



Charitable Gift Planners
of NORTHEAST INDIANA

Will and Testament

Write a Will Week

October 19-23, 2020

*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 19-23, 2020. 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"

Division of The Papers Incorporated
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 800-733-4111
www.seniorlifeweb.com



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Write a Will

Change the World

By Richard Cummins

Helen 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 19-23, 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), 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, 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*

You'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



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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.

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

2020 CGPNI Committee

Lauren Denton BKD CPAs & Advisors

Leah Good Troyer & Good, PC

Paul Neill Old National Bank

Tess Steffen University of St. Francis

Betty Foster Senior Life Newspapers

Andrew Simmons

..... Rothberg Logan Warsco LLP

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.cgpn.com

2020 Write a Will Events

Central Site – Ft. Wayne Parks and Recreation Community Center

(call for appointment)

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

fortwayneparks.org

Contact: Mary Wagner-Stockman

260-427-6461

mary.wagner-stockman@cityoffortwayne.org

October 21: 9:00-11:00 am; 1:00-3:00 pm

Attorney: Janell Sprinkle/Beers Mallers

Allen County SPCA

4914 S. Hanna St., Fort Wayne, IN 46806

allencountyspca.org

Contact: Beth Squires

260-744-0454, ext. 217

beth@allencountyspca.org

October 19-23

Call for times and attorney information

Attorney: TBD

Cancer Services of Northeast Indiana

(by appointment only)

6316 Mutual Dr., Fort Wayne, IN 46825

www.cancer-services.org

Contact: Stacey Stumpf

260-484-9560

sstumpf@cancer-services.org

October 20: 1:00-6:00 pm

Attorney: Cory Swagger/Swagger Law

Community Harvest Food Bank of Northeast Indiana, Inc.

Community Harvest South – Conference Room

999 E. Tillman Rd., Fort Wayne, IN 46816

www.communityharvest.org

Contact: Maia Pfeffer,

Community Engagement Coordinator

260-447-3696, ext. 330

mpfeffer@communityharvest.org

October 22: 9:00 am-1:00 pm

Attorneys: Katie Yarnelle, Michael Licari/Hunt

Suedhoff Kalamaros, LLP

Concordia Theological Seminary

(call for appointment times)

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

www.ctsfw.edu

Contact: LeeAnna Rondot

260-452-2204

leeanna.rondot@ctsfw.edu

October 19-23

Call for times

Attorney: Heidi Adair/ Beers Mallers

Continued on page 8

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.)



You can leave a legacy of *Compassionate Care*



The support of the community for the past 132 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 11-county region of northeast Indiana – in their homes, in assisted living facilities or in our Hospice Home, the region's

only free-standing hospice facility.

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 our 132-year tradition of compassionate care through a donation to the Visiting Nurse Foundation and by joining Josephine's Legacy fund.

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

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

5910 Homestead Rd. • Fort Wayne, IN 46814

2020 Write a Will Events

Continued from page 7

Fort Wayne Children's Zoo

(call for appointment – phone/video conference appointments encouraged for safety. If phone/computer is needed, one will be provided at Fort Wayne Children's Zoo Education Center building, 600 Franke Park Dr., Fort Wayne, IN 46808)

3411 Sherman Blvd., Fort Wayne, IN 46808
www.kidszoo.org

Contact: Amy Lazoff
260-427-2285 or 260-385-3504
amy.lazoff@kidszoo.org

October 19: 8:00-11:00 am

October 23: 1:00-4:00 pm

(other times available as needed/
by appointment)

Attorney: Charles Backs/Barnes & Thornburg LLP

Fort Wayne Museum of Art

311 E. Main St., Fort Wayne, IN 46802
www.fwmoa.org

Contact: Ashley Stoneburner

Call for dates and times

260-422-6467 or 260-402-2209
ashley.stoneburner@fwmoa.org

Attorney: Leah Good/Troyer & Good PC

Fort Wayne Trails, Inc.

(call for appointment)
300 E. Main St., Fort Wayne, IN 46802
www.fwtrails.org

Contact: Angie Quinn
260-969-0079 or 260-450-2057
angie@fwtrails.org

October 19: 1:00-5:00 pm

October 21: 8:00-11:00 am

(appointments via telephone conference calls)

Attorney: Charles Backs/Barnes & Thornburg LLP

Huntington University

(call for appointment)
502 Lake St., Huntington, IN 46750
www.huntington.edu

Contact: Pete Schownir, Director of Gift Planning
260-359-4045 or 260-224-0572
pschownir@huntington.edu

October 19: 9:00 am-Noon

October 20: 1:00-4:00 pm

October 21: 9:00 am-Noon

October 22: 1:00-4:00 pm

(appointments are 30 minutes by telephone with estate attorney)

Attorney: Lisa Garrott/Hartburg Roth Garrott Halverstadt Garrett, LLP

The League

5821 S. Anthony Blvd., Fort Wayne, IN 46816
www.the-league.org

Contact: Angelina Bounou
260-441-0551

angelinab@the-league.org

October 19: 8:30-11:30 am

October 20: 8:00 am-Noon, 1:00-5:00 pm

October 21: 10:00 am-Noon, 1:00-4:00 pm

October 22: 10:00 am-Noon, 1:00-5:00 pm

October 23: 1:00-3:00 pm

Attorneys: Charles Backs/Barnes & Thornburg, LLC;
Staci Bougher/Bougher Law Firm; Gina Eisenhut/
Sprunger & Sprunger; Jeslyn Smith/
Koler Law Office

The Literacy Alliance Inc.

1005 W. Rudisill Blvd., Ste. 307,
Fort Wayne, IN 46807
literacyalliance.org

Contact: Melinda Haines
260-423-0001 or 260-414-8575
melinda.haines@fwliteracyalliance.org

October 19: 8:00 am-5:00 pm

October 20: 8:00 am-5:00 pm

Attorneys: Michael Licari, Katie Yarnelle/ Hunt
Suedhoff Kalamaros LLP

Parkview Foundations

www.parkview.com/foundations
Contact: Rose Fritzinger

260-463-9004 or 260-266-7797
Rose.Fritzinger@parkview.com

For on-line registration:
www.parkview.com/writeawill

Parkview LaGrange Foundation

207 N. Townline Rd., LaGrange, IN 46761

October 20 (afternoon)

October 21 (morning)

Attorneys: Dustin Glick, Cheryl Weimer/
Eberhard, Weimer & Glick

Parkview Foundation

10622 Parkview Plaza Drive, Fort Wayne, IN 46845

October 19: (morning)

October 20: (afternoon)

October 21: (morning)

Attorneys: Dennis Dykhuizen, Andrew Simmons,
Susan Trent/Rothberg Logan & Warsco
Additional volunteer attorney appointments may
be provided, if needed and available.

PBS Fort Wayne

(by appointment only)

PBS 39 Teleplex, Oldenkemp Community Room
2501 E. Coliseum Blvd., Fort Wayne, IN 46805
www.wfwa.org

Contact: Alena McKenzie
260-471-5363 or 765-748-0742

alenamckenzie@wfwa.org

October 20: 1:30-3:30 pm

October 21: 9:00-11:00 am

October 22: 9:00 am-Noon

Attorneys: Robert Rhee, Jessica Thorson & Troy
Keifer/Beers Mallers

Purdue Fort Wayne

PFW Office of Development
4110 Crescent Ave., Fort Wayne, IN 46815
www.pfw.edu

Contact: Eve Colchin, Director of Development
260-481-6659
eve.colchin@pfw.edu

October 21: 3:00-6:00 pm

(appointments held at PFW will adhere
to university social distancing guidelines)

Attorney: Heidi B. Adair/Beers Mallers

The Rescue Mission

(by appointment only)

404 E. Washington Blvd., Fort Wayne, IN 46802
fwrn.org

Contact: Lisa Biers
260-426-7357, ext. 154
lisa@therescuemission.net

October 19-23: call for appointments

Attorneys: Robert Rhee, Troy Kiefer/Beers Mallers

*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.)*

Science Central

1950 N. Clinton St., Fort Wayne, IN 46805

www.sciencecentral.org

Contact: June Harkness

260-424-2400, ext. 412

jharkness@sciencecentral.org

October 19-23: contact June to learn more

(virtual appointments available)

Attorney: Andrew Simmons/

Rothberg Logan Warsco LLP

St. Vincent de Paul Society

(by appointment only)

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

www.svdpsfw.org

Contact: Darrel F. Dodane

260-602-7534

dod2740@aol.com

October 19-23

Call for appointment: 260-423-1311

Attorney: Joshua Burkhardt/

Hunt Suedhoff Kalamaros, LLP

University of Saint Francis

Brookside at USF

2701 Spring St., Fort Wayne, IN 46808

www.sf.edu

Contact: Sister Marilyn Oliver

260-399-7782

moliver@sf.edu

October 19-23: 4:00-6:00 pm

Call for appointment: 260-423-1311

Attorney: Joshua Burkhardt/

Hunt Suedhoff Kalamaros, LLP

Visiting Nurse

(call for appointment)

5910 Homestead Rd., Fort Wayne, IN 46814

www.vnfw.org

Contact: Kelsey Conrad

260-435-3207

kelseyconrad@vnfw.org

October 21: 1:30-4:00 pm

October 22: 1:30-4:00 pm

Attorneys: Jessica Thorson & Troy Keifer/

Beers Mallers

WBCL Radio Network

(by appointment only)

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

www.wbcl.org

Contact: Jeri Rusk/, Development Director

260-745-0576

jrrusk@wbcl.org

October 19: 1:00-3:00 pm

October 20: 1:00-6:00 pm

October 21: 9:00 am-Noon; 3:00-6:00 pm

October 22: 9:00 am-Noon

October 23: 8:00-11:00 am

Attorneys: Charles Backs & Travis Glassley/

Barnes & Thornburg LLP;

Robert Rhee, Jessica Thorson & Troy Keifer/

Beers Mallers



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By participating in the Weitzman Society estate planning program and leaving a legacy gift, you ensure success for future generations of Purdue University Fort Wayne students.

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OF HOPE

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Charitable
Gift Planners
of Northeast Indiana

Cancer Services of
Northeast Indiana

Last Will and Testament

Write a Will Day 2020

One of the only good things to come out of the COVID-19 pandemic is that it has forced us to have a greater focus on what is truly important in life, including caring for our friends and family. One definitive measure of this is the dramatic increase in the number of Americans undertaking the difficult – but very essential – duty to set up a will and other end-of-life directives.



Cory Swagger

Pre-pandemic, only 37% of Americans had a will. But everyone needs a will. It is the only way to ensure you can choose how to care for your loved ones when you are gone. COVID-19 has forced people to recognize the importance of having things such as your will and advanced medical care directives in place now.

More people are understanding that a will is needed regardless of income. You don't have to be wealthy and have a fortune for people to fight over. A will makes certain your wishes are put down in legal form.

Cancer Services of Northeast Indiana wants to encourage more people to be prepared and is participating in the 2020 Write a Will event. This is a great way for people to get a simple will completed at no cost and support philanthropic efforts at the same time.

We are fortunate to have local attorney Cory Swagger of Swagger Law offering his expert services from 1 p.m. to 6 p.m. on Tuesday, October 20, 2020 at Cancer Services, 6316 Mutual Drive. He will meet with you and create a simple will for you at no cost. The only requirement is that you must include a charitable gift in your 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 260-484-9560 or toll free 866-484-9560 to schedule your appointment to make a will.



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 www.bishopdwenger.com

INDEPENDENCE IS ESSENTIAL THE LEAGUE IS ESSENTIAL



Homemaker Services Personal Care Respite Care

What makes The League different? We work with you to achieve **YOUR** goals to independence!

plus. When you choose our Home Care Plus program, you gain access to more than a dozen of our programs & services!

5821 S. Anthony Blvd.
Fort Wayne, IN 46816
(260) 441-0551

HOME CARE *plus*

WWW.THE-LEAGUE.ORG



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.



WITH YOUR HELP
CTN CAN PROVIDE

*Life-Sustaining
& Purposeful
Connections!*



Your Legacy Gift

WILL SUSTAIN ACCESS TO

- Healthcare
- Employment
- Field Trips
- Family Gatherings
- Once-in-a-lifetime Opportunities



JOIN US TODAY!



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LEAVE A LEGACY.

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| ▶ Asset Preservation Planning | ▶ Family Law |
| ▶ Auction Law | ▶ Insurance Coverage Disputes |
| ▶ 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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260.426.9706 | www.beersmallers.com



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

**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
Hunt Suedhoff Kalamaros, LLP
260-423-1311**

1600 S. Calhoun Street, Fort Wayne, IN 46802 260.456.3561

You have the power to MAKE MEMORIES POSSIBLE

just like this one, for generations to come.

Join the Fort Wayne Children's Zoo for Write-A-Will week.

Call 260-427-2040 to schedule your free and confidential appointment.



The Kohlmeier 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 Kohlmeier 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 Kohlmeiers. 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 or contact John Schoedel at (260) 483-1102, ext. 251 or jschoedel@clhscadets.com.



Concordia Lutheran High School

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.cgpni.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.

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PARTICIPATE IN WRITE A WILL WEEK AT USF

Schedule your appointment today!
Oct. 19-23, 4-6 p.m.
Contact Maddie at 260-423-1311

For more information, contact Sister Marilyn Oliver,
OSF, at 260-399-8036 or moliver@sf.edu.



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

**Attorney Cory Swagger
will be available
October 20 from 1 to 6 p.m.**

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



6316 MUTUAL DRIVE, FORT WAYNE, IN 46825



Now is the Right Time

Writing a will always seemed to be a daunting task and it was very easy to procrastinate. We even flippantly thought, "Well, let's get it over with!" We had mistakenly thought that, if we prepare a will, we were not trusting God to take care of us. However, just the opposite proved to be true. Through the encouragement of others, we realized how beneficial this organized legal process was to us and our loved ones; so we met with a lawyer, a friend in our congregation.



Daryl and Denise Seaman

Little did we know how much comfort we would have once our will was legally put in writing. We felt peace knowing how our accumulated earthly blessings would be distributed.

Here are several reasons why preparing a will was useful to us and may prove beneficial to you:

- 1) It reminded us that our time on earth could be long or short. Few expect the short, but it's best to be prepared either way.
- 2) It allowed us to record our wishes in case either of us face end of life care issues.
- 3) It freed our family from the burden of figuring out how to legally disburse our assets after we die.
- 4) It reminded our children that, even though death is real, the Lord's steadfast and faithful love will be with them.
- 5) Finally, it enabled us to carefully designate assets. We were able to maximize assets to our children and greatly minimize or remove taxation by giving generously to charitable organizations like Concordia Theological Seminary, Fort Wayne (CTSFW).

In short, writing a will provides you with genuine relief that all your wishes are prepared correctly and recorded legally.

Whether you have a little or a lot in this life, the gifts you bequeath to your family, friends, and charitable organizations are a meaningful token of your love and appreciation. Make an appointment for the October 19-23, 2020 "Write a Will Week." You will be glad that you took this important step in providing for the future of both your loved ones and God's kingdom!"





Do you have a favorite memory of visiting Fort Wayne Children's Zoo?



Whether you've lived in the Fort Wayne area your entire life or just a short time, it's hard to imagine what this community

would be like without the magic of the Zoo. Since opening in 1965, Fort Wayne Children's Zoo has welcomed more than 21 million children and families to its 40+ acre campus where they can connect with animals, enjoy quality time together, and be inspired to care about the world around them.

While many national media outlets have tried to pinpoint what makes Fort Wayne Children's Zoo a special place, having named us on several "Top Ten" lists of the best zoos for more than a decade, we know what makes the Zoo special. It's you.

Unlike most Zoos across the United States, Fort Wayne Children's Zoo does not receive tax support for daily operations. The secret to the Zoo's success has been the incredible support provided through memberships, admissions, donations, and rides. That's right, each time you rode the train or the carousel, it made a difference!

By remembering Fort Wayne Children's Zoo in your will, you become an essential part of the fabric that makes our Zoo the place you love to visit again and again. Your gift will do things such as feeding the animals, providing programs to schoolchildren, keep rides like the train in tip-top shape, and create new exhibits for children to explore. Essentially, your gift will allow the next generation to create thousands of their own special Zoo memories.

We invite any community member who has included the Zoo in their will to join the Zoo's Legacy Society. This group typically enjoys an annual gathering where they receive the inside scoop on everything happening at the Zoo and updates throughout the year. If you are thinking about including the Zoo in your will, we invite you to join us for Write a Will week. If you already have, we encourage you to call us at 260-427-2040 so we can send you an invitation to our next annual gathering.



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

October 19-23, 2020

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.



Make Known His Deeds



**Nov. 4-6, 2020
A Study Retreat**

For more information

Email: Retreats@ctsfw.edu

Call LeeAnna Rondot at: (260) 452-2204



Plan Today for the Unknown Tomorrow

by Angelina Bounou, Director of Resource Development, The League

Life is short...it can seem to fly by in the blink of an eye. The year 2020 has brought many new and unexpected challenges into our lives and communities. At this time last year, we could not have imagined that our day to day lives would be transformed by the effects of the current pandemic we face. For others, they experienced the sudden and unexpected loss of loved ones. We have learned so much this year.



While no one knows what tomorrow brings, there is an opportunity to be able to plan for it. If you have not done so lately, there is no time like now to have a Last Will and Testament written or updated for free. This opportunity only happens once a year and The League, a partner agency and site, is offering appointments during the week of October 19 - October 23, 2020 during Write-A-Will week.

Appointments are required in advance for convenience of our volunteer attorneys, and to ensure a safe, socially distanced experience.

Again, the cost to receive this service is 100% free. What is the catch? There is just one. To receive your free Will during Write-A-Will week, you must designate a small contribution from your estate to benefit any nonprofit in Allen County of your choice.

Whether your estate is large or small, whether you have large or small assets, having a planned Will offers you the assurance that your personal possessions and estate will be given where you choose and to whom you choose; it offers relief to your loved ones from having to make difficult decisions about assets and funeral planning while still processing and mourning their loss; and allows you to feel good that you can leave a legacy of impact for a charity with a mission that is close to your heart.

To make an appointment at The League during Write-A-Will week, please contact Angelina Bounou, Director of Resource Development for an appointment. Plan today for the unknown tomorrow.



Avoiding the What ifs: Create your ICE Pack (In Case of Emergency)

In these uncertain times, being proactive by putting appropriate and up-to-date estate planning documents in place can help alleviate stress and create a measure of certainty and peace of mind that will serve you and your family well in the years to come.



Stefan Poling

Remember, even the most carefully drafted documents will be of no value if your loved ones do not know where they are located. Consider creating an "ICE Pack", in case of emergency package, which contains the following:

1. A folder containing copies of your estate planning documents. Be sure to designate one or two individuals so they know where to locate it.
2. An envelope containing your health care documents that is easily accessible should you need to be hospitalized. This should include your medical history, medications, and health issues for your health care power of attorney agent(s). Also, do not overlook the importance of having a conversation with your designated agent regarding your wishes.
 - You may also want to have a copy of your Health Care Directive/ Living Will on file with your personal physician and local hospital.
3. Lists of important information for your loved ones to easily access: Relevant personal contacts who should be notified in the case of an emergency.
4. Assets, debts, expenses, account information, health care and life insurance documentation, as well as other important information readily available should your designated agent, under either a financial or health care power of attorney, need to act on your behalf.
5. Online accounts and their usernames/ passwords so that electronically stored photos, videos, email and social media accounts, as well as online accounts with various financial institutions, can be accessed.

Finally, do the individuals you have named in your documents know you have chosen them to serve in this capacity? Before you name someone to take on any of these responsibilities, it is important to discuss this with them beforehand.

Stefan Poling, PNC Wealth Management Senior Fiduciary Advisor
 stefan.poling@pnc.com
 260-461-7106



What to Know About Today's Life Insurance Options

Amid the COVID-19 pandemic, many Americans are looking into new life insurance coverage or taking a closer look at their existing coverage to make potential updates, according to a new survey.

While over one-third of consumers think life insurance is more important to own now due to the pandemic, just 50 percent of Americans actually own policies currently. The results of the survey, conducted by Lincoln Financial Group, suggest that consumers could use more information about life insurance in order to make good coverage decisions.

"While COVID-19 has recently put the spotlight on the need for life insurance, it should always be regarded as a significant financial planning tool for families," says Mike Burns, senior vice presi-



dent of Life Solutions for Lincoln Financial Group.

According to Burns, the survey highlights specific knowledge gaps around life insurance. To that end, he says that consumers should think about the following

things as they weigh their options:

1. Life insurance can offer broad benefits: According to the survey, the primary reasons people buy life insurance are to cover final expenses and replace lost in-

come for the family if they pass away. However, today's life insurance can extend well beyond standard death benefit protection. Many types of policies also provide "living benefits," that can be used to provide supplemental retirement income, cover long-term care expenses or protect a business, among other financial planning needs. The survey found that these types of benefits are very appealing to consumers, with 45 percent of respondents saying they would be more likely to purchase life insurance if it could be used for future needs or emergencies while they are alive.

2. Costs vary: Those who don't own life insurance policies often cite affordability as the barrier to purchasing coverage. However, the price of policy options ranges consid-

Continued on page 18

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.



John Schoedel,
Chief Development Officer
(260) 483-1102, ext. 251
jschoedel@clhscadets.com
clhscadets.planmylegacy.org



Concordia Lutheran
High School

What to Know

Continued from page 17

erably and it's worth looking into what's available before assuming it's out of reach. For example, it may be possible for a healthy individual to get a term life insurance policy for less than \$15 per month. Individuals may also be able to get life insurance through their employer at no or little cost.

3. You can get covered online: The end-to-end digital purchasing process of life insurance today will likely appeal to many younger consumers -- 40 percent of millennials surveyed said they would be more likely to purchase life insurance if they could do so electronically. Such options do exist, with some policies issued electronically within 24 hours. Many people also have the option to select ad-

ditional life insurance as part of their employer-sponsored benefits during their annual open enrollment.

More information about today's life insurance options can be found by visiting lfg.com

At a time when many Americans are facing uncertainty, it's no surprise that a financial tool which helps families protect and pass on their assets is in the spotlight. However, experts stress that life insurance is always an important part of any financial plan, especially given the broad benefits of today's diverse life insurance options. A financial professional or workplace benefits specialist can help individuals determine what policy option best addresses their needs and circumstances. (StatePoint)



It should have been enough for Ellis to get his life together, but it wasn't. He had been shot in the back, inches away from his heart. They needed to operate, but Ellis was so high on crack cocaine that they couldn't put him under for the surgery. So they did the surgery while he was awake.

"But that experience still didn't stop me from using drugs," Ellis said. "I was out there with no purpose in life, in and out of prison. My life was a mess."

And it only got worse when Ellis discovered heroin. "Heroin was the worst drug I ever tried," he said. "It was very addictive. I had to have it, and I got sick if I didn't have it. I overdosed twice and almost died."

During his final jail sentence, Ellis really began to examine his life and pray for guidance. His case manager in drug court suggested he go to The Rescue Mission for help once he was out of jail.

"I didn't know what to expect," Ellis said. "The only thing I knew was that people were saying hi to me and shaking my hand. They were welcoming me to The Fort Wayne Rescue Mission, and I wasn't used to that. I was used to being on the streets doing my thing."

"I began to feel loved. I decided that maybe I could do something with my life at The Rescue Mission."

Ellis said The Rescue Mission's long-term program made him not only a clean and sober person, but a stronger person. He said he has great respect and love for Rescue Mission staff who never gave up on him.

Ellis is also thankful for all of the experiences he's had at The Rescue Mission.

"I have been to places I would have never gone to, like the Grand Wayne Center, Tin Caps games, and Mad Ants games," Ellis said. "I've had so much fun, and I am so grateful that I came through this program. It really straightened me out."

Ellis is busy working two jobs these days, and also makes it a point to try and inspire men who are currently in the program at The Rescue Mission.

"I recovered from 30 years of addiction," he said. "If I can do it, anybody can do it."

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



Ellis, a changed life



LEAVE YOUR LEGACY

What does it mean to leave a legacy? It means putting your stamp on the future, and making your contribution to future generations. For more than 110 years, The Rescue Mission has been changing the lives of the homeless and afflicted in Northeast Indiana. To have an impact on the homeless, and make your mark on the world, **call for an appointment today.**

Lisa Biers, CFRE

Sr. VP of Donor Relations & The Foundation

The Rescue Mission

404 E. Washington Blvd.

Fort Wayne, IN 46802

260.426.7357 ext 154

Lisa@therescuemission.net



HOME



HOPE



FOOD

FWRM.org





Hospice and Palliative Care Programs Help Families

Facing a serious, potentially life-limiting illness can be frightening, 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 an Indiana-based 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, more than 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 help care for the sickest patients in the region. They ensure that veteran

Caring for the region since 1888

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. You can become a monthly contributor to support our programs, and to establish a bequest to Visiting Nurse consider joining Josephine's Legacy, 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 or calling (260) 435-3222.



Charitable Gift Planners Of Northeast Indiana

Created in 1995, the Charitable Gift Planners of Northeast Indiana (CGPNI), formerly the Planned Giving Council of Northeast Indiana, 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

Your Guide to Planning Ahead



Senior Life is proud to support Charitable Gift Planners of Northeast Indiana (CGPNI) and Write A Will Week, October 19-23



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MODEL A CLUB MEMBERS — From left are Tom and Sharon Lough, Jeff and Julie Bauer, Jerry and Ruth Drip, and Mary and Bob Richard.

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