

Phi•lan•thro•py

Connecting mission through generosity

Fall 2015

Plan to Join Us!

Reducing Your Tax Burden:

Tax efficient strategies that can help stretch your dollars in retirement

An Informative Seminar

8:30 am

Friday • Dec. 11, 2015

Guest Speaker:

Lee Pelko

CFP®, CRPC® Certified Financial Planner™ Professional

Luther Acres Community Room
(A light breakfast will be served)

250 St. Luke Drive
Lititz, PA 17543

Please RSVP
by Dec. 4, 2015

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Introducing Our Guest Speaker,
Lee Pelko, CFP®, CRPC®
Certified Financial Planner™ Professional

Rodgers & Associates
"THE RETIREMENT SPECIALISTS"



Lee Pelko

Lee has been a Rodgers & Associates financial planner since 2004. She was previously employed at Miller & Miller CPAs, where she developed the firm's asset management services in cooperation with Oppenheimer & Co., the Wall Street investment consulting firm. She has distinguished herself for successfully transitioning clients into retirement by creating efficient tax and estate strategies that enhance asset management services. Her finance career began in 1992 as a tax advisor for H&R Block.

In addition to conducting financial seminars throughout Lancaster County, she works with a variety of civic and professional institutions, including serving as a member of the Lancaster Hospice Planned Giving Council, past president of the Lancaster Chapter of the Society of Financial Service Professionals, and as an active member of the Financial Planning Association. A classically trained pianist, Lee resides with her husband in Lancaster County.

Gifts from the Heart

On September 27, 20 volunteers, led by Luthercare's Director of Church Relations & Pastoral Care, The Reverend Glenn Beard, Jr., traveled to Ocean County, New Jersey, to help people who are still recovering from Superstorm Sandy. The crew included two residents from Luther Acres, a routine volunteer to the community, and included congregational members of Evangelical Lutheran Church in America, Lutheran Church-Missouri Synod and United Methodist congregations. The trip was organized through Lutheran Social Ministries of New Jersey in coordination with a United Methodist organization: A Future with Hope.

Working in Little Egg Harbor, Glenn reports they stayed in an old Roman Catholic rectory, now enjoying new life as home to a merged United Methodist parish, and outfitted as a dormitory for disaster response work. In all the group worked on seven



properties, doing things like dry wall installation, fixing handicap accessible ramps and a variety of work items.

Glenn said, "We never really know what we are going to do." One very interesting aspect of this trip was helping

Jean, who needed a completely secure landscaping project before she could occupy her new home on stilts on the site of her destroyed home. The crew worked over two days to shovel stone completely around the house, in order to prevent erosion. Jean got her certificate of occupancy while they were there, and three years after she was forced out, just days after her husband died, she joyfully reclaimed her home. What a difference in her life!

We often fail to realize that beyond vacation homes, so many lives were uprooted in the aftermath of this storm. But what a witness, when people from differing Christian traditions come together and give a gift from the heart, their time and talent.

The Rev. Glenn Beard, Jr. serves as the Lutheran Disaster Response coordinator for the Lower Susquehanna Synod. Gifts to Luthercare may be designated for disaster response.

Things you may not have considered for end of year giving:

- Give an asset such as appreciated stock, and avoid capital gains tax.
- Give a gift of insurance that is no longer needed. It will reduce your taxable estate.
- Consider a charitable gift annuity, receive a deduction and tax sheltered income.
- Perhaps you have another idea about structuring end of year giving.

Call our Philanthropy Team. Bill Snyder and Christina Duncan stand ready to talk with you.

OUTRIGHT GIFTS OF APPRECIATED ASSETS

Gifts of appreciated assets such as securities or real estate are an excellent way to help our cause. These gifts can provide you with numerous benefits:

- Receive an income tax deduction, based typically on the asset's fair market value
- Avoid federal and state capital gains taxes
- Avoid the Affordable Care Act Medicare tax

LIFE INSURANCE GIFTS

Making a gift to us of your old, unneeded, or obsolete life insurance policy can provide you with the following benefits:

- Receive a charitable income tax deduction
- Reduce your taxable estate
- Preserve your cash and savings

CHARITABLE LIFE INCOME PLANS

If you own low-yielding assets and are seeking a higher income, a charitable life income gift such as a charitable gift annuity or charitable remainder trust may be worth exploring. In exchange for your charitable gift of cash or appreciated securities, you reap multiple benefits:

- Receive payments for your lifetime(s)
- Generate a current income tax deduction
- Bypass all or a portion of the capital gains on appreciated assets
- Enjoy increased financial security

CHARITABLE LIFE ESTATES

If your estate plans include leaving your residence (home, farm, vacation home) to charity, you may wish to create a charitable life estate arrangement. You can make a gift to us of your property today and receive the following benefits:

- Current income tax deduction
- Life use and enjoyment of the property
- A lasting legacy to further our mission



This information is not intended as tax, legal or financial advice. Gift results may vary. Consult your personal financial advisor for information specific to your situation.