

## Reply Card

We invite you to call us at **1-800-216-9802**, ext. 1, return this reply card or email us at [giftplanning@dav.org](mailto:giftplanning@dav.org).

- Please send me stock gift instructions so I can make a year-end gift to DAV.
- Please send information about including DAV in my estate plans.
- Please send an illustration of a gift annuity that produces income for life. *(Minimum gift to DAV: \$10,000)*  
My birth date *(minimum age 60)*: \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
Survivor's birth date *(minimum age 60)*: \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_
- I have included DAV (P.O. Box 14301, Cincinnati, OH 45250) in my estate plans via my will, trust, life insurance policy or retirement plan.

Name(s) \_\_\_\_\_

Address \_\_\_\_\_

City, State, ZIP \_\_\_\_\_

Phone \_\_\_\_\_

E-mail \_\_\_\_\_

Comments: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

▲ DETATCH HERE

Please fold and tape the open end before mailing.

## New DAV Guardian Society Members

June 1, 2015–November 1, 2015

*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 (20)	Henry Schmoll	Mr. & Mrs. Richard & Diane Janke
Alfred Bald	James J. Thimmes	Mr. & Mrs. Robert Colby
Augustine R. Elliott	James M. Sims	Ms. Gail Chimenz
Barbara Bowers	Jerry Normand	Ngoc Dang
Betty Cosmos	Joanne Nyquist	Paul Bishop
Beverly Samuels	John P. Walsh	Philip W. Shafer
Clarence Lintz	John W. Pinkston	Regis N. Guinaugh
Colonel Harold Copperman	Karl Lepping	Robert King
Daniel & Elisa Ashe	Katarina Griffith	Robert Plehn
David & Suzanne Shaffer	Katherine Baran	Robert & Sandre Weare
Dolores H. DeMarco	Kay Rudnicki	Roger & Claire Epworth
Donald Weissenberger	Kenneth Bernard	Ron Lehmann
Donald E. Wilson	Kirk J. Smith	Sam Morse
Donald K. Young	<i>In memory of Colonel &amp; Mrs. Nelson P. Conover</i>	Shel Secunda
Dr. James Albrecht	Larry Gray	Shirley M. Dajnowski
Elizabeth Blanco	Lenore Matta	Susan Abbett
Eva Reeves	Leonard Bowers	TJ & Pam Brekken
Gene Earl Bailey	Leonard Walsky	Tyrone Jamison
Gilbert Crespo	LeRoy & Noemi Barta	William R. Lambert
Greg Martus	LeRoy Stewart	William A. Ohlemueller
Harold E. Wright	Mr. & Mrs. A. E. Boerema	William & Pauline Cratty
Harold L. Helton	Mr. & Mrs. D.H. McFarlane	William E. Butler
<i>In memory of Ronald Helton</i>		<i>In memory of El Nora Butler</i>

## Gift Planning News and Tips

### New Guardian Society Member Appreciation

#### In This Issue:

- McIntosh named DAV's new National Commander
- Investing in hope
- A camp for kids of our heroes
- Young widow honors veterans through DAV 5K
- Five tips for year-end giving
- New Guardian Society members

#### For More Information:

We look 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 [giftplanning@dav.org](mailto:giftplanning@dav.org) [www.dav.giftplans.org](http://www.dav.giftplans.org) 409746 (11/15)



Disabled American Veterans  
P.O. Box 14301  
Cincinnati, OH 45250-0301



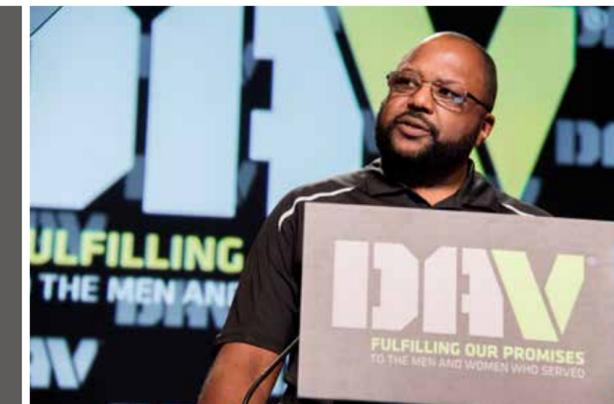
Visit our website [www.dav.giftplans.org](http://www.dav.giftplans.org) to find many more estate-planning articles and to calculate the benefits you would receive from a gift annuity.



## Gift Planning News & Tips

### Guardian Society Member Appreciation

# McIntosh named DAV's new NATIONAL COMMANDER



Medically retired Army helicopter pilot Moses A. McIntosh Jr., of Augusta, Ga., was unanimously elected National Commander of the nearly 1.3 million member DAV (Disabled American Veterans) at the organization's 94th National Convention.

"While there's no guessing what the political process will determine for our men and women in uniform, it makes me sit up and take notice that our legacy of service to veterans and their families will continue. It must continue," McIntosh told DAV members. "That's why we exist. We still have men and women deployed in harm's way, and many will come home with their lives changed forever."

McIntosh is a life member of Chapter 55, Covington, Ga., where he has served at the local level supporting DAV service initiatives. He was elected commander of the DAV Department of Georgia in 2007. He has served on the DAV National Executive and National Interim Membership Committees.

A native of Meridian, Ga., he enlisted in the United States Air Force after graduating from high school. Following an interservice transfer to the U.S. Army in 1989, McIntosh attended warrant officer training as well

as U.S. Army aviation flight training, which qualified him to pilot UH-1 and UH-60 assault helicopters.

He was medically retired at the rank of chief warrant officer in 1997. He is a service-connected disabled combat veteran of Operations Desert Shield and Desert Storm.

**"DAV was there for us when many of us didn't know where to turn."**  
—Moses A. McIntosh Jr., National Commander

McIntosh received a Master of Science in human resource management from Troy State University and completed his undergraduate studies at the University of Maryland and Louisiana Tech University.

His devotion to DAV and all of America's injured and ill veterans and service members is what drew him to seek National Office.

"We've all been there before. DAV was there for us when many of us didn't know where to turn," he said. "Now, we owe it to those who brought us into the DAV family to ensure we're reaching out to all veterans of all eras still today."

## Investing in hope

Veteran's life of hard work and success leads to generous legacy for injured veterans

Jim Roman had always understood sound investments. When he named DAV in his will, he was investing in DAV's ongoing ability to help countless injured veterans who sacrificed so much during their service.

Jim understood sacrifice and service too. The Navy veteran's sharp mind and work ethic helped him secure a successful career. He gained those qualities during his childhood, when he endured his father's death at 10 years old.

An only child, young Jim told his mother not to worry. He said he'd take care of her. And he worked hard to ensure a happy future.

A straight-A student, Jim landed a job as an accountant at the age of 18. He spent his lunch hours on the stock exchange learning valuable tips from the pros. Though he never attended college, he continued to advance in the company.

In 1943, Jim joined the Navy and was injured while serving in Guam to capture the island back from



Jim Roman with his wife, Mildred. The gift he included for DAV in his will continues to help disabled veterans today.

the Japanese. He broke both hips and legs and was transferred from hospital to hospital.

Jim began treatment at a hospital in Hawaii, then he was moved to San Francisco, and finally he ended up in Coney Island, New York, where he was able to see Navy ships from his hospital room. He was there for 12 months.

In spite of those injuries, Jim did not see a physician after his naval days, and he never missed a day of work.

This hardworking veteran paid it forward by making sure the many disabled veterans in this country receive the help they need, yet another sound investment for Jim.

## A camp for kids of our nation's heroes

It's back-to-school season, but many kids have a lot of fun summer memories, thanks to Camp Corral.

DAV once again joined forces with Camp Corral to provide a unique and fun camp experience to children of ill, injured or deceased veterans.

This summer, more than 3,000 military children throughout the nation attended a free week at Camp Corral. The kids enjoyed activities such as archery, boating and dodgeball.

Last year, more than 200 of the camp participants were sponsored through DAV's "Just B Kids" scholarship program. Children between the ages of 8 and 15 were invited to experience Camp Corral and enjoy a week of nonstop fun and excitement.



## Young widow honors veterans through DAV 5K

Sasha Bradford's life has taken many unexpected turns. Two years ago, her husband Michael was killed in Afghanistan. Sasha found out about his death when she was seven months pregnant.

Today, the 26-year-old widow fights to keep her late husband's legacy alive while raising their toddler son. One way Sasha honors Michael and other veterans like him is by participating in the DAV 5K.

"Our veterans have given more than we can ever imagine," Sasha said. "If I can give back in a way as simple as running for them, I will."

Each year, DAV hosts a national series of 5K runs to raise funds and awareness for injured veterans and their families. This November, the DAV 5K will take place in Cincinnati, San Diego and Atlanta. To learn more about the DAV 5K and register for the event, visit [dav5k.org](http://dav5k.org).

Sasha believes the DAV 5K is important because it supports men and women who give all of themselves so that everyone else can be safe and free.

"They have spent time away from their families," Sasha said of veterans. "They have held the hand of their best friend dying in the field. They have given pieces of their heart, mind and body to protect us"

"We have the ability to make a difference. Why would you not for someone who has given up so much for us?"

Sasha also participates in the event because Michael loved to run, and she wants to pay tribute to his memory.

On a spring afternoon in 2013, a county sheriff and a pastor knocked on Sasha's door. Sasha clutched her pregnant stomach with fear. She knew what they were going to say.



Sasha Bradford and her son at the 2014 DAV 5K in Cincinnati.

"They gave me the hardest news they would have to give anyone," she said. "They told a 24-year-old, seven-and-a-half month pregnant girl that her husband was killed in Afghanistan."

Michael died five weeks before he was supposed to come home for the birth of his son. He was killed by a suicide bomber less than 50 yards from his base.

Sasha remembers her husband as a caring man

with an open heart. He had a "contagious laugh" and liked to golf and grill with his buddies, she said. When he wasn't learning a new language, Michael took care of their dog, ESPN, named for his obsession with sports.

Michael joined the Army soon after graduating from high school and served in Korea and Iraq. Later, he worked as a contractor in Afghanistan for the Marine and Army Special Forces as well as the Afghan Special Forces.

Sasha said she will never stop missing her late husband, but she will always be proud of what the young veteran accomplished in his short time on earth.

"They have given pieces of their heart, mind and body to protect us... **We have the ability to make the difference.**"

—Sasha Bradford

## Five tips for year-end giving

If you're like most people, you do your major giving toward the end of the year. This probably occurs for several reasons. The closing of the tax season encourages itemizers to obtain income tax deductions; a barrage of earnest appeals by nonprofits increases awareness of financial need; and many are simply predisposed to end the year by making a charitable gift.

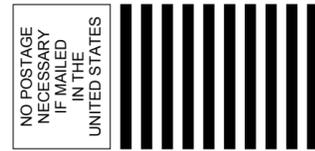
Here are five tips to help you make the most of your year-end giving:

1. **Calculate your income.** Try to get a handle on your tax liability for the year. Did your unearned income increase? Did you sell any appreciated assets? Will you owe more taxes? This alone may motivate you to increase your giving before Dec. 31. In fact, you may even want to move some of your giving forward from next year to create a larger income tax deduction for yourself this year. Non-itemizers may especially find this "grouping of gifts" useful in order to take advantage of an itemized tax return every other year.  
In any case, by the time you fill out your income tax return, it will be too late to make charitable gifts for the previous year. Take the time to do some planning while you still have the opportunity to make a year-end gift.
2. **Review your stocks.** Look at the stocks you have held for more than a year. Which ones have appreciated the most? It may be prudent for you to make your year-end gift using one or more of

these stocks. Here's why: If you sold the stock, you would incur capital gains tax on the appreciation. However, if you give the stock and allow DAV to sell it, no one pays tax. Plus, you get a charitable deduction for the full amount of the stock, just as you would if your gift was made with cash. What's more, if you can't use all the income tax charitable deduction resulting from the gift, you can carry it forward for up to an additional five years. Such gifts are deductible up to 30 percent of your adjusted gross income.

3. **Consider a life-income gift.** DAV offers a variety of Charitable Gift Annuity plans to fit your needs. You can make a gift now, obtain tax benefits and receive income for the rest of your life. Sound too good to be true? A few minutes of your time will convince you otherwise. Our gift planner can provide personalized illustrations and printed material to assist you and your advisor(s).
4. **Do your giving early.** This is especially true if you want to make a gift of noncash assets such as stock. It also applies to life-income gifts such as Charitable Gift Annuities. Your professional advisor(s) and DAV's Gift Planner are busy beyond belief as the year winds down. The sooner you can get your gift activity going, the better it will be for everyone concerned.
5. **Talk to your advisor.** Before making any significant gift to DAV, or to any other nonprofit for that matter, you should have your CPA, attorney or other advisor help you understand the impact of your gift on your income tax return and estate. We at DAV want your giving to be prudent, as well as generous and joyful.

For more information about the year-end giving opportunities at DAV, contact Stephanie Vorhees at 1-800-216-9802, ext. 1, or complete and mail in the form attached to this newsletter. We are here to help you in any way we can.



**BUSINESS REPLY MAIL**  
FIRST-CLASS MAIL PERMIT NO. 18904 CINCINNATI OH

POSTAGE WILL BE PAID BY ADDRESSEE

DAV GIFT PLANNING DEPT  
PO BOX 14301  
CINCINNATI OH 45250-9927

**DAV** Disabled American Veterans  
Guardian Society

