

GIVING THOUGHTS

Planning Today For Clearbrook Tomorrow

Family and Clearbrook Are Important to Dottie Rudy

When you are one of 12 children, with six children, nine grandchildren, and three great-grandchildren of your own, family is undoubtedly an important part of your life. That is certainly true of Dottie Rudy, whose son Patrick lives at Clearbrook's ICF the Commons.

Dottie grew up on a farm in Pennsylvania. Her father insisted that all six of his daughters go to college. After graduating from nursing school, Dottie married Frank, her high school sweetheart.

When their third son, Pat, was born, he seemed like a typical child until he turned 4. "Pat did everything other children his age were doing, except he didn't talk," Dottie explains. "So we took him to many doctors, and he was eventually diagnosed as mentally retarded."

Dottie and Frank raised Pat at home with his five siblings, who were always very protective of him. "Pat went to a public kindergarten for two years and that wasn't very helpful for him," Dottie says. "But then my husband was transferred to Pittsburgh, and Pat was able to enroll in a school especially for children with special needs."

When Dottie and Frank settled in the Chicago area 25 years ago, Clearbrook became a part of their lives. "Pat was already enrolled in the

Workshop Program at Clearbrook when they decided to open a residential setting," Dottie recalls. "Frank and I took a tour, and we decided to give it a try. Pat moved into the Commons in 1985 when he was 34, and he has been there ever since."



The Rudy Family

Though it was a tough decision to move Pat to the Commons, Dottie believes it was the right choice. "Pat is very social," she says. "He loves going to Workshop, and even though he's not very competitive, he won a gold medal in running in Special Olympics last year. Pat really likes it at Clearbrook."

Sadly, Frank passed away last year. Dottie and her family requested that memorial gifts be made to Clearbrook in lieu of flowers. The subsequent response from friends and loved ones touched her deeply.

"Clearbrook has been a blessing to parents of children with special needs," Dottie says. "My husband and I were always very happy with the staff and the wonderful job they do. I would like to support Clearbrook much more than I do, because I know that financially it is a rough road for them. By instructing that memorial gifts come to Clearbrook, I feel that we are honoring Frank in a special way and helping an organization that has meant so much to Pat and our family."

Making Meaningful Remembrances

It has been said that your will and estate plans are a testament to your values. A will allows you to legally provide for those you care about in ways that you feel are most appropriate. You can also continue your support of favorite charitable organizations, such as Clearbrook, in these plans.

Through your will

One way to express your love or admiration for an exceptional individual is through a memorial or tribute gift in your will. Remembering a family member, close friend, or mentor in your will is a lasting way to honor that person who has touched your life in a profound way.

Some options to explore when considering a memorial or tribute gift include giving a specific dollar amount, a particular asset or personal property.

A lasting remembrance

Mr. and Mrs. Johnson's son passed away a few years earlier. At the time, friends and family made gifts in his memory to the family's favorite charitable organization. Each year on his birthday, additional gifts were made.

When Mr. and Mrs. Johnson revised their will recently, they decided to include a charitable bequest to that organization in the amount that would have been their son's portion of their estate. The Johnsons hope that this gift in memory of their beloved son will help others.

Another way to give

If you have a spouse, sibling, parent or other loved one who depends on you for financial assistance, you may have concerns about your ability to continue providing this care in future.

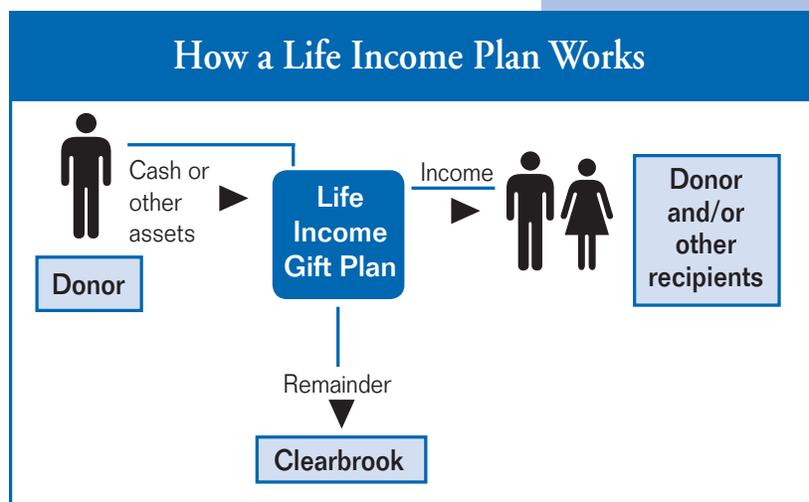
A *life income gift plan* established with a charitable organization such as Clearbrook can provide income payments for life to the person you designate. After the payment period ends, the remaining funds become a gift in memory of your loved one, to be used by the charitable organization you designated.

Check with us or your advisors for more information about using your long-range plans to make gifts that acknowledge your affection, esteem and gratitude.

Memorials as a Legacy

There are ways you can establish a memorial gift to be funded only when you and your family no longer need your assets. This can be done by setting up memorial gifts in your will, living trust or certain other arrangements.

We would be happy to provide more information to you about the opportunities available for making a memorial or tribute gift for your loved one or friend.



Dedicating a Memorial

For most of her adult life, Gail supported Clearbrook with volunteer work and contributions. When she married, her husband Bill became involved as well.

When Gail passed away recently, Bill asked that, in lieu of flowers, gifts be made to Clearbrook in her memory. The response from friends and loved ones touched him deeply.

Since then, Bill has added a memorial bequest to his will so that his gift can be added to those already made by their friends and family. Future generations will benefit from these special remembrances of Gail's generous spirit and her concern for others.



The Importance of Updating Your Plans

In the example above, Bill revised his existing estate plan to include his memorial gift. It was easy to do and took very little time.

When was the last time you reviewed your will and other estate plans? There are many changes in life that can require changes in your plans. Take this quiz to see if your existing plans reflect your current wishes.

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- 1.** I have reviewed my will and/or other legal arrangements within the past three years.
- 2.** My marital status has not changed since my last review.
- 3.** I have not retired from full-time employment since I last reviewed my plans.
- 4.** I have suggested a guardian for minor children or other dependents, as necessary.
- 5.** The person I named as executor is still willing and able to serve in this capacity.
- 6.** I have not moved to another state since making my plans.
- 7.** I have arranged for a power of attorney or otherwise provided for the handling of my affairs should I become unable to do so in the future.
- 8.** My charitable interests have been remembered as I wish in my plans.

This quiz is easy to score: All true answers are correct. If you answered false to any question, you may wish to speak with your advisors to be sure your plans reflect your current wishes.

Honoring a Memory

Respecting the wishes of deceased loved ones or in honor of them, families often request that memorials be sent to favorite charitable interests.

Many also specify memorial gifts in their wills and from life insurance policy proceeds, retirement plan proceeds and other sources. Any size gift is welcome. Contact us for more information.

Leave a Legacy While Providing for Heirs

Charitable gifts included as part of your long-range estate and financial planning can offer an excellent way to provide lasting support for organizations like Clearbrook that will survive well into the future.

Your gift of a lifetime can be made while possibly minimizing taxes and settlement costs while you conserve more of your estate for loved ones. Here are some points to remember:

- Memorial gifts are often received through an estate. A memorial can serve as an enduring and loving tribute to one or more individuals while contributing to the benefit of future generations.
- Gifts may be stated in terms of a percentage of an estate, thereby allowing gifts to increase or decrease depending on the value of the assets remaining.
- A gift of all or a portion of the residue of your estate refers to property remaining after all distributions to family and others have been satisfied.
- A gift of life insurance that is no longer needed for its original purpose may offer tax benefits and can be an excellent way to honor the memory of a special person.
- A gift of surplus retirement funds (such as pension plans or IRAs) may allow you to give more while eliminating taxes that may otherwise largely deplete those assets.
- Increasingly popular gift planning tools enable you to make a meaningful gift while enjoying increased income (for life or another period of time you determine), tax savings, and other benefits.

We will be pleased to provide more information to you and your advisors about ways you can create a lasting legacy while preserving financial security for you and your loved ones.

Memorial and tribute gifts allow you to thoughtfully remember family members and friends who have been a vital part of your life.

For more information on ways to include Clearbrook in your estate plans, please return the enclosed reply card or call Kelly McGraw at (847) 385-5014.



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Mark Your Calendar

You are invited to learn how a living trust can protect you and your family. On May 3 and May 4, Dick Hess, CFRE, Vice President of FPM, will present the benefits of Revocable Living Trusts and other estate planning vehicles at Clearbrook. There is no cost to attend.

To reserve your spot or for more information, please contact Kelly McGraw at 847.385.5014 or kmcgraw@clearbrook.org.