75	5.6
70	5.7	70/70	5.2
65	5.3	65/65	4.9

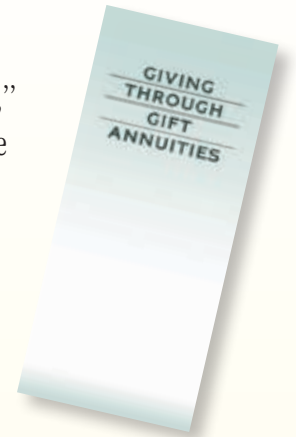
Please call for rates for other ages and more information.

\*Effective February 2009.

## Helping with college expenses

You may have a grandchild (or grandchildren) whom you would like to help with education expenses. Gift annuity payments, if not needed to supplement your own income, can be a wonderful way to accomplish this goal.

Send for our **FREE GUIDE** "Giving Through Gift Annuities," by completing and returning the enclosed reply card.



# Is a Charitable Gift Annuity Right for You?

If you answer "true" to one or more of the following statements, a Children's National Gift Annuity may be of special interest to you:

- T F** I am interested in supporting the work of Children's National Medical Center.
- T F** I would like a dependable source of increased income in retirement years.

- T F** I have funds that currently yield less income than I would like.
- T F** I am interested in making a gift that would provide lifetime income for a spouse or other loved one instead of/in addition to myself.
- T F** I would like to minimize the possibility of estate taxes, probate fees, and other future expenses.



## Children's National Medical Center

111 Michigan Avenue, NW  
Washington, DC 20010  
[www.childrensnational.org/give](http://www.childrensnational.org/give)

## Children's Hospital Foundation

801 Roeder Road, Suite 300  
Silver Spring, MD 20910

Children's Hospital Foundation, a 501(c)(3) organization, serves as our fundraising arm. Individual donors, corporations, and community organizations help Children's National doctors, nurses, and researchers transform children's health in the Washington area, across the country, and around the world.



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# Giving Kids a Chance at Good Health

When Wayne Kleczek was growing up in Springfield, Mass., in the 1950s, he lived near a children's hospital. "I didn't know much about the hospital, but a family friend was a very active and enthusiastic supporter," recalls Wayne. "He would tell me about his various plaques and awards he received from the hospital and how he was helping kids get better."

"He genuinely wanted to make a difference in kids' lives, and he made a lasting impression on me," Wayne continues. "I was more affected by his quiet example than by the speeches other adults gave."

Perhaps this childhood encounter is one reason why Wayne became a generous donor and later included Children's National Medical Center in his estate plans.

## Making a difference

"The idea of a legacy gift just arose as I set up my trust and other long-range

plans," Wayne says. "Since you can't take it with you, and because I don't have any children of my own, I want the remainder of my estate to transfer to Children's National where it will be put to good use after I no longer need it."

Wayne now enjoys membership in Children's National Guardian Society, which recognizes donors who have remembered the hospital in their estate plans. "This gift is very personally satisfying," Wayne says. "Of all the organizations that I contribute to, I feel this donation will have the greatest long-term effect."



Wayne Kleczek

## Leaving a legacy for healthy kids

"I believe that children deserve a chance, and they have to have good health to have a chance," Wayne explains. "Getting children off to a healthy start is, in my opinion, one of the best ways to have a healthier society."

The purpose of this publication is to provide general gift, estate, and financial planning information. It is not intended as legal, accounting, or other professional advice. For assistance in planning charitable gifts with tax and other financial implications, the services of appropriate advisors should be obtained. Consult an attorney for advice if your plans require revision of a will or other legal document. Deductions vary based on applicable federal discount rates, which can change on a monthly basis. Some opportunities may not be available in all states. ©MMIX RFSCO, Inc. All Rights Reserved. NAXX-09