

Financial planning
ideas for

Our Family our future

A Shared Belief in Helping Others

John Crowell, who grew up in New Jersey, can tell you the moment he first laid eyes on the love of his life, his wife, Peggy. It was February 20, 1953. John, a naval officer serving in the Korean War, was attending a dance in San Francisco sponsored by a local women's group.

John cut in on a fellow officer who was dancing with Peggy. By the end of the evening, John had Peggy's phone number. Though the phone number turned out to be the wrong one (two of the numbers were transposed), John didn't give up. He tracked Peggy down at the nurses' residence of the hospital where she worked and asked her out.

By the end of May of that same year, John and Peggy were engaged, and, when John finished his tour of duty the following June, they had been married for four months.

For John and Peggy, it was a love story that lasted 62½ years until Peggy passed away in 2016. Throughout their marriage, they shared many things—an important one being the belief that it was their Christian duty to help others.

"Peggy was Catholic," shared John, "and she and our children attended a Catholic church. She was very active in her church community in Lake Oswego, and especially with charities that help women and children." John, whose father and grandfather were



John and Peggy Crowell

Presbyterian ministers, attended a Presbyterian church in Portland.

Beginning in the late 1980s, Peggy began volunteering at The Christie School. Impressed with the work being done there, Peggy and John also began donating to Christie at that time. They continued to support Christie financially throughout the years and included Christie (which is now part of Youth Villages) in their estate plans.

"Peggy and I always lived within our means, so we have been able to provide for our children in our estate plans and include the charities important to us. Youth Villages is one of those."

John, an attorney who retired in 2010, spent much of his early career in the legal department of Georgia Pacific and as General Counsel at Louisiana Pacific. During President Ronald Reagan's first term, John served as an Assistant Secretary of Agriculture. After four years in Washington, they returned to Lake Oswego. He and Peggy have two sons and a daughter and five grandchildren.

Having just celebrated his 89th birthday, John still lives in Lake Oswego and "misses Peggy every day."

John's bequest comes from Peggy also, and is a reflection of the beliefs they shared. "It is important to help people less fortunate than we are," John said. "Including Youth Villages in my will is a way to continue our support long after we are gone."

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Back to Basics—the “4 Ps” of Effective Planning

If one of your goals for 2019 is to create or update your estate plan, you might benefit from these helpful tips. Your attorney can prepare your will and other plans more quickly when working from a “blueprint” you provide. Consider starting with the “4 Ps” of estate planning:

People. First, list the names of the people for whom you want to provide. They might include family members such as a spouse, children and grandchildren as well as close friends and employees. You may also want to list organizations like Youth Villages as part of your plan.

Property. Second, make a list of your property and how you own it. In addition to cash and savings accounts, note other property such as real estate, investments, automobiles, life insurance policies, retirement accounts, digital property (photos, music libraries, internet accounts, etc.), jewelry, and collections of value. Estimate the dollar value and cost

of each asset, along with any debt associated with it or any income it produces.

Plans. The third “P” is your plan for matching people and property. Which people and charitable organizations would you like to benefit from your plan and how?

Planners. Finally, list the planners who will help you put your plans in effect. An attorney should draft all legal documents, and you may need to consider a trustee if any trusts are involved in your plans.

The next step

You can now meet with the person or people you choose to coordinate the implementation of your plans. Once all details are settled, your will and related documents will be ready for signing, and you can experience another important “P”: peace of mind.

Secure the Future of Your Digital Assets

In today’s technology-centered world, people often store a portion of their identity online, from managing bank accounts on the computer to housing music, e-book collections, treasured family and pet photos, and videos electronically. Updating your plans to ensure the executor of your estate can access and preserve any important online information is becoming more and more necessary.



Rose Foundation board members (left to right) Matthew Rose, Elizabeth Rose, Debbie Fields Rose, Gabrielle Rose, and McKenzie Fields.

On April 2, 2019, we celebrated the life and legacy of Michael D. Rose—a former board member and an outstanding philanthropist—with the renaming of the Girls Center for Intensive Residential Treatment to the Rose Center for Girls. Michael, along with the Rose Foundation, has given both time and treasure to Youth Villages for the past 20 years.

Giving to Youth Villages Through Your Will

The foundation of your estate plans—your will—is an extremely flexible instrument. Consider the different ways you can use your will to make a gift to Youth Villages:

Give “what’s left”

The residue of your estate is what remains after all other distributions have been made. After first providing for loved ones in the amounts you determine to be appropriate, you may choose to devote all or a portion of what’s left of your estate to Youth Villages.

Give an adjustable amount

Leaving a designated percentage of your estate allows you to give a proportion rather than a specific amount. The amount received is then automatically adjusted as your finances change.

Give a fixed amount

Your will can list a specific dollar amount to be given to Youth Villages. This can make sense if you would like to ensure that a certain amount is received before distributing any remaining assets to others.

You can also combine these methods in your will. For example, you might specify that certain amounts go to certain people, then divide whatever remains by percentages among your charitable interests, like Youth Villages.

For more information about ways to include Youth Villages in your plans, return the enclosed card or contact us.



Christian

Meet Christian

At only 13 years old, Christian already knows a life of abandonment, foster care, and adoption. He is one of the fortunate ones, however, who found a forever family when he was adopted by his grandparents, but the trauma of his earlier years took their toll. He dealt with difficult situations through physical and verbal aggression, and struggled with communicating with his family and making friends. That aggression brought him to Youth Villages.

During school, Christian would often lash out. Although Christian enjoys science and playing the clarinet, he struggled connecting with others and controlling his rage. He didn’t want to accept responsibility for his actions and had difficulty communicating with his parents and staff about his negative feelings and thoughts. With the help of his counselors, he is working to process his feelings instead of jumping to physical aggression.

Now, often silly, talkative, and sometimes shy, Christian is showing empathy and kindness for others. His time at Youth Villages is bringing out the boy who enjoys swimming, science, and canoeing, and understands that problems can have a solution without the need for aggressive behavior.

In his few months of treatment, Christian is learning to be more open and is expressing his feelings more appropriately with the help of therapeutic activities such as deep breathing, verbal communication, and African drumming. And while still present, his physical aggression has decreased since his arrival. He continues to make improvements and one day will be reunited with his family with the skills to live safely and successfully at home.

Making the Most of Her Hardships

From Foster Care to Adoption to YV Scholars, Tamara has made the most of the hardships she has faced.

Twenty-year-old Tamara has been through quite a lot in her life. At just 14 years old, she had to experience the most tragic day in her life when her mother was shot to death after two masked men came into her family's home.

After the death of her mother, Tamara was placed in foster care. She was one of the lucky ones though; she was adopted after her 18th birthday. As she approached high school graduation, she became a part of the YVLifeSet program that helps former foster youth make a good transition to adulthood.

Only 3% of young people who have experienced foster care ever graduate from a four-year university. Tamara never thought that she would go to college.



Tamara

However, with the help of Youth Villages and the YV Scholars program—a program designed to provide eligible YVLifeSet participants access to higher education—Tamara did indeed beat those odds.

Tamara recently graduated from Middle Tennessee State University with a B.S. in Political Science (Pre-Law), with a minor in Criminology. She has plans to get a law degree, with specific interest in criminal law, so that one day she can help victims like herself and her siblings.

Bequest Language

If 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:

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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.