

You are cordially invited to:

**The Monroe County YMCA
Endowment for the Future
Heritage Club Social**

**Thursday, May 5, 2011
5:30 p.m. – 7:30 p.m.**

Heavy Hors'dourves

**Deer Park Manor
1501 E Hillside Dr**

**RSVP:
Erika Albert
812-332-5555 ext. 207
or email:
ealbert@monroecountyyymca.org**

**YMCA Endowment
Committee Members**

- Bill Stuebe, Chair
- Mary Clare Bauman
- David Byrne
- Miles Kanne
- Cindy Kinnarney, Y Board Treasurer
- W. Dave Martin
- Audrey McCluskey
- Ted Najam
- Rick Notter, Y Board President
- Carol Seaman
- Marlene Vass
- Deon Vigilance

Dear Friends,

We are so thankful for the opportunity to see the impact of the many programs and services at the Y that are made possible thanks to our generous donors and supportive community members.



Energize, one of the programs we have offered in the past few years as the result of your support, is undoubtedly one of the most impactful. Through this program, we have seen children making healthier choices together, living healthier lives and building stronger relationships. Because this program was such a success, we have joined together with the Bloomington Hospital, Southern Indiana Pediatrics, the City of Bloomington Parks and Recreation Department, and MCCSC to create an even larger program that will serve families.

Working with these agencies, the Energize initiative has been one of the models used to create a new community based program called G.O.A.L. (Get On Active Living). Like Energize, this program is aimed at reducing obesity and encouraging healthy lifestyles to children and families. We are certainly looking forward to getting many more children and parents involved with this interactive, family oriented program in the coming year. We hope you will choose to once again support the YMCA endowment fund so more programs like Energize can be offered to our community.

Last year was also an exciting year for our Endowment Committee, as we welcomed two new committee members, Carol Seaman and Audrey McCluskey. Both women have served as members of the YMCA Board of Directors and we are thrilled to have them back to serve on our Endowment Committee. Carol is an attorney employed by Cook Group Inc. as their Vice President and Chief Compliance Officer; Audrey is a Professor of African American & African Diaspora Studies at Indiana University and Director of the Neal-Marshall Black Culture Center.

It is through the support of our volunteers, donors and the community that we are able to continue the Y's mission. Together we are committed to nurturing the potential of kids, helping people live healthier, and supporting our neighbors.

Thank you,

Roberta Kelzer
Executive Director

Bill Stuebe
Endowment Committee Chair

**CHARITABLE
GIVING WITH
LIFE INSURANCE**

**A Financial Decision
that does
Wonders for Your Heart**

Provided by: Rick Notter, Northwestern Mutual Financial Network

Winston Churchill once said, "We make a living by what we get, but we make a life by what we give." Many of us share a dream of making an impact on the lives of others – a deep desire to "give back" to a society that has given so much.

The good news is you don't need to be wealthy to support a cause that's close to your heart. Life insurance can be an easy and flexible way to make a significant gift to a favorite charity – at the same time it offers practical advantages, including possible tax deductions.

There are several ways to make a charitable gift using life insurance.

- 1. Name a favorite charity full or partial beneficiary of a new or existing policy.** Upon your passing, all or part of the face value amount of the policy will go to the charity you name as a beneficiary. Until that time, you remain in control of your policy. This means you have the flexibility to make changes to the policy at any time, including switching your choice of charitable beneficiary. You also retain access to your policy's cash value. Although the death benefits will be included in your estate, any estate taxes will be offset by an estate tax charitable deduction.
- 2. Donate an existing policy.** Like many people, you may have more than one insurance policy, each purchased to satisfy a specific need. Some of those needs may no longer exist (e.g., providing for a child's education or paying off a home mortgage upon death). By giving one of your policies to charity, typically you may take an income tax deduction equal to the fair market value of the policy or your cost basis, whichever is less, in the year in which you make the gift. If the policy is not paid up, any future premiums paid may also be income tax deductible, and the proceeds will not be included in your estate as long as you live at least three years beyond the gift. Keep in mind, when you give a policy to charity, that charity becomes the owner of the life insurance policy. This means you give up all control of the policy forever.
- 3. Gift your policy dividends.** Life insurance policy dividends received in cash can also be donated to charity – an easy, economical way to make charitable gifts. Typically cash dividends are received tax-free up to your basis in the policy. After you recover your basis, additional dividends received are taxable to you. Most of the time, the cash you give to charity is deductible.
- 4. Give excess coverage.** If you participate in a group term life insurance policy at work, you may be required to pay income tax on the cost of coverage over \$50,000. By naming a charity as the beneficiary of the group term insurance for this excess coverage, you can not only make a significant gift to charity, you may be able to avoid this tax.

Leaving a Legacy

Finally, life insurance can be an effective wealth replacement tool as part of an estate plan. If you transfer assets to charity and are entitled to an immediate income tax deduction, you can use the tax savings from that deduction to purchase a life insurance policy to benefit your heirs.

Using life insurance to meet your philanthropic goals is an innovative way to provide meaningful, and often much greater, financial support to a favorite charity. A knowledgeable financial representative can help you determine if life insurance is appropriate for your philanthropic goals and guide you through the transfer strategies and tax consequences. Working in conjunction with your legal and/or tax advisor, he or she can offer solutions to meet your particular needs.

Article prepared by Northwestern Mutual with the cooperation of Rick Notter. Rick Notter is a Financial Representative with Northwestern Mutual Financial Network, the marketing name for the sales and distribution arm of The Northwestern Mutual Life Insurance Company (NM), Milwaukee, Wisconsin, its affiliates and subsidiaries. Rick Notter is an agent of NM based in Bloomington, IN. This information is not intended as legal or tax advice.

**HERITAGE CLUB
MEMBERS**

The Heritage Club was created to pay tribute to friends who have included the Monroe County YMCA in their will or other estate/financial plans or have made an outright gift or pledge of \$10,000 or more. In this way, we honor the dedicated individuals whose generosity and foresight have made the Monroe County's achievements in our local community possible.

Members

John and Patty Abshire
Anonymous (4)
Alice and Morris Binkley+,
Morris Binkley, Jr. +, Anne and
Doug Findlay, & James Binkley
John and Martha Black
Rita and Brad Bomba
Harold and Pauline Bond
Carol P. Burk, Kevin Burk,
Brenda Quigley, & Angi Pietzak
Dr. David and Margery Byrne
Bill and Gayle Cook
In Memory of Bill Finch
Rebecca Johnloz Howard
Elise Jordan +
Roberta and Tom Kelzer

Sara and Tim Laughlin
Mr. and Mrs. Lyle + Morton
Edward W. Najam, Jr.
Tom and Deb Porter
Dr. Larry and Ellie Rink
Mary Beth and Fred Roedl
Jerry and Nancy Ruff
Rob and Missy Santa
Jules and June Sonneborn
Mike and Sherry Sonneborn
Dr. and Mrs. Timothy M. Steiner
Bill and Gayle Stuebe
In Memory of Eva and Morris Stone
Thelma and Leon Thompson +
& John Thompson
Marlene Vass

+ Deceased

**SPECIAL GIFT
FUNDS**

- Jonah Binkley Memorial Fund
- Ginger Rink Youth Fund
- Sonneborn Hearteam Fund
- Marlene Vass Camp Fund
- Craig Burk Memorial Fund
- Leon & Thelma Thompson Fund
- Wayne Nichols Youth Scholarship Fund,
In Memory of Joanne "Ruff" Hufnagel
- Tom and Deb Poter Aquatics Fund

**GIFTS THAT KEEP
ON GIVING**

When you give to the YMCA General Endowment Fund, your support continues to impact lives long after your gift is made. A percentage of the investment income from the Endowment Fund is used to supplement the Y's projects, programs and services. Just look at what we were able to do in 2010 because of your support!

**Helping Families make
Healthier Choices**

In collaboration with Bloomington Hospital, Southern Indiana Pediatrics, Bloomington Parks and Recreation Department, and MCCSC, the YMCA is using funding from an endowment grant for the G.O.A.L. (Get On Active Living) program to help families make healthier choices, live healthier lives and build stronger relationships.

**Wellness Opportunities for
School Employees**

This Y Endowment grant gave teachers and school employees a low cost opportunity to reduce stress, make health and wellness changes in their lives, and provide tools to instill these healthy behaviors into the lives of the children in our community.

**Financial Planning Resources to
the Community**

Funds will be used to provide educational and informative free workshops on topics relating to financial planning, the benefits of charitable giving, the economy, and current issues.



Monroe County YMCA
2125 S Highland Ave.
Bloomington, IN 47401

Place
Stamp
Here



Monroe County YMCA
 2125 South Highland Ave. Bloomington, IN 47401
 Phone: 812/332-5555 • Fax: 812/330-7968
 Web site: www.monroecountyyymca.org
 E-mail address: info@monroecountyyymca.org

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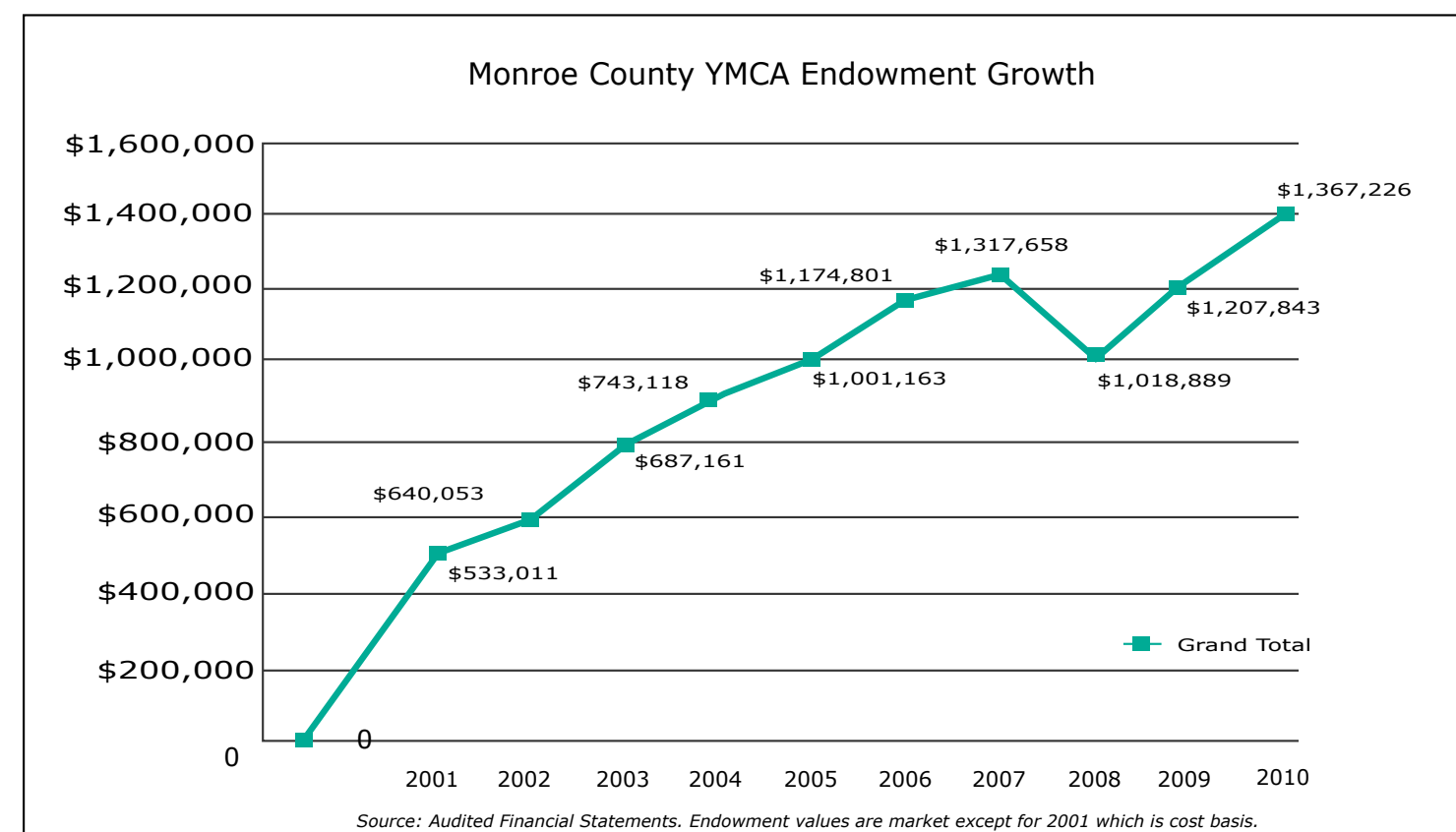
BUILDING A LEGACY

Monroe County YMCA Gifts and Endowment Newsletter Spring 2011

Feature Story

Tom Porter and his wife, Deb, are one couple whose interests and impressive accomplishments joined together to serve a greater purpose.

Read the rest of the story inside.



TOM AND DEB PORTER Couple shares energy and resources with the Y

Married for more than 28 years, Tom and Deb's life together is interwoven with the Y. Tom, as the first Executive Director of the current YMCA, led the Board of Directors and staff in developing the Y facility that opened in 1981. Armed with a passion for excellent customer service and the foresight needed for well-developed, innovative programs, Tom laid the foundation for a successful YMCA.

Deb, who came to Bloomington in 1980 as the Assistant Director of the IU Career Center, was among hundreds who attended one of the tours of the new Y facility led by Tom. "I attended the preview prior to the grand opening of the YMCA in 1981 when Tom led the tour, but we didn't meet one another that day. However, fate brought us back together one night in Bloomington and it was that night when we fell in love," Deb says. It was clear to those who knew them that they shared the same fundamental philosophies of life.

Since their time at the Monroe County YMCA, Tom and Deb have concentrated their formidable energy and resources to health and wellness by founding a company called Malibu Wellness, Inc. As luck would have it, Tom and Deb met Dr. Keith Ault at the YMCA. Their company was founded on his early research. Malibu Wellness, Inc., which pioneered the first hair and skin-care product using freshly activated Vitamin C, is now the leading manufacturer of products for swimmers, users of hard water, color treated hair and for clients wanting to manage serious skin conditions using wellness ingredients that perform.

The couple knew they wanted to give back to the Monroe County YMCA, "an organization that continues to be an important part of our life," says Tom. They recognize how important the Y is to strengthening communities and helping people develop the skills and relationships needed to be healthy, confident and connected to others.

Their \$10,000 commitment to the Y endowment supports the work of the Aquatics Department, which offers a lifetime of healthy, fun activities to people through water exercise, swim and safety lessons and family recreation.

"As a lifeguard and director of aquatic camps at a young age, I understand the importance of water safety and teaching youth and adults to swim," Tom says. "The Y means so much to Deb and I, and we want to ensure its support in the future, both personally with the start of the Tom and Deb Porter Aquatics Fund, and by encouraging others to share the care and passion that is the Y."

The couple's generosity and vision of health and wellness will have a real and lasting effect, helping to provide YMCA aquatics programs to people from all walks of life for years to come.

To learn about making a gift to the YMCA Endowment Fund or other planned giving opportunities, call Erika Albert or Roberta Kelzer at 812-332-5555.



Tom Porter teaching a swim class for the YMCA 1978

Monroe County YMCA Heritage Club

For further information and/or to indicate your qualification for YMCA Heritage Club membership, please complete and return this form. (All information is held in strictest confidence.)

I would like to receive more information.

I would like to visit with a member of the YMCA board or staff concerning my interest.

For your records, I qualify as a member of the Heritage Club by the following method:

- Bequest in will _____
- Charitable trust _____
- Outright endowment gift _____
- Life insurance _____

Please fold here and then tape on the open end.

Name: _____
 Address: _____
 City: _____
 State: _____
 Zip: _____
 Phone: _____
 Email: _____



Monroe County YMCA
 2125 S Highland Ave.
 Bloomington, IN 47401
 www.monroecountyyymca.org