

## ESTATE PLANNING

Estate planning may be the most important act of stewardship any of us will ever undertake. It is, at its core, the process of determining to whom we should bequeath all that has been entrusted to us while on this earth.

Once considered a tool of only the financial elite, charitable giving—as a part of estate planning—is now embraced by people from every walk of life. You do not need to be wealthy to be a philanthropist. You do not need abundant resources to show you care. A modest gift can make a big difference.

## TYPES OF GIFTS

There are a number of planned giving options to meet your individual goals. The benefits of planned giving include:

- Maximizing charitable contributions
- Excellent way of managing your assets, now and after your lifetime.
- Getting tax deductions
- Avoiding capital gains

**BEQUEST:** You can make a provision in your will or trust fund for Women’s Services, set to your specifications. This type of gift can reduce estate taxes.

**SECURITIES:** Giving stocks and securities entitles the donor to a double tax benefit by avoiding capital gains and receiving a charitable deduction.

## TYPES OF GIFTS<sub>(continued)</sub>

**LIFE INSURANCE:** When you name Women’s Services as the owner or beneficiary of a policy, the policy premiums become eligible as a tax-deductible gift. Life insurance gifts include donating an existing policy. The cash value of a transferred policy is tax deductible.

**REAL ESTATE:** Property that you no longer need or use can be donated to Women’s Services, and the fair market value of the property is tax deductible.

**VEHICLE:** Whether a donated vehicle is sold at auction or Women’s Services utilizes it for clients in need of transportation, donors can write off the fair market value of the vehicle.

**ENDOWMENT FUND:** You can help ensure that Women’s Services will be able to provide shelter and counseling support to victims of domestic and sexual violence now and in the future with a gift to the *Gillian Ford Endowment Fund for Women’s Services*. Gifts to the fund are permanently invested so we will have your financial support forever.

**CHARITABLE TRUSTS:** Charitable trusts may be established to benefit Women’s Services using cash or highly appreciated stock, which is then invested. Charitable trusts offer considerable tax benefits—permitting full charitable deduction in accordance with those deductions permitted by law.

## FAQs

**Q: HOW DOES A GIFT TO THE ENDOWMENT WORK AND HOW IS IT DIFFERENT?**

**A:** An endowment creates financial stability, allowing Women’s Services to be less dependent on unpredictable sources of revenue, such as grants and fund-raising. Donations to the Endowment are invested to generate income that provides annual support for the programs and services offered by Women’s Services.

**Q: WITH AN ENDOWMENT OF OVER \$140,000, WHY DOES WOMEN’S SERVICES NEED MORE DONATIONS?**

**A:** Only a fraction of the value of the income generated by the Endowment may be spent each year. Growing the Endowment increases the amount of spendable income it generates, ensuring that the needs of victims of domestic and sexual violence are met.

**Q: HOW DO I MAKE A GIFT TO THE ENDOWMENT FUND?**

**A:** Contact Christian Maher, Executive Director of the Crawford Heritage Community Foundation to discuss planning a bequest to the *Gillian Ford Endowment Fund for Women’s Services*. Contact the Foundation by mail at P.O. Box 933, Meadville, PA 16335-0933, phone at 814.336.5205 or e-mail [executive@crowfordheritage.org](mailto:executive@crowfordheritage.org).

## MAKE A DIFFERENCE

Researchers have found that the effect of giving, both big and small, is similar to runner's high (the rush of endorphins). But unlike exercise euphoria, this rush can last a long time. Studies suggest that giving and volunteering strengthen your immune system, boost positive emotions, decrease pain, and provide stress relief.

Even if you don't have the means to make a financial contribution, there are many ways you can help make a difference.

Volunteers play an integral role at Women's Services and offer their time and talents in a variety of ways including:

- supportive counseling for victims of domestic violence and other crises\*
- hotline coverage\*
- advocacy and accompaniment\*
- children's group activities
- co-facilitating adult support groups\*
- prevention education in area schools
- clerical, technical, or maintenance assistance
- fundraising

Each year, volunteers provide over 2,000 hours of service to Women's Services.

\*Volunteers who provide direct services are required to complete 60 hours of training sponsored by Women's Services.



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## IN-KIND DONATIONS

Women's Services accepts donations in a variety of ways. In addition to the ways described on the inside of the brochure, stakeholders can make donations to a specific program, such as the shelter or prevention education programming.

In-kind donations help us offset the costs associated with providing food and shelter to over 250 women and children each year. In-kind contributions can include food, toiletry items, bedding, strollers and towels, to name a few. The following are items that we need on a regular basis:

- Laundry detergent
- Cleaning Supplies
- Toiletries
- Feminine hygiene products
- Toilet Paper
- Paper Towels
- Pillows
- Phone cards
- Cough drops
- Antacids
- Aspirin
- Bandages
- Diapers/Baby Ointment
- Sweatpants
- Socks

Please call the business office if you have something to donate but are not sure if it is appropriate.

# WOMEN'S SERVICES

PROVIDING HOPE AND RESOURCES FOR THOSE AFFECTED BY VIOLENCE AND ADVOCATING TO END IT.



*Gift & Estate Planning*

**NO MORE** | TOGETHER WE CAN END DOMESTIC VIOLENCE & SEXUAL ASSAULT

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