

Financial planning  
ideas for

# Our Family our future

## Youth Villages' Superhero Adoption

**T**he Jennings, a West Tennessee family, wanted to make their superhero son's adoption day extra special, so they called on Superman, Green Lantern, The Flash and Batgirl to make a special appearance in the courtroom.

Four-year-old Casen has lived with the Jennings family, in their "hearts and home," since November of 2018. He was officially adopted by the Jennings family on August 23, 2019. Alongside him on his adoption day was his mother, Candace; father, Ryan; and his siblings—Hayden, Wes and Keely (all 7 years old).

### Celebrating Casen's "dopted" day

The family loves to dress up, so Candace asked Casen if he wanted to wear one of his costumes for his "dopted" day, as he calls it. He and all the children excitedly picked out which costumes they would want, and Candace ordered new ones for the big day.

In addition to getting to wear superhero costumes to court, the older three kids were excited for Casen's adoption day and to finally be able to make it official.

Hayden is Candace's son from a previous marriage. When she and Ryan tied the knot, they tried to have more kids but were unsuccessful. The couple adopted Wes and Keely in 2017.

### A dream come true

Candace said fostering and adoption has always been a dream of hers, having known several foster

families growing up and having begged her parents as a child to adopt more siblings. Ryan's younger cousin was also adopted, she said.

"Without adoption, we wouldn't have been able to expand our family," Candace said. "Hayden wouldn't have his siblings. We wouldn't have our precious princess Keely. We wouldn't have our strong and brave Wes. We wouldn't have our fearless and brave Casen. Adoption has been a blessing to us."



The Jennings family

## INSIDE:

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# Planning for Year-End

The final months of the year can be an ideal time to review financial and personal goals, including your philanthropic priorities. A variety of factors may be involved in your decisions about charitable giving. They can include the needs of loved ones, personal financial obligations, economic conditions and a desire to share with organizations you care about, such as Youth Villages.

With careful gift planning, you may be able to make special gifts this year-end while reducing your taxes owed for 2019.

## Extra incentives for property gifts

With the strong performance of the stock market in recent years, it may be wise to consider gifts of appreciated securities. Making gifts using stock, bonds and other non-cash property that have risen in value since you acquired it can make good sense from both philanthropic and financial planning standpoints.

If you have owned such property for more than one year, you are entitled to an income tax deduction

(if you itemize) based on the current value of the property, not just the lower price you paid for it.

Tax deductions resulting from gifts of appreciated property can serve to eliminate tax on up to 30% of your adjusted gross income (the deductible limit for cash is 60% of your AGI). Additionally, any excess deductions can be used to lower taxes in up to five future tax years.

When you make gifts of appreciated property, you also bypass capital gains tax that would be due if you had sold the property, adding to the tax savings you enjoy from making your gifts in this manner. This is also true for both itemizers and nonitemizers.

## Learn more

For more information about creative ways to support the life-changing work of Youth Villages, visit [www.youthvillages.org/plannedgiving](http://www.youthvillages.org/plannedgiving) or contact Cindy Vanelli at (901) 251-4899.

## Year-End Planning Checklist

- Complete all gifts by December 31 to qualify for tax savings on your 2019 income tax return.
- Keep all receipts and acknowledgment letters, especially for gifts of \$250 or more.
- Consider using securities to make gifts. Such gifts can yield greater tax benefits.
- Those age 70½ or older should check with advisors about the ability to make tax-free charitable gifts directly from a qualifying IRA.



Going to school has been a problem for Sawyer. Now, with the skills learned through the YV Intercept program, Sawyer is back on track and she faces each new day with a positive approach.

# Giving From the Heart

**A**lthough few people are blessed with a perfect memory, most of us recall a priceless friendship that enriched our lives and inspired us to achieve. Regardless of whether it was a spouse, parent, brother, sister, treasured friend or favorite teacher, chances are that person's influence still lives on today.

## Why not share?

Sometimes words just aren't enough to convey appreciation for such strong and enduring relationships. What better way to honor the memory of a loved one than by furthering charitable interests you may have shared? Such thoughtfulness can also encourage others to make provisions for present and future needs.

## Honor your loved ones

Remember, too, that a gift to Youth Villages may also be made in honor of a parent, friend or other loved one at the end of the year, on Mother's Day, Father's Day, at the birth of a child or grandchild, on a birthday, wedding, anniversary, graduation—virtually any time you wish to show how much you care.

## All gifts are welcome

Is there someone you would wish to honor in such a caring and lasting way? Discover the variety of giving methods that can fit into existing financial and estate plans with ease.

We will be pleased to recommend creative memorial giving ideas that express your admiration in just the right way.

Celebrate those special to you through a heartfelt gift that supports Youth Villages—in their honor. Please return the enclosed card or contact us if you are interested in related information about making a charitable gift in honor or in memory of a loved one.



Malik

## Malik Feels Hopeful Again

School was always difficult for Malik. His emotional and behavioral problems became apparent in preschool. He would hit or kick teachers and flip over tables. By kindergarten, he was in an alternative school.

Daily, his mom got telephone calls at work about Malik's angry outbursts.

Like many families with children who have behavioral issues, Malik's family felt helpless as he continuously acted out at home and school.

After an uncontrollable meltdown, Malik spent 10 days in a psychiatric hospital. His parents chose to participate in Youth Villages' intensive in-home program, YVIntercept.

On her first day on the case, Family Intervention Specialist Caylee Beard attended a school meeting with Malik's mom.

Caylee focused on Malik's school challenges, observing him in the classroom and working with his teachers using Collaborative Problem Solving, an evidence-based approach to communication.

His classroom behavior improved. For the first time, Malik was able to concentrate on his work, improve his grades and receive all Es for excellent behavior on his report card.

Today, Malik is a different person. He's closer to his family and enjoys being successful in school. The positive experience at Youth Villages has brought back hope to

# Memorials

**M**emorial gifts to Youth Villages are a thoughtful and meaningful remembrance of those who supported our work. The following memorial gifts were received this year:

**Mr. and Mrs. Lawrence Adams**  
Mr. and Mrs. John Duffy

**Ms. Lenora Anthony**  
Ms. Christina Byers

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Mr. James Jones

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# Memorials *continued*

**Bopo and Nana and Kitty Kinney**  
Mr. and Mrs. James Kinney

**Mrs. Sue Baldwin Lackie**  
Mr. and Mrs. Donald Carson  
Mr. and Mrs. Patrick Lawler  
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Mr. and Mrs. Albert Glassco

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Ms. Linda Wasson

**Mr. Curtis Wroten**  
Crye-Leike South, Inc.

**W**e are so grateful to you, and other friends like you, who help us provide children and families in crisis with the resources they need. Thank you for choosing to partner with us and support our mission to help families live successfully.

# Dylan Wants to Help Others

**D**ylan became involved with the Department of Children and Families when he was 13 due to physical abuse and parental neglect. As he began the transition to adulthood, Dylan entered the YVLifeSet program.

His YVLifeSet counselor helps him focus on goals, such as getting his learner's permit and attending driving school. He learned to better manage his money and how to open and keep a checking account.

"No one taught me those things," Dylan said. "Kids like me... we don't learn that at home."

Dylan's very good at mechanical things, too. He built the bicycle that he rides everywhere, often pulling wheelies for distances that make people stop and watch.

His plans for the future include college and then, maybe, the Marines—or construction or mechanics or being a mental health counselor.

"I want to help others go through what they're going through," Dylan said.



## Bequest Language

**I**f you are considering a bequest to Youth Villages, here is some suggested wording to take to your attorney:

“After fulfilling all other specific provisions, I give, devise and bequeath \_\_\_% of the remainder [or \$\_\_\_] of my estate to Youth Villages, a charitable corporation [Tax ID #58-1716970] currently having offices at 3320 Brother Blvd., Memphis, Tennessee.”

  
**Youth VILLAGES**®  
The force for families

For planned giving information, please contact:

Cindy Vanelli

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[www.youthvillages.org/plannedgiving](http://www.youthvillages.org/plannedgiving)



Youth Villages is a holder of the BBB Wise Giving Alliance National Charity Seal.



Youth Villages is a Platinum-Level Guidestar Exchange participant, demonstrating its commitment to transparency.