

DAV Gift Planning News and Tips & New Guardian Society Member Appreciation

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A Mother's Peace of Mind; A Son's Dreams Pursued

"I don't know what we would have done without DAV; they made him a better person. He felt there was going to be a light at the end of the tunnel. It was life-changing for him."

Connie Kinney, mother of Marine veteran Bob Schilling

One day soon, Bob Schilling will once again spend his days doing the work that matters most to him: serving and protecting; but this time animals and natural resources will benefit from his capable and caring watch.

"It's very interesting," says Schilling about his 2006 deployment in Iraq. "It's one of those things where you do everything you can to focus on the guys around you and make sure that you're doing your job so nobody gets hurt. It gives you a whole different perspective on what's important in life."

While in Fallujah, the Marine suffered injuries from two separate explosions.

"The first time we got hit I was knocked unconscious – picked up and knocked into a wall, says Schilling. "The second time, we ran over a pipe bomb and it caused me to lunge forward, I hit my head on the turret and it knocked me out."

The second explosion inflicted damages near Schilling's brain stem, resulting in a steady occurrence of migraines.

"I feel like it was one of those things that was difficult because I was one of the first people to really be diagnosed and treated for TBI (Traumatic Brain Injury), and without knowing a lot of the factors, I was kind of a test dummy for the whole thing," says Schilling. "They had no idea if this was going to be a long term thing or if I was going to recover from it. "



Schilling returned home to Alexandria, Kentucky, where his mother, Connie Kinney, a DAV Auxiliary member, quickly saw the headaches were not subsiding.

"I think that was depressing him — the headaches and the pain," says Kinney. "He didn't feel like he was getting better."

Unable to put Bob on her insurance, and nearly depleted of hope, Kinney sought help through DAV. "We talked to the NSO in Cincinnati and he [Schilling] brought home all his paper work," recalls Kinney. "He got all his back pay, they helped him get into school, and get his disability checks. His whole attitude changed."

In May of this year, Schilling graduated from Hocking College in Nelsonville, Ohio, where he studied natural resources law enforcement. "I liked being able to help people and protect things — to feel like I'm doing some good. Now I'd like to work with animals," says Schilling.

For Kinney, Bob's pursuit of his dream is a reality because of DAV. "I don't know what we would have done without DAV; they made him a better person," she says. "He felt there was going to be a light at the end of the tunnel. It was life changing for him."

Giving to DAV for DAV's Gift to Him: The Will to Live Grateful Vet Names DAV Beneficiary of Insurance Policy

“Needless to say, (DAV’s help) was a life-changing event and reinforced my desire to live. At least now I could afford to do so.”

Charles H. Herring, III



This spring, DAV’s Gift Planning Department received this powerful letter from Charles H. Herring, III, an injured Vietnam veteran.

Approximately six years ago a representative of your organization heard about my problems with the VA - and called to offer assistance. Shortly after, I underwent several examinations by numerous medical personnel. Within sixty days I received notice that my disability rating had been increased to 100% (from 30%) due to a service-connected injury. I am absolutely convinced that had DAV not interceded, I would have continued to receive the same lip service concerning my many VA appeals and denials.

Needless to say, (DAV’s help) was a life-changing event and reinforced my desire to live. At least now I could afford to do so.

In an effort to demonstrate my sincere appreciation for all of the DAV’s efforts on my behalf, I have made DAV the beneficiary of a \$10,000 life insurance policy upon my demise. I hope and feel that this gift will help your outstanding organization continue to assist veterans in need.

Semper Fi,

*Charles H. Herring, III
United States Marine Corps*

We’re honored to share Herring’s story. We also welcome him as a new member of the Guardian Society (see panel 5 of newsletter), our small gesture of appreciation to those who inform us of their estate gift plans for DAV.

A Simple Change of Beneficiary Form; A Legacy Gift to DAV

To name DAV the partial or full beneficiary of an insurance policy or retirement plan, simply request a change of beneficiary form from the policy or plan administrator; then use our legal name and address as follows:

DAV (Disabled American Veterans)
P.O. Box 14301, Cincinnati, OH 45250
EIN/tax identification number: 31-0263158.



Then let us know, so we can thank you!



How to Help Your Lawyer, and Yourself

Before meeting with your attorney about your estate plan, here are four tips to save you time and money:

1. Prepare an inventory of your estate.

Since your estate plan will essentially direct the transfer of your assets at death, you should compile a list of all your holdings and obligations. What do you own? How much is it worth? Where is it located? How are the various assets owned (jointly, separately, etc.)? List any memberships, e.g., time-shares. What are the beneficiary designations on your bank, brokerage and retirement accounts, and your insurance policies? How much do you owe and to whom?

This will take some time and force you to get all your records in order. It's easy to overlook some assets, so be as thorough as possible.

2. Select key people to involve.

Who do you want to oversee the probating of your estate (your executor or personal representative)? Who do you want to serve as the trustee of any trusts created by your will? Who do you want to be the guardians of any minor children? And don't forget about your power-of-attorney and health care documents.

You will need primary names and back-up names in case your first choices are unable or unwilling to serve.

3. Decide what to give to family members.

This can be one of the most difficult parts of the whole process. Some people endlessly delay getting a will because this step is too perplexing or painful. There are many issues to consider. Too much inheritance may stifle personal initiative and feelings of self-worth. One child may be careless with money; another may have physical needs requiring extra assistance. One child may be self-sufficient; another financially strapped. How much is too much or too little?

You might want to discuss this subject with a trusted friend or personal advisor. And remember, with a will you can always change your mind later. The important thing is to get a plan in place for now.

4. Determine your charitable bequests.

Which organization(s) do you want to support with gifts from your estate? Of course, we at DAV hope you will include us in your plans. Your estate gift will make a difference and help us continue our important work into the future. A charitable giving component to your estate plan can have significant meaning to your survivors and powerfully communicate your values. It can also help you establish a legacy that will outlive your children and grandchildren.

*We invite you to create **your own legacy** of compassion for injured veterans by making a special gift to DAV during your lifetime, or in the future through your estate plans. To learn more, please call us at 1-800-216-9802, ext. 1, e-mail giftplanning@dav.org, or return the attached postcard. If you have already named DAV in your estate plans, please let us know!*

Charitable Gift Annuity Rate Update

In Giving, You Receive

Charitable gift annuities provide a wonderful way to give to DAV and retain a generous, fixed income for life – largely tax-free for a number of years — depending on your age(s). Donors can also claim a one-time charitable deduction.

The American Council on Gift Annuities recently announced that current annuity rates will remain the same for another year.

If you have considered a charitable gift annuity (min. gift to DAV: \$10,000; min. age: 60) in the past, or would like to learn more, please call us at 1-800-216-9802. We will be glad to explain the program to you and send details of the income and tax benefits you would receive, based on your age(s).



Charitable Gift Annuities

Boost Your Income and

Help Disabled Veterans!

Minimum gift: \$10,000 Minimum age: 60

Sample Payout Rates

One Life		Two Lives	
Age	Rate	Ages	Rate
60	4.4%	65 & 67	4.3%
65	4.7%	70 & 72	4.7%
70	5.1%	75 & 77	5.1%
75	5.8%	78 & 80	5.6%
80	6.8%	80 & 82	5.9%
85	7.8%	83 & 85	6.5%
90	9.0%	86 & 88	7.3%

Rates available for every age — just ask!

Call 1-800-216-9802
for more information.
www.dav.giftplans.org
email: giftplanning@dav.org

Previous gift annuity donors: additional gift annuities can be funded at any time; just call to learn the current rate for your age. (The chart above shows a few sample ages and age combinations.)

Double Your Tax Benefits: Donate Stock vs. Cash

Are you writing checks to your favorite non-profit organizations, when you could be giving appreciated stocks instead? This is especially beneficial to those who claim itemized deductions on their federal income tax return, and are in a tax bracket of 25% or higher.

Benefits to you include:

- A charitable deduction for the stock's current fair market value
- Tax avoidance on the unrealized capital gains of the donated stock
- The satisfaction in giving a gift that is larger than what it cost you.

In turn, the non-profit benefits from the full value of the stock. (Tax-exempt organizations pay no tax when liquidating gifts of stock.)

For you to benefit, there are two things to remember. The stock must be:

- Publicly traded and purchased more than twelve months ago.
- Directly transferred to the non-profit (vs. selling it and writing a check).

For stock transfer instructions:

Just call DAV's Gift Planning Department at 1-800-216-9802, then press 1, or email giftplanning@dav.org.

Please ask your financial advisor how this gift opportunity applies to you.

New DAV Guardian Society Members

October 1, 2013 to May 30, 2014

*Many thanks to these individuals for naming DAV
in their estate plans, or for creating a gift annuity with us.*

*Members receive a lapel pin, an engraved certificate, and a
name listing in the society's newsletter, unless anonymity is preferred.*

Anonymous (4)

Anonymous

In honor of Vietnam vets

Louis Albrecht

Jack F. Allen

Donna Almekinder

Regina Anibaldi

Tracy M. Baker

In honor of all wounded vets

Robert and Rosemary Berg

Eugena Blythe

Tony Caffarelli

Alice and William Calloway

Mary L. Church

Clayton Cowan

Barry Doesken

Daniel Anthony Donham

In memory of Carol Lawyal Donham

Brian L. and Susan R. Emmons

James Lee Fay

Earl Grant

WJ. Grimes

Holly Guminski

Jerry R. Haught

In memory of Alice Jean Haught

Kenneth A. Haworth

Charlotte E. Hemker-Smith

Jerome J. and Audrey Heneke

Charles H. Herring

Jeffrey M. Holstein

Emogene Howerton

Patrick Judd Hunziker

Kathy Kayros

Thomas Kenny

William J. Kondash, Jr.

Joel S. Koransky

Roland LaFlamme

Rosalind A. Leavy

Frank and Clara Linthicum

George Miller

Donald F. Offield

Cathy M. Ostroff

Robert Roesch

Gloria Rotunda

Clifford Rustein

Robert Salopek

L. Peter Sensebaugh, Jr.

Jill A. Smith

Margie Smoot

Ed Sokolowski

Andrew J. Terry

Robert and Louise Trego

Mary Elizabeth Tuttle

Mike and Bette-Anne Tuttle

Marcel Vogelsang

William C. Ward, Sr.

Tim Wusz

DAV Gift Planning News and Tips

New Guardian Society Member Appreciation

For More Information

Katie Kaminski of our Gift Planning department looks forward to talking to you about special gift opportunities that can leave a lasting legacy of your compassion for ill and injured veterans. Please call, write, or return the attached postcard to learn more!

1-800-216-9802

E-mail: giftplanning@dav.org

Web site: www.dav.giftplans.org

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Visit our web site:

www.dav.giftplans.org

to find many more estate planning articles, and to calculate the benefits you would receive from a gift annuity.