

## Create Some Winter Warmth



### Online Reading

To learn more about how you can leave a legacy, visit our Web site:  
[www.floridasdentalcharity.org](http://www.floridasdentalcharity.org).

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*A chill is in the air. Winter is here. Even though the thermometer may tell us it is the coldest season, the winter months are more about warmth than anything else – warm clothes, warm homes and warm relationships.*

Winter is a great time to get together. We gather more frequently with our friends and family during this season. Winter also gives us the opportunity to retrieve our favorite coats, gloves and blankets from storage.

Like the favorite coat that has served us well for so many years, a stock certificate or CD may have been there for us, too. For years, these investments have been put to good use. Occasionally, we should consider how we might continue to use them in the future or pass them on to benefit others.

There are plenty of good uses for many of these old favorites. A CD that has been rolling over with the seasons may be gifted into a charitable gift annuity. A gift annuity provides fixed payments for life, as high as 11.3 percent, and offers a number of tax advantages.

Perhaps you have some stocks that have greatly appreciated over many winters. Capital gain taxes may be enough to prevent you from selling. We can help you turn your investments into warm returns. Gift annuities and other charitable arrangements offer ways to avoid or lessen capital gain tax and produce payments for you and your family.

Don't let winter freeze your assets. Even as winter cools the air and memories warm our hearts, let's make it a point to plan for the future. That way, we can be sure that the things that are important to us now will remain important for years to come.

# Volunteerism Builds Connections



Dear Savvy Senior,

*My husband and I have just retired and are thinking about our goals for the New Year. Personally, I would like for both of us to get involved in some type of volunteer work. What are some of the benefits of volunteerism? – Hope to Volunteer*

**Dear Hope to Volunteer,**

Volunteering is a great activity for social involvement as well as making a positive and satisfying contribution to your community. Here are some things that you should know.

### Live Happier, Healthier Lives

There's no doubt that volunteering is a good thing. Through volunteer service, you not only strengthen and improve the quality of life within your community, you also can help yourself and others to live happier, healthier and more productive lives. In fact, several studies suggest that seniors who volunteer regularly actually live longer and have fewer medical problems.

### Connect and Engage with Community

Studies show the "Greatest Generation" is more connected with their communities than other age groups. One way to get more involved and engaged in volunteer activities is to discover the vast opportunities that are available, and how you can help. Take a look at some of the resources and opportunities in your own community. This will help you find your niche.

### Gain Satisfaction by Helping Others

There are many ways that you can gain satisfaction by helping others. Here are just a few: tutor children with learning disabilities; organize a neighborhood watch program; build homes for the homeless; teach English to immigrants; and assist victims of natural disasters. To learn about volunteer opportunities with our organization, please visit our Web site or give us a call. We look forward to working with you as you assist us in our efforts.

**10**  
**Reasons to Like**  
**Gift Annuities**

- Simple, easy contract
- Fixed income stream
- Income paid for life
- Higher payouts with age
- Tax-free income portion
- Capital gain paid over life
- High effective return
- Bypass of gain on gift part
- Tax savings from deduction
- Satisfying gift to charity

### Online Reading

To learn more about ways you can help,  
visit our Web site: [www.floridasdentalcharity.org](http://www.floridasdentalcharity.org).

# NEW YEAR'S Resolutions that Last

*A New Year is a new start. Chances are, you are thinking about making your New Year's resolutions for 2007. For many, January is the time to start thinking about walking (or jogging) off the holiday pounds. For others, the new year is a time to consider a change of careers, a move to a new location, starting a new hobby or planning a vacation.*

January is a time when people set new goals and launch new ventures. As this new year begins, you may be thinking about what you can do to make the most significant difference for yourself and others. There are few actions in life that can lead to as many rewarding results as the decision to establish a charitable gift annuity.

A gift annuity is a simple contract where we agree to pay you a fixed rate every year for as long as you live. You might be surprised at how high the rates can be, depending on your age. When you set up the gift annuity, you will receive an income tax deduction for your gift to us and may avoid additional tax for the year. Best of all, your gift helps us reach others, further our mission and support an important cause.

Funding a gift annuity is so much simpler than a New Year's resolution. While resolutions come and go, a gift annuity lasts a lifetime. Since it is irrevocable, it is a resolution you can be sure to keep. For more information on the benefits and ease of establishing a charitable gift annuity, please visit our Web site, send us an e-mail or give us a call.



## GET PEACE OF MIND WITH A GIFT ANNUITY!

Margaret owned highly appreciated stock. Recently, Margaret became concerned when her stock went down in value. She called our office and learned that she could transfer the stock for a gift annuity that would provide fixed income of nearly 8 percent annually, based on her age. She would bypass capital gain tax on the gift portion and receive a large income tax deduction. Margaret decided to establish a \$10,000 gift annuity and was delighted with the results. With fixed income for life, Margaret no longer worries about the fluctuating markets and has peace of mind.

# You Can Have Your Cake and Eat It, Too!

*One of the most time-honored ways to make a charitable gift is establishing a charitable gift annuity. Reportedly, the first gift annuities were created in the mid-nineteenth century. There are now many creative options for structuring gift annuities based on your individual needs and desires.*

Thousands of people have a passionate concern for their favorite charities, yet recognize that they will outlive their resources and will need future income. Some will need income for life and others short-term, until other retirement resources become available. The charitable gift annuity offers a unique opportunity to serve each of these goals admirably.

At the present time, annuitants earn incomes between 5.7 and 11.3 percent, depending on age. Considering fixed income earning options offered commercially, the gift annuity offers a very attractive rate of return. If the date when the gift annuity payments begin is deferred one year beyond the date the gift annuity is set up, the rates can be even higher.

For donors who are younger, the option to elect a deferred payment and be flexible on the payout date is quite attractive. There are also creative ways to craft an annuity using a variety of property for the gift including



CDs, stock or real estate. Many scenarios will benefit donor and charity alike.

Who says you can't have your cake and eat it, too? For more information on creative options for gift annuities to meet your needs, please visit our Web site or give us a call. We look forward to helping you.

## Creative Option: Flexible Deferred Gift Annuity



*Did you know that you can establish a gift annuity now, receive a current charitable deduction, and enjoy income when you are ready to retire?*

David enjoyed the challenge of his job as a college professor. Although he had no set retirement date, David wanted to begin planning for his future. The gift planner at his favorite charity told David that a flexible deferred gift annuity would help meet his goals. David could gift cash or appreciated property and receive an immediate charitable tax deduction. When he was ready to retire he could begin taking payments. David set up the deferred gift annuity and was delighted with the ability to take a deduction now, but remain flexible with his retirement date for the future.

For more information on a flexible deferred gift annuity, please contact us or visit our Web site at [www.floridasdentalcharity.org](http://www.floridasdentalcharity.org)