



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 the 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 the National Relief Charities, Elkwood, VA, to be used for its general purposes.

**Please Note:*

It may be possible to specify where you would like your Bequest to go. 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
Planned Giving Administration Office

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TRADITIONS IN GIVING

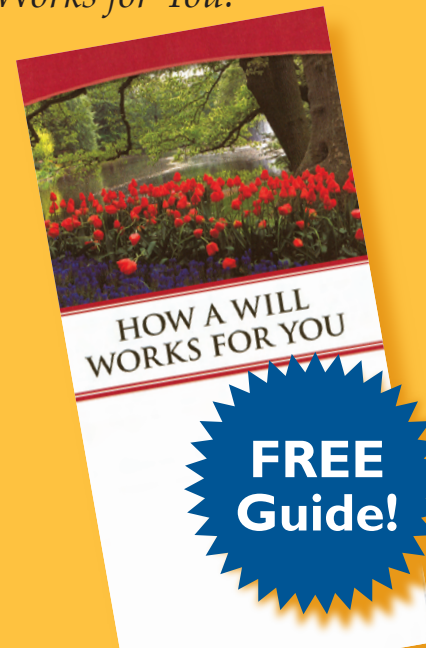
NATIONAL RELIEF CHARITIES

FALL 2009

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 "How a Will Works for You."



Ensuring the Future... Means honoring the past for this donor

Woody Tester has been a friend of National Relief Charities for well over 10 years and was one of our first Heritage Circle members. He has demonstrated his love for Indian People and his beloved mother by including a memorial gift in his mother's honor, to NRC program services. Woody told us "My Mom told me my given name, Elwood, comes from an Old English word meaning a tree bent by the storms of time. I like to think it means bent, but not broken. Like our Native American friends, they have been starved, abused, seen their hereditary lands stripped from them; but they have not broken. They endure, in great poverty but even greater dignity."

Maude Ella Dowl Tester, Woody's mother, had a huge influence on his life. Her family roots go far back into the mountains of Virginia. He told us "At times in her life, Mom personally suffered in ways thousands of Native Americans today suffer. She was victimized



Woody, one of our first Heritage Circle members, is shown holding his Heritage Circle Certificate of Appreciation.

by abuse and sometimes had the heartache of watching her children go hungry. I know that more than once she shed tears because she couldn't give her children Christmas presents." He told us his mother, often the victim of prejudice because of her part Cherokee, Chickasaw and African American heritage (Melungeon), never let it influence "her love of the Great Spirit who is God, and Mother Earth, and all the creatures God put here for

Ancient Fallen Tree

A young man I was,

*Between the years of
14 and 15.*

*Walking through the foothills
of the Bonny Blue.*

*This is where I came across
an ancient fallen tree.*

*That lay at
Mother Earth's feet.*

While on bent knee,

*I found I could crawl inside
of this ancient fallen tree.*

*As silently the snow
fell around me,*

*I prepared a fire in the ground
while inside of this
ancient fallen tree.*

Laying next to the fire,

I felt warm, safe and free.

*I wondered about the Native
Americans,*

*Who roamed these
ancient lands and trees.*

*Taking nothing
but what they need.*

*Giving back to Mother Earth
so she can continually to feed.*

*The land in which the
Great Spirit breathed!!!*

*The loving breath
that made each of
us individually free.*

*Elwood C. Tester
September 26, 2000*

us to take care of." His favorite saying is thought to be one of Mexican origin, "A house is not built on a ground; it is built on a woman."

Woody has helped us in our mission by supporting many National Relief Charities' program services throughout the United States. Our program services in the Northern Plains help Native Americans living in rural and remote reservations who struggle daily with isolation, limited employment opportunities, and a harsh and resource poor environment. Poverty is all too common and weighs most heavily on those who are most fragile — the Elderly, children, and families. Because it is important for us to work towards creating self-sufficient communities, substantial community volunteerism is a part of the processing or distribution of any program service goods. Local volunteers help with projects such as delivering food to homebound Elders or sorting bulk deliveries of diapers into family-size packages for baby baskets.

NRC also serves Indian People in Southwest communities where the needs are extreme. Often, these communities lack reasonable access to food, stores, water, transportation, and medical facilities. Like many people who want to



This picture of Woody's mother is a treasured keepsake.

help impoverished Native Americans, Woody has never been to the Southwest. But he has for years supported many of our program services that respond especially to the needs of some of the most vulnerable and most revered members of the Indian community, the Elders. NRC food services respond to the lack of available nutritious food by helping reservation programs improve the quality of food served to Elders in their community centers. Staples such as beans, rice, soup, flour, and canned goods are provided to the community centers. Elders can eat at the center, and healthy meals are delivered to the Elders in outlying areas.

Education for Native American children is extremely important to the future of all Native Americans. Woody understands this very well as

his mother made sure that he was able to go to school with what he needed even though at times it was a struggle. And whether it is providing school supplies to reservation schools that lack the funding to provide "the tools to learn," or providing scholarships to about 200 Native American students every year through our scholarship program, NRC Programs are having a positive impact in some of the most remote and resource-poor areas in the United States. Our scholarship program is unmatched by any other similar program serving Native Americans because 95% of our first year scholarship recipients stay in school.

Woody wants to help ensure the future of these NRC Programs he has so faithfully supported over the years, even after his lifetime. He notified NRC's Planned Giving office several years ago that he had taken out a Life Insurance policy leaving NRC as a co-beneficiary. He has wisely first taken care of family through his Will but decided that using a Life Insurance policy as a bequest was the perfect way he could help NRC. Because life insurance is a contract, its terms determine where the proceeds will be distributed. The assets, therefore, are not typically transferred through probate – the legal process of validating your Will. Life insurance can be distributed to a charity if it is named as a beneficiary of the policy at the time of death. Although insurance proceeds are typically included in your taxable estate, if a charity is designated as the beneficiary, the amount includable would be offset by an equal estate charitable tax deduction. ■

The Gift-Giving Matrix

Explore the Possibilities

Want to make a contribution but don't know the best way? It's not always easy to be a philanthropist. First, you must plan when you want to make the gift. Next, seek the right giving strategy. Like Woody, you may choose to leave all or part of a Life Insurance policy to your favorite charity. The chart below will help you quickly evaluate a wide range of gift opportunities designed to meet your needs and brighten the future for Native American people.

TYPE	HOW	ADVANTAGES
CURRENT GIFT	A donation you make now can be used promptly to meet our urgent needs. You can see the beneficial results of your gift without delay... and you maximize your income tax savings.	
Cash	Write a check	It's quick and easy
Securities or Real Estate	Give long term appreciated assets	You receive an income tax deduction tax and avoid capital gains tax
Tangible Personal Property	Donate Property you've held long term that is related to our exempt function	You receive an income tax deduction and avoid capital gains tax
Bargain Sale	Sell to us long-term appreciated securities or real estate below market value	This is part gift & part sale. You avoid capital gains tax on the appreciation attributable to the gift portion. Plus, a tax Deduction for the value above the sales price
DEFERRED GIFT	A deferred gift is a planned charitable contribution that you arrange now to benefit us later – perhaps after your lifetime. Your personal circumstances may dictate this strategy, especially if you contemplate a sizeable contribution.	
Bequest	Through your will, give us money, property or a share of estate residue either after your death or that of a family member	Until you Will goes into effect, you are free to alter your plans to meet your changing needs
Living or Testamentary Trust	Create a trust that will pay income to you or a relative for life, and then part or all of the balance to us	This trust provides for you (living) and/or your heirs (testamentary) first and us thereafter
Life Insurance	Name us the primary or contingent beneficiary — or transfer a policy to us now that you no longer need it	You can provide a large gift to us at a relatively small cost
Qualified Retirement Plan	Name us as a primary or contingent beneficiary or part or all of your qualified plan or IRA	This gift avoids twofold taxation (income and estate taxes) on distributions after your lifetime
Life Estate Agreement	Deed your personal residence or farm to us now, but retain life use	You avoid the hassles of selling your property and secure current income tax savings



Woody and his rescued friends.... "and all the creatures God put here for us to take care of."