



# Charitable Gift Planners

of NORTHEAST INDIANA

## Write a Will Week

October 22-26, 2018

*Make a Difference  
in the Lives  
that Follow*

Supplement to

Senior **Life**™

# Welcome from Senior Life

Senior Life Newspapers is proud to support Write a Will Week through the publication of this booklet. This piece is distributed in conjunction with "Write A Will Week", October 22-26, 2018. Valuable and useful information is available in helping to make life-changing decisions some day for those less fortunate.

We would like to thank the Charitable Gift Planners of Northeast Indiana for their assistance and support. Events of the week are noted on pages 7, 8 & 9. Forms and information to benefit you are included as well. Please let us know if there is anything we can do next year to enhance the overall content of this booklet.

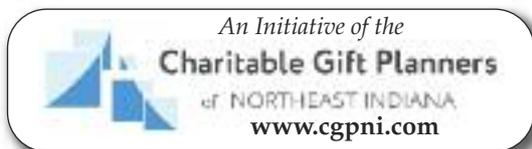
**Senior Life** of Allen and its surrounding counties

"Living Life After 50"

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# Write a Will

## Change the World

By Richard Cummins

**H**elen Keller once said, "Alone we can do so little; together we can do so much". There are many amazing nonprofit organizations in our community. Together, we have a chance to change the world we live in for the better by supporting these causes. Unfortunately, for many, the global financial downturn that we have experienced over the last six years has left little discretionary income to donate to a charity. If that is the case for you, helping today may not seem like a reality. An end of life gift is a way for you to preserve a long term legacy without causing a burden on your current cash flow. 20 local nonprofits have grouped together to make it easier for all of us to give a little to make a big difference. From October 22-26, these organizations will be partnering in the Write a Will campaign. These nonprofits have made arrangements with volunteer attorneys that will prepare a simple will for you. According to the Charitable Gift Planners of Northeast Indiana website ([cgpni.com](http://cgpni.com)), a simple will is one that:

1. Allows for the naming of a personal representative for the estate
2. Allows for simple, direct distributions of assets to a surviving spouse, charities, and/or other beneficiaries
3. Follows all applicable state requirements for witnesses and signatures.
4. May contain guardian appointments if there are children under age 18



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All you have to do is make a bequest in your simple Will to a charitable organization and the preparation will be FREE of charge. That's it. You give a little, the world becomes a better place and you have no cost for the preparation. You can give to both loved ones and a charitable organization. There also might be a tax benefit for your loved ones by donating a charitable gift through your estate. Please consult an attorney to see if that can be a reality for you. To participate in the FREE Write A Will program, turn to pages 7, 8 & 9, find a charity that you are comfortable with or an event that works with your schedule, contact the named representative and make an appointment. It's that easy. One thing to remember though, according to [cgpni.com](http://cgpni.com), any Will that requires trust arrangements or a "significant series of contingent options" will not be considered simple and will not be free. The volunteer attorney will discuss this matter with you.

# Estate Planning – *Do's and Don'ts*

**Y**ou've built a good life for yourself and, naturally, you want to pass it on. But just as it takes hard work and planning to acquire wealth, it also takes a well thought-out estate plan to preserve those assets for future generations.

An attorney, financial advisor/accountant, or trust administrator are professionals who can help you put together an estate plan that reflects your unique needs and goals, helping you to sort through difficult questions, avoid common mistakes, and plan your estate with confidence and peace of mind.

Here are a few do's and don'ts to keep in mind when putting together an estate plan:

- **DON'T WRITE YOUR OWN WILL** – Estate planning is too complicated to do it yourself, and the laws that govern it vary from state to state. So don't rely on a generic form you found online when there are professionals who can customize a plan for you. All too often, small mistakes made by do-it-yourselfers can lead to an invalid Will and family members spending thousands of dollars fighting over your estate.
- **DON'T PROCRASTINATE** – Delays only hurt the ones you love. The time to plan your estate is now, even if you're not sure who gets what or who you want to be in charge. An estate plan that meets 80% of your goals is better than no plan at all.



- **DON'T FORGET TO UPDATE BENEFICIARY DESIGNATIONS** – It's a good idea to check your beneficiary designations periodically to make sure they're current. Major assets could easily go to the wrong person if you've recently had a major life change. In a worst-case scenario, these assets could even end up in probate and subject to the claims of creditors.
- **DO CONSULT A FINANCIAL ADVISOR** – If you own valuable assets, the best way to protect them (and minimize your tax burden) is through a properly executed estate plan.
- **DO FUND YOUR REVOCABLE LIVING TRUST** – As soon as possible after your trust agreement is signed, fund it. Otherwise, the plan won't work if you become disabled, and your assets will end up in probate when you die.

This article provided by 1st Source Bank

# How to prepare for meeting with your “Write a Will” attorney

Your meeting with your attorney at any of the partner “Write a Will” sites will be scheduled for approximately 15 to 30 minutes. For best use of your appointment, complete the form for Will Preparation (a copy is available on page 6).

Bring it with you to your appointment. The information your attorney will need to complete your Will includes:

- Your marital status and, if married, the name of your spouse; also, is your spouse a U.S. citizen? Do you have a prenuptial agreement?
- Names and birthdates of all your children whether they will inherit or not
- Name and address of the charitable organization(s) you name in your Will
- Names of other persons who will benefit from your Will, and their relationship to you
- A general list of your assets and how those assets are titled; for example, is your house or bank account in your name only, or are there other owners? If you have an IRA or retirement account, who are your beneficiaries?
- You can leave your beneficiaries a specific dollar amount or a percentage of your estate. You can also make bequests of specific items, such as jewelry or furniture. Your attorney will discuss each of these options.

At the end of your appointment, your attorney will explain what to expect and when your document(s) will be ready to sign. You should follow-up with your attorney. CGPNI is not involved in the follow-up.

Remember, your Will will be prepared at no charge if you name at least one charity to receive a gift from your Will when you die. If you do not name a charity in your Will, you must be prepared to pay the cost of the Will. The attorney will discuss this with you.



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You may also ask your attorney to prepare other documents for you in addition to a Will. Please be aware the attorney has the right to charge a fee for the additional work.

NOTE: The above is general information only. You should rely on your attorney's advice in all matters regarding your estate plan. The CGPNI committee does not prepare Wills and is not engaged in the practice of Law.

An Initiative of the  
CHARITABLE GIFT PLANNERS  
OF NORTHEAST INDIANA  
[www.cgpni.com](http://www.cgpni.com)

*“It’s  
more  
than just  
a ride.”*



**Transportation can be a barrier for seniors, persons with disabilities, children, youth, low income families and the agencies that support them.**

**CTN helps all of these riders to break through the roadblocks of life's journey.**

**Help keep CTN on the road for the next generation with a legacy gift.**



5601 Industrial Road  
Fort Wayne, IN 46825  
(260) 420-3280

[WWW.RIDECTN.ORG](http://WWW.RIDECTN.ORG)

# Write a Will

Complete this form to present to the attorney for your Simple Will with Charitable Gift.

**Please print**

Your name as you will sign on your document \_\_\_\_\_

Address \_\_\_\_\_

Phone Number \_\_\_\_\_

Your marital status \_\_\_\_\_ Name of spouse: \_\_\_\_\_

Do you have children? \_\_\_\_\_ How many? \_\_\_\_\_ Are any children minors? \_\_\_\_\_

**BENEFICIARIES OF YOUR ESTATE AT DEATH:**

Amount or Percent

1. Charities

a. Official Name \_\_\_\_\_

Address \_\_\_\_\_

b. Official Name \_\_\_\_\_

Address \_\_\_\_\_

2. Others (Name)

Relationship

Amount or Percent

_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

**WHO WILL SERVE AS YOUR EXECUTOR?**

1. Name \_\_\_\_\_ Address \_\_\_\_\_

2. Alternate \_\_\_\_\_ Address \_\_\_\_\_

How will your tangible personal property (i.e. furniture, jewelry, etc.) be distributed?

Spouse \_\_\_\_\_ Children in equal shares \_\_\_\_\_ Sold and proceeds added to remainder of estate \_\_\_\_\_

Other \_\_\_\_\_

You may arrange for additional provisions or other documents for a fee: Power of Attorney, Advance Directives for Health Care, Appointment of Guardian, Trust provisions. Please consult your attorney.

YOUR DOCUMENT MAY BE EXECUTED AT A LATER DATE BY APPOINTMENT  
An Initiative of the CHARITABLE GIFT PLANNERS OF NORTHEAST INDIANA  
[www.cgpni.com](http://www.cgpni.com)

# 2018 Write a Will Events

## Central Site – Ft. Wayne Parks and Recreation, Community Center

(call for appointment)

233 W. Main St., Fort Wayne, IN 46802

[www.fortwayneparks.org](http://www.fortwayneparks.org)

Contact: Mary W. Stockman

Phone: 260-427-6460

[Mary.Wagner-Stockman@cityoffortwayne.org](mailto:Mary.Wagner-Stockman@cityoffortwayne.org)

**October 24: 9:00-11:00 am and 1:00-3:00 pm**

Attorneys: Stephen W. Adair, Robert E.

Rhee/Beers Mallers Backs & Salin, LLP

## Cancer Services of Northeast Indiana

(by appointment only)

6316 Mutual Dr., Fort Wayne, IN 46825

[www.cancer-services.org](http://www.cancer-services.org)

Contact: Stacey Stumpf

Phone: 260-484-9560

[ssumpf@cancer-services.org](mailto:ssumpf@cancer-services.org)

**October 23: 2:00-6:00 pm**

Attorney: Cory Swagger/Swagger Law

## Community Foundation of Greater Fort Wayne

(by appointment only)

555 E. Wayne St., Fort Wayne, IN 46802

[www.cfgfw.org](http://www.cfgfw.org)

Contact: Alison Gerardot

Phone: 260-969-3313

[agerardot@cfgfw.org](mailto:agerardot@cfgfw.org)

Call for dates, times and guest attorney

## Concordia Theological Seminary

(call for appointment times)

6600 N. Clinton St., Fort Wayne, IN 46825

[www.ctsfw.edu](http://www.ctsfw.edu)

Contact: LeeAnna Rondot

Phone: 260-452-2204

[leeanna.rondot@ctsfw.edu](mailto:leeanna.rondot@ctsfw.edu)

**October 23: 9:00-11:00 am**

**October 24: 1:00-3:00 pm**

**October 25: appointment only**

**October 26: appointment only**

Attorney: Glen Emley/Emley Law Office;

Ann Trzynka/Van Gilder & Trzynka, PC



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## Fort Wayne Children's Zoo

(call for appointment)

3411 Sherman Blvd., Fort Wayne, IN 46808

[www.kidszoo.org](http://www.kidszoo.org)

Contact: Allie Kreager

Phone: 260-427-6074

[allie.kreager@kidszoo.org](mailto:allie.kreager@kidszoo.org)

**October 23: 3:00-5:00 pm**

**October 24: 8:30-11:30 am**

**October 25: 8:30-11:30 am**

Attorney: Charles W. Backs/Beers Mallers Backs & Salin, LLP

## Healthier Moms and Babies

1025 W. Rudisill Blvd., Fort Wayne, IN 46807

[www.healthiermomsandbabies.org](http://www.healthiermomsandbabies.org)

Contact: Madison E. Lyon

Phone: 260-469-4076

[mlyon@hmbindiana.org](mailto:mlyon@hmbindiana.org)

**October 24: 4:00-6:00 pm**

Attorney: Leah Good/Troyer & Good, PC

## Huntington University

(by appointment only)

Habecker Dining Commons-2303 College Ave.,

Huntington, IN 46750

[www.huntington.edu](http://www.huntington.edu)

Contact: Pete Schownir, Director of Gift Planning

Phone: 260-359-4045

[pschownir@huntington.edu](mailto:pschownir@huntington.edu)

**October 22: 9:00-11:30 am**

**October 23: 1:30-4:30 pm**

**October 24: 9:00-11:30 am**

**October 25: 1:30-4:30 pm**

Appointments are 30 minutes and must be reserved in advance.

Attorney: Lisa Garrott/Delaney, Hartburg, Roth and Garrott

## The League

(by appointment only)

5821 S. Anthony Blvd., Fort Wayne, IN 46816

[www.the-league.org](http://www.the-league.org)

Contact: Judi Loomis

Phone: 260-441-0551

[judil@the-league.org](mailto:judil@the-league.org)

**October 23: 1:00-4:00 pm**

**October 24: 1:00-4:00 pm**

Attorneys: Jeslyn C. Smith/Dale,

Huffman & Babcock; Charles W. Backs/Beers Mallers Backs & Salin, LLP

*To avoid waiting, you are encouraged to call ahead to make an appointment at the site of your choice. (Some sites require a pre-set appointment.)*

Continued on page 8

# 2018 Write a Will Events

Continued from page 7

## The Literacy Alliance

1005 W. Rudisill Blvd., Ste. 307,  
Fort Wayne, IN 46807  
www.fwliteracyalliance.org  
Contact: Mike Landram, CEO  
Phone: 260-426-7323  
mike@fwliteracyalliance.org  
**October 25: 11:00 am-1:00 pm**  
Attorney: Leah Good/Troyer & Good, PC

## PBS 39

(by appointment only)  
2501 E. Coliseum Blvd., Fort Wayne, IN 46805  
www.wfwa.org  
Contact: Catherine Schamberg  
Phone: 260-482-6850  
catherineschamberg@wfwa.org  
**October 23: 2:00-5:00 pm**  
**October 25: 9:00 am-Noon & 3:00-5:00 pm**  
Attorneys: Travis S. Glassley, Stephen W. Adair,  
Robert E. Rhee/Beers Mallers Backs & Salin, LLP

## Purdue University Fort Wayne (call for appointment)

Office of Advancement  
4110 W. Housing Dr., Fort Wayne, IN 46805  
pfw.edu  
Contact: Eve Colchin  
Phone: 260-481-6659  
Eve.colchin@pfw.edu  
**October 22: 8:30-11:00 am**  
**October 25: 3:00-6:00 pm**  
Attorneys: Charles W. Backs, Robert E. Rhee/Beers  
Mallers Backs & Salin, LLP



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## Redeemer Radio

(by appointment only)  
4618 E. State Blvd., Fort Wayne, IN 46815  
redeemerradio.com  
Contact: Jennifer Zurbuch  
Phone: 260-247-2354  
Jennifer.zurbuch@redeemerradio.com  
**October 22-26: call for times and  
guest attorney**

## The Rescue Mission

(by appointment only)  
301 W. Superior St., Fort Wayne, IN 46802  
www.therescuemission.net  
Contact: Samuel Hardy, CFRE  
Phone: 260-426-7357 ext. 105  
Samuel@therescuemission.net  
**October 22-26: call for times, dates and  
guest attorneys**

## The Salvation Army

(by appointment only)  
2901 N. Clinton St., Fort Wayne, IN 46805  
www.safortwayne.org  
Contact: Major Leti Crowell  
Phone: 260-744-3311  
Leticia\_Crowell@usc.salvationarmy.org  
**October 22: 2:00-4:00 pm**  
Attorney: Heidi Adair/Beers Mallers Backs  
& Salin, LLP

## SCAN (Stop Child Abuse & Neglect)

(by appointment only)  
500 W. Main St., Fort Wayne, IN 46802  
www.scanfw.org  
Contact: June Harkness  
Phone: 260-421-5000  
jharkness@scaninc.org  
**October 22-24**  
Attorney: Andrew P. Simmons/Van Gilder  
& Trzynka, PC

## Science Central

1950 N. Clinton St., Fort Wayne, IN 46805  
sciencecentral.org  
Contact: Jessica Buttes  
Phone: 260-424-2400 ext. 412  
jbuttes@sciencecentral.org  
**October 25: 11:00 am-3:00 pm**  
Attorney: Jessica L. Thorson/Beers Mallers Backs &  
Salin, LLP

## 2018 CGPNI Committee

**Matt Rowan** ..... University of St. Francis  
**Lauren Denton** ..... BKD CPAs & Advisors  
**Leah Good**..... Troyer & Good, PC  
**Rob Patrick**..... 1st Source Bank  
**Jesica Thorson** ..... Beers Mallers Backs & Salin, LLP  
**Emily Wissel** ..... Old National Bank  
**Paul Neill** ..... Old National Bank

### **St. Vincent de Paul**

(by appointment only)

1600 S. Calhoun St., Fort Wayne, IN 46802

[www.svdpsfw.org](http://www.svdpsfw.org)

Contact: Darrel Dodane

Phone: 260-602-7534

[dod2740@aol.com](mailto:dod2740@aol.com)

#### **Call for appointment:**

Koral Frost at 260-426-9706

Attorney: Joshua A. Burkhardt/Beers Mallers

Backs & Salin, LLP

### **University of Saint Francis**

(by appointment only)

Brookside, 2701 Spring St., Fort Wayne, IN 46808

[www.sf.edu](http://www.sf.edu)

Contact: Sr. Marilyn Oliver

Phone: 260-399-7700

#### **October 22-26: call for times**

Attorney: Joshua A. Burkhardt/Beers Mallers

& Salin, LLP

### **Visiting Nurse**

(call for appointment)

5910 Homestead Rd., Fort Wayne, IN 46814

[www.vnhh.org](http://www.vnhh.org)

Contact: Bonnie Blackburn-Penhollow

Phone: 260-435-3212

[bonnieblackburn-penhollow@vnfw.org](mailto:bonnieblackburn-penhollow@vnfw.org)

#### **October 23: 9:00-11:30 am & 1:00-5:00 pm**

Attorneys: Stephen W. Adair and Jessica L. Thor-

son/Beers Mallers Backs & Salin, LLP

### **WBCL Radio Network**

(by appointment only)

1115 W. Rudisill Blvd., Fort Wayne, IN 46807

[www.wbcl.org](http://www.wbcl.org)

Contact: Dana Green

Phone: 260-745-0576

[dngreen@wbcl.org](mailto:dngreen@wbcl.org)

#### **October 22: 3:00-6:00 pm**

#### **October 23: 9:00 am-Noon**

#### **October 24: 9:00 am-Noon**

#### **October 25: 3:00-6:00 pm**

#### **October 26: Noon-3:00 pm**

Attorneys: Stephen W. Adair, Robert E. Rhee,

Jessica L. Thorson, Travis S. Glassley/Beers Mallers

Backs Salin, LLP

## **Are Your Ducks in a Row?**



**OCTOBER 15-21, 2018**

**NATIONAL ESTATE PLANNING AWARENESS WEEK**

Whatever your stage in life, it is a good idea to think about and plan for how your affairs will be handled. A few simple steps today can give you peace of mind tomorrow by ensuring that you and your loved ones are well protected.

Contact us today for a  
**FREE Personal Estate  
Planning Guide**  
**260-484-8839**



# Leave a Legacy...

Invest in tomorrow's leaders today!



A bequest, life insurance gift, or other planned gift to Bishop Dwenger High School will give a young person the opportunity to "Learn for Life."

For more information, contact Katie Burns in the Development Office at (260) 496-4706 or email [kburns@bishopdwenger.com](mailto:kburns@bishopdwenger.com) [www.bishopdwenger.com](http://www.bishopdwenger.com)



## Cancer Services of Northeast Indiana

### Yes, you do have an estate!

Every year Cancer Services of Northeast Indiana helps nearly 4,000 families touched by cancer. These families receive emotional support, financial assistance and help navigate every step through cancer treatment and beyond, all thanks to the extraordinary generosity of our community.



Cory Swagger

You do not have to be a fabulously wealthy tycoon to ensure people get the help they need. Everyone – including you – can make a meaningful gift that will change lives and ensure a better future. The easiest and best place to start is by including a charitable donation in your will (something everyone should have).

Unfortunately, about 60% of Americans do not have a will, according to AARP.

Having a will is important for many reasons:

1. A will ensures your property is distributed according to your wishes.
2. It allows you to appoint a person you trust to handle your affairs after you die.
3. It names a guardian for your minor children or dependents.
4. It can minimize estate and inheritance taxes.

A great way to get a simple will completed and support Cancer Services is to participate in the upcoming Write a Will Week.

We are fortunate to have local attorney Cory Swagger of Swagger Law offering his expert services from 2 p.m. to 6 p.m. on Tuesday, October 23, 2018 at Cancer Services, 6316 Mutual Drive. He will meet with you and create a simple will for you.

Mr. Swagger, who serves on the executive committee of Cancer Services' board of directors, received his Juris Doctor from Thomas M. Cooley Law School and a Bachelor's degree in Business Administration from Indiana University. His law practice specializes in business, corporate, and contract law, as well as real estate transactions, estate planning and litigation.

By participating in Write a Will, you will receive this expert advice for no cost. The only requirement is that you include a charitable gift in your simple will. While we hope you will consider making a gift to Cancer Services, you may give to any charitable cause that speaks to your heart. Please call 484-9560 or toll free 866-484-9560 to schedule your appointment to make a will.




Your legacy gift will continue to benefit the underserved of Northeast Indiana and Northwest Ohio with vital medical and dental care.

*• faith-based • non-profit • no federal funding*

## MATTHEW 25 Health & Dental Clinic

413 E Jefferson Blvd., Fort Wayne, IN 46802  
**(260) 426-3250 x 215**  
 donor@matthew25online.org  
[www.matthew25online.org](http://www.matthew25online.org)

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Proudly serving clients in these practice areas:

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▶ Business & Corporate Law	▶ Insurance Defense
▶ Commercial Litigation	▶ Municipal Law
▶ Construction Law	▶ Personal Injury
▶ Construction Liability Defense	▶ Real Estate, Land Use & Development
▶ Creditors' Rights & Bankruptcy	▶ Social Security Disability
▶ Elder Law	▶ Trust Administration
▶ Employment Law	▶ Veterans Affairs Benefits

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## Concordia Lutheran High School



The Kohlmeyer family poses with the Concordia Lutheran High School students that they impacted through their gifts to the endowment.

### What Will Happen Without Me?

Did you ever think of that as you considered your life journey? What if I didn't do my will or have beneficiaries for my IRA's or other assets? What would happen to my family, my church, my favorite place to volunteer, my favorite organization to support? Without me, what would happen?

The Kohlmeyer family is a great example of a family making an impact. To honor a sister, who passed away early in life, they created an endowment that provided scholarships to their father's, mother's and their own high school alma mater — Concordia Lutheran High School. It provided a modest scholarship that helped one student.

Following the unexpected death of their deceased sister's husband, they received an unexpected surprise. He had left directions that his estate should go to this same endowment. Additionally, he had named the endowment as a beneficiary on his life insurance, IRA and other financial instruments.

Now, their endowment provides scholarships to eight students — and the size of the scholarships increase each year as the endowment grows through the sound investment management of the Concordia Educational Foundation.

Their father passed away, and yet, the legacy continues for the Kohlmeyers. And each year, the family gathers together to meet the students whose lives they impacted.

Consider us, for "without you," and people like you since 1935, many of our students would not be making that difference.

Visit [clhscadets.planmylegacy.org](http://clhscadets.planmylegacy.org) or contact John Schoedel at (260) 483-1102, ext. 251 or [jschoedel@clhscadets.com](mailto:jschoedel@clhscadets.com).



Concordia Lutheran High School

### Your priorities are our priorities:

- Financial Planning
- Wealth Management
- Legacy Strategies



Beside you all the way.™

Rob Patrick — [www.1stsource.com](http://www.1stsource.com)  
260.969.2273 or [PatrickR@1stsource.com](mailto:PatrickR@1stsource.com)

Investment accounts are not insured by the FDIC or any Federal Government Agency, not a deposit, have no bank guarantee and may lose value.

### Influence Lives Now And For Future Generations

The Salvation Army Provides Year Round Assistance

- Food • Clothing
- Housing • Utilities
- Disaster Response
- Christmas

And much, much more!

Sharing the Love of Jesus Christ with Everyone Who Enters Our Doors



Don't Delay – Have your **FREE** Will written during the "Write A Will Week"

Monday, October 22 – 2 to 4 p.m.

The Salvation Army Corps Community Center

2901 North Clinton St., Fort Wayne, IN 46805

Cost is FREE with the inclusion of a charity in your Will!

Call 260-744-2311 and ask for Major Leti Crowell to schedule an appointment

Guest Attorney: Heidi Adair with Beers Mellers Backs & Salin, LLP



DOING THE MOST GOOD

Pledging to do the most good with your generosity – for those helped today and for the generations your legacy will help in years to come!

Serving the Fort Wayne Area For More Than 125 Years

**WRITE A WILL WEEK** *at*  
**Concordia Theological Seminary  
 Fort Wayne**

**October 22-26, 2018**

Call LeeAnna Rondot at: 260.452.2204  
 for available appointment times.

**Where:** 6600 N. Clinton St., Fort Wayne, Indiana

**Cost:** FREE if any non-profit organization or church is mentioned in the will



Approximately 65% of Americans do not have a last will and testament. This is especially astounding since state and federal laws provide some significant incentives for preparing one. A will is designed to make it easy for very personal wishes regarding child custody, property distribution and values to be followed.



**Suffering and the  
 Theology of the Cross**



**Oct. 31-Nov. 2, 2018  
 A Study Retreat**

Register for 1, 2 or 3 days!

**For more information**

Email: [Retreats@ctsfw.edu](mailto:Retreats@ctsfw.edu)

Call LeeAnna Rondot at: 260.452.2204



**Stewarding God's Gifts**

*Jack L. and Diana L. (Kramer) Barich of Alta Loma, California, have supported the CTSFW General Fund, CTSFW Library Project and have initiated two endowments: The Barich Family Endowment that supports the CTSFW General Fund, and one in the name of Diana's brother, the Rev. James Kramer (CTSFW 1975) Endowment for Student Aid.*



*"As each has received a gift, use it to serve one another, as good stewards of God's varied grace... in order that in everything God may be glorified through Jesus Christ."*

1 Peter 4:10, 11c

During 45 years of marriage, God entrusted my husband and me with many blessings and possessions. As we grew together in the life of the Church, we became more cognizant of our responsibility to steward all that God provided to us. We have used our time, talent and treasure to further God's kingdom and our testimony to encourage others to know the saving love of Jesus Christ, who died on the cross and rose again to give eternal life to all.

Since the US Death Rate is 100%, we realize that good stewards care about both the present and the future. We also knew that dying "intestate" (meaning, "without a will") results in the government taking charge of our estate. When that happens, much of what God has entrusted to His people ends up going to the government and lawyers. Furthermore, in California, where we reside, it is also imperative to have a family trust to circumvent the legal expense of probate and preclude government involvement.

When we began our estate plan, our first inclination was to give our entire estate to our church and The Lutheran Church—Missouri Synod (LCMS). Those thoughts changed when we considered how that testimony might affect our family members. Even though we had no children, we have siblings, including a brother who was a pastor trained at Concordia Theological Seminary (CTSFW), Fort Wayne. We also have nieces and a nephew who would need additional support during their retirement years. With help from CTSFW and the LCMS Foundation we created a charitable remainder trust to be funded upon our deaths. The Foundation ensures that a portion of this trust will be distributed annually to living heirs until the final heir dies. Later, the remainder will be divided to support LCMS seminaries and the Church.

On account of our own experience, we encourage all of you to take this first step in preparing your will during "Write a Will Week!"





**CTN**



by Paul M. Miller

If you cannot drive yourself, you face a huge barrier. If you need a little assistance, even fewer options exist. You have to arrange every trip. You begin to limit where you will even attempt to travel. You ask others to pick up things for you. You lose a little independence working around everyone's schedule. It hurts your sense of dignity. But, you have to go to your medical appointments. You need to get there on time. Your life may even depend on it.

Over 700 people turn to CTN (Community Transportation Network). From an occasional doctor's appointment to dialysis three times a week, CTN vans are on the road, Monday-Saturday, ensuring seniors and people with disabilities have a dependable option.

**You need to get there on time.**

I have seen it grow over the last few years. I know it means so much to people to be greeted by friendly drivers who come right to the door. Not only do I donate to CTN each year to help sponsor rides right now, I made the decision to add CTN as a benefactor to my will. That will enable me to have a larger impact on this small organization.



Whatever I can do will help so many more remain as independent as possible. I want to help give back that sense of dignity. I know this is a great investment.

**Sponsored by the Charitable Gift Planners of Northeast Indiana**  
**JUST A FEW SAMPLES SHOWING CHARITABLE BEQUEST LANGUAGE**

**Your Attorney will advise you about your Will and Charitable Gift**

**UNRESTRICTED BEQUEST:**

I give to (legal name of institution, address) the sum of \$\_\_\_\_\_ Dollars (or \_\_\_\_% or fraction of my adjusted gross estate) as a charitable gift for its general purposes.

**RESTRICTED BEQUEST:**

I give to (legal name of institution, address) the sum of \$\_\_\_\_\_ Dollars (or \_\_\_\_% of my adjusted gross estate) as a charitable gift to be used for (describe the purpose for the gift).

**BEQUEST OF RESIDUARY ESTATE:**

After making the above gifts to my family and specific persons, I give all remaining property owned by me at death, wherever located, to (legal name of charity, address).

**UNRESTRICTED BEQUEST OF SPECIFIC PROPERTY, ENDOWMENT:**

I give the following property to (legal name of institution, city and state) to be held as an endowment, the net income of which may, along with any appreciation (whether realized or unrealized), be spent for its general purposes: (describe property- real estate, gold jewelry, or valuable coin or art collection; insert specific description and where located.)

**CONTINGENT BEQUEST:**

I give the residue of my estate to my spouse (or other designee) if he survives me. If he does not survive me, I give my residuary estate to (legal name of charity, city and state) for its general purposes.

**CONTINGENT DISCLAIMER BEQUEST:**

If any beneficiary disclaims any part or all of the gift bestowed in the above paragraph, the gift shall be distributed to (legal name of institution, address) as a charitable gift.

**CHARITABLE BENEFICIARY TO BE SELECTED BY MY EXECUTOR:**

I give the sum of \$\_\_\_\_\_ Dollars (or \_\_\_\_% or fraction of my residuary estate) to a beneficiary to be selected by my Executor, to be used for a particular charitable purpose: (e.g. providing food and shelter to homeless persons in Allen County, etc.) If the charitable purpose cannot be exercised by the charitable organization that receives my gift due to impossibility, impracticability, or other reasons, I direct that the recipient use the funds instead for (insert other use or charity) or for its general purposes. It is my intent to make this gift to an organization qualified as a charitable organization under federal law.

**ESTABLISH CHARITABLE TRUST:**

The remainder of my estate shall be distributed to the Trustee named in Article - as a Charitable Trust.

**IRA BENEFICIARY**

A charity is an excellent beneficiary for a 401k or IRA plan. A charitable or educational organization will not have to pay income taxes as a result of this gift, whereas an individual may have income taxes due as a result of being named as a beneficiary.

*Created by Jane M. Gerardot. Visit our website at www.cgjni.com. This document provides general information only. You should rely on your attorney's advice in all matters regarding your estate plan. The CGPNI committee does not prepare Wills and is not engaged in the practice of Law.*



**Mission:** Matthew 25 Health and Dental Clinic is inspired by the Gospel to provide free primary healthcare services to uninsured, low-income residents of northeast Indiana and northwest Ohio.

*By: Ermina Mustedanagic, Director of Operations*

Matthew 25 Clinic is a nonprofit organization providing free medical, dental, vision, hearing, medications, health education and mental counseling to low-income and uninsured residents in northeast Indiana and northwest Ohio. More than 500 volunteers donate their time. In the last fiscal year, the clinic served more than 27,000 patient visits. The clinic does not accept any form of health insurance or government assistance. All costs for the clinic are covered from monetary donations and in-kind donations.

Here at Matthew 25, we rely on the generosity of philanthropic organizations and kind individuals to sustain our mission. One of the ways you can get involved with our organization is through planned giving, leaving a lasting gift. While immediate contributions sustain the current budget, planned giving donations carry on the operation and future growth of Matthew 25 Clinic. As such, we are strong advocates for responsible stewardship, and are always willing to help inform others about ways they can give back to the community.

Being forced to decide how to divide up your own estate is a very worrying task, and only becomes more complicated when taxes begin interfering with the decisions you make. Planned giving permits the donor to carry out philanthropic wishes, become eligible for significant tax benefits, and possibly receive a lifetime income. The size of the donation is not affected by taxes; one hundred percent of the pledged gift will go directly to your favorite charity, ensuring that your decision will have the impact you hoped for. By making a contribution to Matthew 25 Clinic, you are not only investing in the health and productivity of our community, but also in the lives of those who cannot afford medical and dental care.



For more information on Matthew 25 or how you can support its community efforts, please visit [www.matthew25online.org](http://www.matthew25online.org). Matthew 25 Clinic is an accredited charity by the Better Business Bureau.

## How Do I Know If I Need a Trust?

For most, estate planning usually starts with a will. While a will can help organize how best to preserve and distribute your assets, it may not be the best final option for every estate. This is where a trust can help.

Trusts have been used for centuries to manage holdings of the wealthy. Even though trusts are quite common, many people may find them hard to understand.

A good analogy is to think about your house. When you own your house, you have the right to live in it, which can be considered a benefit. You also have the legal rights to rent, lease, or sell your house. A trust is a form of ownership of property that separates the beneficial ownership from the legal ownership. It names a trustee to be the legal owner of assets while naming one or more beneficiaries who will enjoy the benefits of the property placed in the trust. The person who created the trust and transferred ownership of assets to the trust is known as the grantor or settlor.

### Core Concept

Trustees keep track of trust assets separately from the income those assets generate. In part, this is because the grantor directs those resources differently. The core trust assets are often referred to as the trust principal or corpus. The dividends, interest payments, rents, etc., are called trust income.

Disputes over trust provisions and the general operation of trusts are primarily governed by state law and state courts. This means there can be wide variation in how trust provisions are interpreted and enforced if there is a question or problem.

A transfer of an asset by a person to a trust may be deemed a taxable gift in the eyes of taxing authorities. For this discussion, we do not address in detail potential tax consequences the gift may create.

Unlike a will, a trust can be used to avoid probate court and isn't subject to public scrutiny and so they can prove to be extremely useful in protecting loved ones, preserving resources, and helping to maintain family financial objectives.

Having basic knowledge of how they work is key to understanding how they fit in a wealth plan and can help achieve long-term goals. Consult with a professional advisor to inquire whether a trust will work for you.



*Kendall Dudley Billows*





# MAKE LEARNING YOUR LEGACY

By contributing to the Weitzman Scholarship planned giving program, you enable Purdue University Fort Wayne students to pursue their degree in education or engineering—regardless of their financial capability.

## MAKE A DIFFERENCE FOR A MASTODON

To learn more, visit [pfw.edu/weitzman](http://pfw.edu/weitzman) or call 260-481-6962 today.

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UNIVERSITY®  
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EA/EOU

## WITHOUT YOU?

Did you ever think of that as you considered your life journey? Without me, what would happen?

You have the ability today—the choice today—to make sure that there is never a "without me" question. Take the time to do your will and ensure that whatever assets you have, they go where you want them to go.

Perhaps Concordia Lutheran High School's students and faculty might be one of those favorites for you. Providing Christ-centered educational excellence since 1935, we have been graduating young men and women who have made a difference in communities around the world.

Consider us, for "without you," and people like you since 1935, many of our students would not be making that difference.



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Concordia Lutheran  
High School

## Charitable Gift Planners Of Northeast Indiana

Created in 1995, the Planned Giving Council of Northeast Indiana (CGPNI) is a nonprofit organization made up of charitable gift planning professionals such as attorneys, financial and estate planners, trust



administrators, and investment and insurance specialists. Our members also include representatives from many local nonprofit organizations, including academic, religious, health, arts

and culture, and social service organizations. The CGPNI is a member council of the National Association of Charitable Gift Planners (formerly the Partnership for Philanthropic Planning).

The mission of CGPNI is to facilitate, coordinate, and encourage the education and training of the planned giving community, and to facilitate effective communication among its many different professionals.

### The purpose of CGPNI is to:

- Promote planned giving in Northeast Indiana
- Advance the education and professional expertise of its members
- Provide access to tools and resources to develop skills in the profession
- Provide a forum for members to discuss specific planned giving issues
- Encourage networking and support among members
- Create and further awareness of governmental and legislative issues
- Encourage and uphold ethical practices and standards developed by the National Association of Charitable Gift Planners

**For information and/or a membership application contact: Mary Shankster, 260-435-3211 or visit our website at [www.cgpni.com](http://www.cgpni.com)**

## Your Presence and Absence both mean something... Today's Gift is Tomorrow's Remembrance!



Consider leaving a charitable contribution to St. Vincent de Paul during Write A Will Week or at a future date.

Schedule an appointment with our volunteer attorney in the privacy of his office.

**Joshua Burkhardt**  
Beers Mallers Backs & Salin, LLP  
**260-426-9706**

Ask for Koral Frost, Paralegal to schedule.

1600 S. Calhoun Street, Fort Wayne, IN 46805 260.456.3561



Abuse. Addiction. Prison. Tawana had every excuse to give up. Her poor choices also impacted her daughter.

"My mom introduced me to marijuana, and she didn't even realize it because she was high," said Tawana's oldest daughter, Cierra.

Tawana's bad habits soon progressed to alcohol and heroin, habits that cost her nearly \$500 every day.



*Tawana, a changed life*

Eventually, Tawana hit her rock bottom and made a call to The Rescue Mission's women and children's ministry, Charis House, and asked if there were any openings. She knew she needed help.

"Charis House is where my life changed," she said. "It's where my new beginning started."

Ten years after graduating the long-term program at Charis House, Tawana is not only still sober, but a thriving member of the community, as is her daughter.

"When you support a ministry such as this, not only are you helping that individual, but you are a part of helping broken families come back together again," Tawana said. "This ministry is the real deal. It's helping people every day."

Tawana's life transformation was made possible by the generosity of compassionate individuals seeking to provide the needy with real change. People like Charles and Dolores Bock, devoted Christians who spent their lives sacrificially giving their time, talent, and treasure to many area non-profits. Dolores was especially fond of The Rescue Mission, and her legacy gift to us will continue to impact men and women for generations to come.

"Their sacrifices are a true statement of a legacy of life," Charles and Dolores' daughter, Michelle, says of her parents' generosity.

You, too, can leave a legacy by giving a gift to ensure that lives like Tawana's continue to be transformed for the benefit of our community and of future generations.





The District of St. Vincent de Paul Society of Fort Wayne is a Catholic Organization consisting of 22 conferences or parishes within the greater Fort Wayne area. The first conference was organized at St. Patrick Catholic Church in February, 1944. Our district has made 7,800 person-to-person visits to homes, prisons, hospitals and nursing homes this year to give spiritual support and to evaluate the needs of our poor who we serve.

St. Vincent de Paul moves on the needs of any and all persons and offers seven core programs and a variety of services, including home visits, housing assistance, disaster relief, education and mentoring, food pantries, clothing, transportation, prescription medication, and utility costs. The Society also works to provide care for the sick, the incarcerated and the elderly.

**Committed to helping those in need**

**Thrift Stores** – serving Fort Wayne/Decatur and surrounding areas since 1946. In 2016, 40,000 customers shopped our Fort Wayne store. Items in the store also are provided for free to those in need through our Voucher Program.

**Voucher Program** – provides free furniture and clothing to those that qualify.

**Care-Van** – transports the needy to medical appointments. Last year our volunteer drivers logged 1,600 hours and 23,000 miles transporting 1,300 clients to appointments that would be difficult otherwise.

**Wood Shop** – builds bunk beds and dressers at a nominal fee for those in need. In 2016, we built 90 items in 1,900 volunteer hours.

**Food Program** – In our community, we serve food from 12 food pantries; provide food, gift cards and vouchers for food. We served food valued at \$235,000 to 60,000 people.

**Jail Ministry** - Provides underwear for jail inmates, male and female, who have no resources. We donated 1,700 pieces valued at \$5,600 last year.

**Handyman Group** – Making household repairs like building of ramps, among other projects, for needy homeowners. Totals last year: 103 completed projects for 63 appreciative people.



Last fiscal year we gave \$850,000 worth of household items, clothing, food and financial aid. We are committed to helping those in need and your support is always appreciated and wisely used.

**Leave a legacy in your community by participating in Write a Will Day**

**Attorney Cory Swagger will be available October 23 from 2 to 6 p.m.**

**Please call (260) 484-9560 to make an appointment**



**LEAVE A LEGACY**

At The Rescue Mission, we understand how important it is to leave a legacy. For more than 110 years, we've been changing the lives of the homeless and afflicted in Northeast Indiana. Make an appointment to see just how easy it can be to leave your own legacy.

**Samuel Hardy, CFRE**  
Executive Vice President

**The Rescue Mission**  
301 W. Superior Street  
Fort Wayne, IN 46802  
260.426.7357 ext 105

[samuel@therescuemission.net](mailto:samuel@therescuemission.net)



**TheRescueMission.net**

# How to Talk to Aging Parents about the Future

(StatePoint) Parents care for and guide children into adulthood. But as parents age, sometimes the roles are reversed. Establishing a plan will help everyone feel more at ease about the years ahead. Here are four common concerns you may face with aging parents and tips to manage each conversation.

## Plan Living Arrangements

Multi-level homes and complicated floor plans can make everyday living difficult and dangerous for seniors. However, convincing parents to move into a more manageable home or assisted living may be tough. Suggest the transition early, while parents are still active to help them ease into the idea. If they insist on staying put, consider homecare and installing assistive equipment, like handrails.

## Focus on the Road

Driving can be a sensitive topic because for many, it's a key part of remaining independent.

Take 90-year-old Vivian Cash who started driving in 1949. While always priding herself on her safe driving -- in fact, she's never had an accident -- she recently pulled into her driveway and stopped too close to a telephone pole, ultimately needing help moving her car. That was when she decided it was time to stop driving.

"If I'm driving and I had a problem, I could hurt someone or myself. It just isn't worth it," explained Cash.

Of course, not everyone will be willing to hang up their keys, so approach the topic before noticeable problems surface, such as with vision or dexterity, and agree to certain warning signs that might indicate it's time to rethink transportation.

When it is time for parents to stop driving, help them map out ways to get to all their activities.

## Update Important Documents

Most people don't like discussing wills and life insurance. As a result, they're often written and not revisited. However, both need to be updated periodically, especially when major life changes take place, like marriage, death or divorce.

Ensure your parents have a will that's been updated in the past five years. If not, it should be revised to reflect their current wishes. Establish who will be in charge of executing the details, and determine where documents will be stored.

Any updates to wills need to be reflected in life insurance policies, since beneficiaries take precedence over whatever the will specifies. Consider working with a trusted advisor who offers both life insurance and retirement planning, such as an Erie Family Life insurance agent, to ensure parents and family members are covered for the future every step of the way.

## Gather Financials

Finances need to be discussed -- from retirement planning, debt consolidation and payment to logistics like where important documents are placed (digital and hard copies). Even if parents don't want to divulge all their information, getting a general sense of the situation will make things easier when decisions need to be made.

Help your parents create a list of bank, benefits, pension and other accounts, as well as usernames and passwords. Keep this information in a safe place, such as a fire-resistant safe. Know where items like tax files, car titles and the key to the safe are kept.

Aging isn't easy. Address everything now to leave your family at ease for the changes ahead.



Facing a serious, potentially life-limiting illness can be terrifying, both for the patient and the patient's family. Visiting Nurse has helped thousands of Northeast Indiana residents struggling with end-of-life issues through our hospice and palliative care programs that help families come together as they face the future.

We do so with your help. As a non-profit agency that has cared for the region since 1888, Visiting Nurse will never turn away a patient because of an inability to pay. With the support of generous donors like you, we've been able to help patients and their families deal with the struggles and grief that come during a terminal illness.

Our first paid nurse, Josephine Shatzer, cared diligently for the sick and poor of Fort Wayne at the turn of the 20th century. And today, a century later, our dedicated physicians, nurse practitioners, registered nurses, certified nursing assistants, social workers, chaplains and volunteers are carrying on Josephine's legacy of caring for people in the most vulnerable time of their lives.

Your donations to the Visiting Nurse Foundation ensure that veteran patients are given the honor they deserve. Your donations help purchase instruments for our music therapy program, which provide soothing music and companionship for those nearing the end of their journey. Donations from people like you support the work of our grief counselors, who provide their services at no charge to those who go on living. To establish a legacy at Visiting Nurse, consider joining Josephine's Planned Giving Society, for those who have committed to including Visiting Nurse as a part of their estate plans. Your commitment to Visiting Nurse will ensure that no patient or grieving adult will suffer alone.



Learn more about Visiting Nurse's programs by visiting [www.vnfw.org](http://www.vnfw.org) or calling (260) 435-3222.



# Leave a Legacy of Compassionate Care



The support of the community for the past 130 years has meant Visiting Nurse can continue to provide compassionate care to all who need our services.

Our first nurse, Josephine Shatzer, left a legacy of superior care for those facing serious illnesses and their families in Fort Wayne.

Today, Visiting Nurse is proud to continue Josephine's work through our hospice and palliative care programs that work with patients in an eight-county region of northeast Indiana – in their homes, in assisted living facilities or in our 14-bed

inpatient Hospice Home, the only freestanding hospice facility in the region.

Visiting Nurse continues to care for those who go on living too, with grief support programs available at The Peggy F. Murphy Community Grief Center. You can help us continue Josephine's legacy through a donation to the Visiting Nurse Foundation and by joining Josephine's Planned Giving Society.

Visiting Nurse Palliative Care • Hospice Care  
Hospice Home • Grief Support

Learn more at [www.vnfw.org/donate](http://www.vnfw.org/donate) or by calling (260) 435-3222.

5910 Homestead Rd. • Fort Wayne, IN 46814



# KNOW

that your plan for the future  
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# Your Guide to Planning Ahead



Senior Life is proud to support Charitable Gift Planners of Northeast Indiana (CGPNI) and Write A Will Week, October 22-26



Serving Allen and the surrounding counties with a circulation of 24,500. Find us at over 360 locations, including grocery stores, restaurants, banks and more!

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