



BECOME A MEMBER OF OUR HERITAGE CIRCLE

Creating positive change in Indian Country through legacy giving.

You can help by joining our Heritage Circle, which enables you to donate using our planned giving options. National Relief Charities offers a variety of ways that you can donate to a great cause while achieving your financial goals:

- **Bequest in your Will or Trust**
- **Life Insurance policy donation**
- **Retirement plan donation**

MEMBERSHIP BENEFITS

As a Heritage Circle member you will be periodically informed of our efforts to provide program services to American Indians in need living in the areas we serve. Our Planned Giving staff will be available to you to answer questions you may have about legacy gift planning or about our many program services. As a token of our appreciation you will receive a gift given to you, in honor of your legacy gift to Indian People. This gift will incorporate a highly stylized Medicine Wheel in its design. Our wheel is divided into four sections, which signifies the four directions of north, south, east and west. The colors stand for the four races of man and the circle design symbolizes the circle of life. We included the feathers in our design to embody the strength, pride and independence the eagle has held in many American Indian cultures. ■

The information in this publication is not intended as legal advice. For legal advice, please consult an attorney. Figures cited in examples are for hypothetical purposes only and are subject to change. References to estate and income tax include federal tax only. Individual state taxes and/or state law may impact your results.

SAMPLE BEQUEST LANGUAGE

Here is some sample bequest language that you might use in your Will or Living Trust:

UNRESTRICTED GIFT*:

I give, devise, and bequeath to National Relief Charities, Elkwood, VA, the sum of \$ _____ for its general purposes.

CONTINGENCY GIFT:

In the event of that _____ predeceases me, I give, devise, and bequeath his/her bequest or share to National Relief Charities, Elkwood, VA, to be used for its general purposes.

**Please Note: You may choose to name a specific program of National Relief Charities in your Will. For restricted gifts, it may be possible to specify the specific program service you want to give to. Please contact our Planned Giving office toll free at 1-877-853-6474.*



OUR MISSION IS:

To help Native American people improve the quality of their lives by providing opportunities for them to bring about positive changes in their communities.

A Program of National Relief Charities
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TRADITIONS IN GIVING

NATIONAL RELIEF CHARITIES

WINTER 2010

Give a Meaningful Gift

You have worked hard to accumulate assets throughout your life. When you create a Will, you have the ability to determine how your assets are distributed at death.

To learn how to make a meaningful gift that better communicates your beliefs and values, please send for our FREE brochure "An Estate Planning Quiz."



A MOST REMARKABLE WOMAN

Virginia is a most remarkable woman. Her life has been a study of one woman's love and devotion to her husband and their life together which spanned almost 60 years. Virginia and Frank met and married during WWII. After the war they moved across the country from South Carolina, far from family and friends, to California looking for employment. They settled in San Francisco where both found work in the Navy Shipyards, Frank as a foreman in the Electrical Shop and Virginia in the production department.

Frank began having major health concerns during the mid 1960s. He was finally diagnosed with kidney failure in 1967. This was during the days when dialysis was still in its infancy and sadly many patients did not survive long

enough to receive a kidney transplant. The world's first outpatient dialysis center, the Seattle Artificial Kidney Center, was not established until 1962. And to further complicate matters Frank had

Virginia and Frank then...



...Virginia today

other health concerns that meant he was not a good transplant prospect. Frank's best chance for survival was to have dialysis with the hope that his overall health would improve. Frank's doctor made arrangements for Virginia and him to go to Seattle in 1967 where Frank would receive dialysis. But because this is a long term process and there were many people needing this treatment they understood that their time at the center could be limited.

Fortunately by the late 1960s improved dialysis technology meant out-of-hospital dialysis could now be performed by nurses using automated equipment for home use. And although Virginia was not a nurse and had no medical background she trained on the automated home hemodialysis machine with "Hands On" in Seattle to care for Frank while being dialyzed at home. They purchased the equipment and had it installed in their basement following all of the guidelines necessary to provide the maximum health safety for her husband. One can only imagine the apprehension she must have felt the first time she had to do the procedure totally on her own. And the trust and love her husband had for her must have been enormous. They went through this procedure three times a week... for eight hours a session... after both came home from an eight hour day at work... for almost two years. She kept meticulous records of this time of their lives partly because of the incredulous situation they shared but also to insure she did every step of the long drawn out procedure correctly. Amazingly Frank's health improved to where he was eligible for a kidney transplant even though the waiting list was long. But even more amazingly Frank's brother gave him a kidney in 1969 after he proved to be a perfect match. While Frank still had



A few photos of Virginia and Frank's basement which was transformed into what they called the "Kidney Room" where you see Virginia performing some of the tasks for Frank's dialysis.



medical concerns due to a stroke and the subsequent aphasia, he and Virginia were able to have a full and productive loving life together.

Sadly Frank passed away in 2000. Even though the basement in their home has not been used for dialysis for many years Virginia still remembers vividly how this life saving treatment gave them almost 30 more years together.

For many years she has been a staunch supporter of NRC's programs in the Northern Plains and the Southwest helping with education, food, dialysis centers, and gardens to name just a few. Virginia has chosen to honor her husband's memory and to offer the same hope of life to the many Native Americans who suffer so badly from kidney disease by designating in her Will a memorial bequest to NRC's program services. She has designated the bequest be used to provide assistance to dialysis clinics on Indian reservations in order to ensure that these services dear to her heart continue into the future. ■



The Rosebud Reservation's Dialysis Center is one of the facilities that will receive assistance from this very special memorial bequest.



Sample Language for a Bequest to National Relief Charities

There are many ways one can leave a Bequest. It is important that you are very clear in your intentions and that your language for your Bequest is simply but clearly stated. You also should make sure that you understand the laws in your State pertaining to making a Will. The following are some suggestions for how to specify your intentions. **Please contact your attorney for advice about making a charitable bequest.**

► Unrestricted Specific Bequest

"I give to National Relief Charities, a nonprofit organization, [insert here a description of the real or personal property to be given] to be used for its general purposes."

► Unrestricted Residuary Bequest

"I give [my residuary estate] to National Relief Charities, a nonprofit organization, to be used for its general purposes. Note: The residuary bequest form can easily be adapted to a percentage allocation to benefit multiple charitable and/or noncharitable beneficiaries."

► Endowment Bequest

(An endowment gift is permanently invested, and only the earnings are spent each year.)

"I give to National Relief Charities, a non-profit organization, (___dollars) or (___percent of the residue of my estate) to establish the (name of endowment), an endowed fund to be used by National Relief Charities, a nonprofit organization for the following purposes: (state specific purpose e.g. food services, Elderly, scholarship program).

If, in the future, it is the opinion of National Relief Charities that all or part of the income of this fund cannot be usefully applied to such purpose, National Relief Charities may use the same for any purpose that will most nearly accomplish my wishes."

► Restricted Bequest

"I give to National Relief Charities, a nonprofit organization, [insert here the amount in dollars, the percentage of the residue, or a description of the securities, real estate, or other property to be given] to be used for the (state specific purpose e.g. food services, Elderly, scholarship program)."

► Memorial Bequest

A bequest may be used to memorialize a spouse, relative, classmate, or friend by including language that it is given "in memory of [insert name of person]." You can also create a permanent memorial to a loved one by naming an endowment fund in memory of the person(s), (e.g. [insert name of person] Memorial Endowed Scholarship Fund). (See previous endowment bequest language sample and minimum endowment gift levels.)

(Additional sample language on page 4.)