



HERITAGE CIRCLE

The Heritage Circle: A Legacy



Each morning when she looks out at her backyard in Mt. Lebanon, Jeanne Kaufmann is reminded of the Western Pennsylvania Conservancy. Her late husband once maintained their yard "like a golf course." However, influenced by WPC's conservation of forests and countryside, she decided to return her yard to a more natural state several years ago. She now enjoys looking out at her own "forest;" although it's small, it reflects her love of nature.

A member of the Conservancy since 1983, Jeanne was first introduced to our work at a seminar on land conservation. She was struck by how important it is to conserve our state's spectacular woods and natural areas. She's been a loyal donor ever since and enjoys attending our annual meetings each year.

Jeanne's career included working as an executive secretary in US Steel's patent office, following which she became the first woman realtor ever hired by Ryan Homes.

A grandmother of seven and great-grandmother of two, Jeanne wants to see the Conservancy's work continue long into the future. She chose to include a bequest to the Western Pennsylvania Conservancy in her will several years ago. She is glad to be playing a part in conserving the region and hopes that others will do the same. ○

Why do you love the Western Pennsylvania Conservancy?
We'd like to feature you in a future newsletter! Call Carey Scheide Miller, director of development, at 412-586-2356 or email cmiller@paconserve.org.

fast fact...

IN THE FIRST HALF OF 2011, WPC CONSERVED MORE THAN 550 ACRES OF LAND IN THE LAUREL HIGHLANDS. A PRIORITY REGION TO THE CONSERVANCY FOR MORE THAN 60 YEARS. WPC HAS CONSERVED MORE THAN 80,000 ACRES IN THIS BEAUTIFUL PART OF WESTERN PENNSYLVANIA.

Is a Charitable Gift Annuity **Right For You?**

Does watching the markets zig-zag up and down make you uneasy? The stability of a charitable gift annuity could be an attractive giving option for you! Charitable gift annuity rates have recently increased for donors age 75 and older.

Charitable gift annuities are simple contracts between you (the donor) and the Western Pennsylvania Conservancy. In exchange for a gift of \$10,000 or more, the Western Pennsylvania Conservancy pays you a set annuity for life. You have the satisfaction of making a charitable gift that will ultimately further WPC's mission — and you also have a dependable source of income every year — no matter what happens with the market.

WPC offers single life annuities and two-life annuities. The rate for a two-life annuity is slightly lower than that for a one-life annuity, since WPC will make annuity payments for both individuals' lifetimes.

At right is a chart that provides an example of a \$25,000 cash gift to establish a charitable gift annuity. We'll be delighted to provide you with a customized annuity scenario for your personal situation.

SINGLE LIFE CGA RATES – assuming \$25,000 cash gift*

Age	Rate	Annuity	Immediate Charitable Deduction
65	5.3%	\$1,325	\$6,646
70	5.8%	\$1,450	\$8,223
75	6.5%	\$1,625	\$9,806
80	7.5%	\$1,875	\$11,270
85	8.4%	\$2,100	\$13,315
90	9.8%	\$2,450	\$14,913

*As of August 2011. Assumes a 2.4% IRS discount rate. Your charitable deduction would vary depending on the current IRS discount rate or if it is funded with appreciated securities. The Western Pennsylvania Conservancy follows best practice guidelines published by the American Council on Gift Annuities.

Are you curious as to the rate of return that a gift annuity would provide for you? Check out our online calculator at www.waterlandlife.org/60/plannedgiving.

For more information, simply send in the form included in this newsletter — or contact Carey Scheide Miller, director of development, at 412-586-2356 or cmiller@paconserve.org.

Facts about Charitable Gift Annuities with WPC:

- Donors can establish charitable gift annuities, including deferred gift annuities and flexible gift annuities, with a gift of \$10,000 or more.
- Often, appreciated stock is a good option for funding a gift annuity because the donor will only pay a portion of the capital gains tax and can stretch out the capital gains over his/her expected lifetime.
- Annuitants can begin receiving payments at age 60 or older; however, they can establish the annuities at a younger age and defer the payments to a later date (thus increasing their rate of return).
- Given the charitable nature of these gifts — and that donors can claim charitable deductions on their taxes — charitable gift annuities are irrevocable.
- Often, depending on the individual's age, a portion of the gift annuity payment is exempt from income tax.
- Donors can choose to have a charitable gift annuity benefit one or two people for their lifetimes. Donors who choose to have one beneficiary enjoy a higher annuity rate than two-life annuities.
- WPC follows the best-practice standards for charitable gift annuity rates and management, as outlined by the American Council for Charitable Gift Annuities.

fast fact...

FALLINGWATER, CELEBRATING 75 YEARS OF ART IN NATURE, IS AMONG ELEVEN FRANK LLOYD WRIGHT BUILDINGS BEING CONSIDERED FOR THE UNITED NATIONS' WORLD HERITAGE LIST. IF SELECTED IN 2013, FALLINGWATER WILL BE INCLUDED WITH SUCH CULTURALLY SIGNIFICANT SITES AS THE TAJ MAHAL AND THE PYRAMIDS OF GIZA.

Current Heritage Circle Members

Anonymous (15)
 Ms. Ann Lee Alexander
 Saralynn and Alan Allaire
 The Bernard C. Artman Family Fund
 Francis J. Barilar
 Mr. and Mrs. Brooks M. Bartlett
 Mrs. Helen G. Beck
 Dr. and Mrs. E. Peter Benzing
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 Dr. Patricia A. Canfield and Mr. Thomas N. Canfield
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Ms. Suzanne Powell
 Mr. and Mrs. William H. Presnar
 Mr. Ramen A. Raak and Mrs. Martha Raak
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 Sue Sahli
 Allan Scaggs and Beth Fabiani Scaggs
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 Rick and Mindy Williams
 Mark M. Wilson and Mary Hart Wilson
 Mr. and Mrs. Maurice S. Yeiser
 S. J. Zoerb

We hope you will join the Heritage Circle!

You can provide for the future of the Western Pennsylvania Conservancy without sacrificing your current income streams — and possibly receive favorable tax benefits in the process.

Members of the Heritage Circle support WPC by:

- Adding WPC as a beneficiary of their current wills with a simple codicil;
- Making WPC a beneficiary of their IRA or retirement fund;
- Creating a charitable gift annuity through WPC (see page 2 for details);
- Including WPC as a beneficiary of their charitable remainder or charitable lead trusts.
- Naming WPC the owner and beneficiary of an insurance policy

* Denotes new Heritage Circle members in 2011

For more information on including WPC in your estate plans, please fill out the form below and return to:

Development Department
 Western Pennsylvania Conservancy
 800 Waterfront Drive
 Pittsburgh, PA 15222

Your calls and emails are always welcome. The Development Department can also be reached via telephone at 412-586-2336, toll-free at 866-564-6972 ext. 2336 or by email at development@paconserve.org.

NAME _____ TELEPHONE _____

ADDRESS _____ EMAIL _____

CITY _____ STATE _____ ZIP _____

- I have included WPC in my estate plans.
- I would like to include WPC in my will. Please send me sample language that I can share with my attorney.
- I would like a personal illustration to show the benefits of having a gift annuity with WPC.

Use the amount checked for my illustration: ___ \$250,000 ___ \$100,000 ___ \$50,000 ___ \$25,000 ___ \$10,000

Please prepare an illustration for:

- me, my birth date is ____/____/____
- also include a second individual whose birth date is ____/____/____

- I am interested in learning more about other planned giving vehicles, such as insurance policies, charitable remainder trusts, or charitable lead trusts.



Year-End Giving with the IRA Rollover

If you are at least 70 ½ years old, you can make charitable gifts of up to \$100,000 in a single year from your IRA assets without having to pay federal taxes on the withdrawal.

You may consider supporting the Western Pennsylvania Conservancy through a gift from your IRA. Such a gift will also qualify for your "required minimum distribution." This special provision is now in effect until December 31, 2011.

An IRA rollover gift could be an advantageous way for you to support WPC. Your tax advisor can counsel you to ensure that a rollover gift would be appropriate for you. ○

More details on the IRA rollover are on our website at www.paconserve.org/138 — or you are welcome to call us at 412-586-2336 or email development@paconserve.org.

Planned giving tools on the web

You can access a number of helpful planned giving tools on our website at www.waterlandlife.org/60/plannedgiving, including:

- An online tool that can help you determine the right gift for your situation — *Determining the Right Gift Plan*;
- An online gift calculator that allows you to see how gift planning vehicles, such as charitable gift annuities, would work for you; and
- Sample language to include the Western Pennsylvania Conservancy in your will.

The Western Pennsylvania Conservancy protects and restores exceptional places to provide our region with clean waters and healthy forests, wildlife and natural areas for the benefit of present and future generations. The Conservancy creates green spaces and gardens, contributing to the vitality of our cities and towns, and preserves Fallingwater, a symbol of people living in harmony with nature.

The information provided in this newsletter is for illustrative purposes only. Please consult with your tax advisor to discuss how the gift planning vehicles described above would work with your particular financial situation.

Western Pennsylvania Conservancy



water, land, life.

800 WATERFRONT DRIVE • PITTSBURGH, PA 15222

THE WESTERN PENNSYLVANIA CONSERVANCY IS MEMBER SUPPORTED. JOIN TODAY AT: WWW.WATERLANDLIFE.ORG

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UPCOMING EVENTS...

Wednesday, September 28 – Erie: A Unique Coastline
Members' Lecture and Hike • 9:30-11:30 a.m.
Tom Ridge Environmental Center • Erie, PA

Wednesday, November 9 – Native Plants
Members' Lecture • 9:30-11:00 a.m.
Greensburg, PA

For more information or to register contact Dan Cody at 412-586-2410 or dcody@paconserve.org

fast fact...

SINCE ITS INCEPTION
IN THE SPRING OF 2008,
TREEVITALIZE, A PARTNERSHIP
BETWEEN FIVE PUBLIC AND
PRIVATE ORGANIZATIONS, OF
WHICH WPC IS THE MANAGING
PARTNER, HAS PLANTED MORE
THAN 10,300 TREES.