

GIVING THOUGHTS

Planning Today For Clearbrook Tomorrow

Our Kind of Charity

Frank Sinatra sang the praises of the Windy City, crooning “Chicago is my kind of town” back in 1964. Today, Muskegon, Mich. natives Brian and Molly Dutkiewicz feel the same way about their adopted hometown.

“Once a year when I was growing up, my grandpa would drive my cousins and me to Chicago for the day,” Molly explained. “We would visit a museum, go to a Cubs game, eat a great dinner and then drive home. Our trips became a family ritual, and I fell in love with the city. Brian even proposed to me the night before my family was scheduled to come to town for a Cubs game. We both knew we eventually wanted to live here.”

After graduating from Grand Valley State in Michigan and getting married, Molly and Brian moved to Chicago 11 years ago. Molly, a former marketing manager, is a busy stay-at-home mom of two young boys, and Brian works for an electricity consulting firm. While family time comes first for these devoted parents, Molly and Brian also enjoy volunteering in the community when they can.

It was a volunteer opportunity that introduced Brian and Molly to Clearbrook. “I found out that Clearbrook needed help with its immense volunteer presence at the 2006 PGA tournament at Medinah Country Club, so I signed up,” Brian said. “I worked the concession stand, cleaned up the grounds, and did just about anything else they needed! In the process, I learned all about Clearbrook’s mission and how it provides such an important service to the residents and their families.”



The Dutkiewicz Family

Since the golf outing, Brian and Molly have become even more involved with Clearbrook. “We have been receiving the Clearbrook newsletter for years, and we enjoy attending events when we can, like Casino Night,” Brian noted. Molly added, “We played blackjack for a long time. It was so much fun!”

When Molly and Brian recently completed their living trust, their advisor asked them if they would like to include any gifts to charities in their plans. “It wasn’t something we had even thought about, but we are grateful that he brought it to our attention,” Molly said. “Leaving a gift in our living trust allows us to give back to Clearbrook, which we feel is such a great place. We are thankful we can be a part of what Clearbrook does.”

“It was an easy decision to include Clearbrook in our plans,” Brian added. “We are so glad to know that our affairs are in order for our family and to help Clearbrook at the same time.”

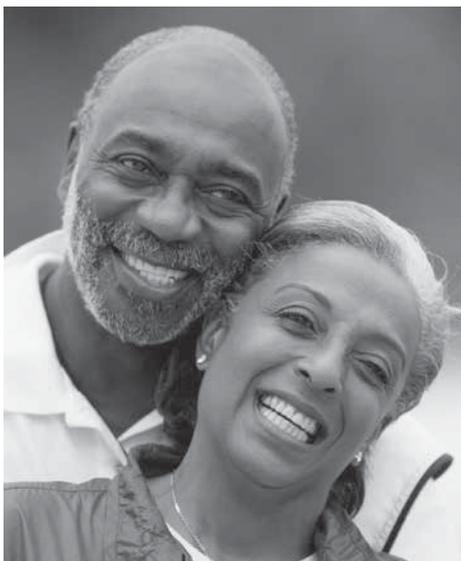
New Year Is Prime Time for Planning

The beginning of the year offers an opportunity to make a fresh start in many areas of life—some make resolutions to pay more attention to their health, to make a career move or to take a dream vacation.

This is also a time when many people choose to review and update their long-range financial and estate plans. With changes in tax laws last year, it may be an especially good time to review your estate plans now to make sure they still achieve your goals.

Changes may require action

Even if new tax laws did not impact your will, living trust or other estate plans, many other typical life events may have affected your arrangements.



Have you moved to another state? Has the makeup of your family changed? Have you experienced fluctuations in the value of your assets? If you answered yes to any of these questions, you may need to revisit your plans to make sure they still reflect your goals and can help you achieve them.

The choice is yours

It is important to periodically review your will and other plans. Complete, up-to-date and legally valid estate plans ensure that your wishes for your family, other loved ones and charitable interests, such as Clearbrook, will be carried out.

Through your plans you can provide for your family's future financial security and support the institutions that are important to you. There are a number of ways you can remember Clearbrook and other charities in your plans. After your loved ones have first been provided for, you can leave the remainder of your estate, a percentage of your estate or a specific dollar amount to the charities that are close to your heart.

To learn more

If you are interested in learning more about including a gift to support Clearbrook in your estate plans, we can help. Simply return the enclosed card or contact Kelly McGraw at (847) 385-5014.

Leave a Special Legacy to Clearbrook

Remembering Clearbrook in your will or trust is a wonderful way to ensure that we can continue to provide for people with disabilities into the future.

It is also easy to name Clearbrook as a beneficiary of your retirement plan, life insurance policy or bank account. It is as simple as filling out a beneficiary designation form with your bank or policy or plan provider.

For more information on remembering Clearbrook with a gift in your will or other plans, please return the enclosed card or contact Kelly McGraw at (847) 385-5014. We are happy to answer any questions you or your professional advisors may have.



Where to Begin

Once you've decided to enjoy the peace of mind that comes from making your will and other long-range estate plans, how do you begin? It's easy—taking the first step is the hardest part:

1. Make an appointment with your attorney. If you have no attorney, call your local bar association for recommendations. Or ask trusted friends and/or advisors for names of lawyers they know who specialize in estate planning.

Make sure the attorney you select has estate planning experience in your state.

2. How much will it cost? Most wills cost less than the legal fees you probably paid the last time you bought a home. The investment is a wise one indeed.

Your attorney will estimate his or her charges before you begin the will planning process.

3. Make these lists:
 - All property you own and its value, including stocks, personal property, real estate, business interests, retirement plans, etc.
 - How your assets are owned (outright, joint ownership, etc.).
 - Names and ages of all family members.
 - Your wishes for distributing your property.
 - Charitable gifts you wish to include.

By collecting information beforehand, you can save time and, possibly, expense.

Failure to Plan Leads to Use of All-Purpose Plan

Along with the right to own private property comes the right to decide how you want to have it distributed when you no longer need it. Yet as many as 50 percent of all Americans fail to make even the simplest estate plans.

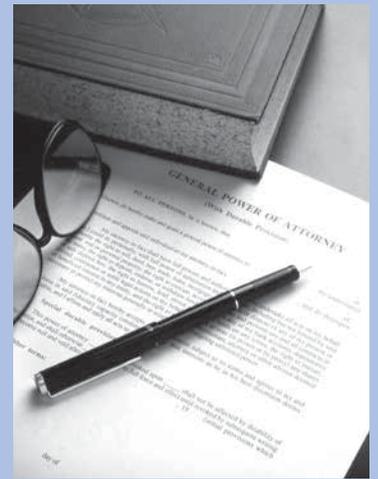
State laws provide standard treatment for those who choose not to plan their estates, such as:

- Equal provisions for heirs, regardless of their different needs.
- Exclusion of relatives or friends who may need the most assistance.
- A court-appointed guardian for minor children if no legal guardian survives.

- Payment of maximum taxes, fees, and expenses.
- No regard for your charitable wishes.

Procrastination may be the greatest threat to your economic security and that of your loved ones.

We will be pleased to provide additional information without obligation concerning ways you can plan your financial future today. Discover new opportunities that can help reduce taxes and other expenses while benefiting you, your loved ones, and your charitable interests, such as Clearbrook.



Five Things to Know About Estate Planning

- **You should have an estate plan regardless of your net worth.**
- **Your plan should include a will.**
- **You do not have to be wealthy to create a trust.**
- **Talking about your plans with loved ones may avoid problems later.**
- **You can create charitable gifts in your will or trust that will leave a lasting legacy.**

How Sound Is Your Estate Plan?

Are you certain that your plan is in shape and up to date? Take this brief quiz to find out!

1. Do you have a will or living trust to direct the distribution of property at death? Yes No
2. Is the makeup of your family the same as when you last reviewed your plans? Yes No
3. Do you live in the same state as when you last updated your will and/or other plans? Yes No
4. Have you executed appropriate powers of attorney to allow someone you trust to act for you, should it become necessary? Yes No
5. Is the person you have named to settle your affairs still able and willing to serve? Yes No
6. Are your insurance and/or retirement plan beneficiary designations up to date? Yes No
7. Have you made plans for who should receive your property, should your primary heirs not survive you? Yes No
8. Are your financial records easily accessible and understandable? Yes No
9. Are all the people and organizations that are important to you mentioned in your plans? Yes No

If you answered **no** to any of these questions, you may need to review your plans. Professional advisors who specialize in such matters can offer advice and help to coordinate various parts of your plan. For more information or if we can help in any way, simply call or return the enclosed card.



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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When you have completed your estate plans and included a gift for Clearbrook, please let us know so that we may thank you for your generosity.

When you share the knowledge that you are one of a growing number of friends providing for future gifts to Clearbrook, you may encourage others to follow in your footsteps.

