



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 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 • FALL 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 Information Kit.



A Lifetime Together

An amazing couple turns their concern into compassion for Native Americans



Through 55 years of marriage Gary and Mary Ann have "seen it all." Gary sought a career in the military, rising from private through the ranks to major. He held many assignments over the years from heavy artillery and infantry to being in the Green Berets and Airborne. Once retired from the military he became an executive in the insurance industry. Mary Ann became a Registered Nurse by following a rigorous three year study with no summers off. She then went on to earn a bachelor's degree and subsequently master's equivalency. She served in many areas of medicine from in-service education to medical and surgical floor recovery to name just a few. She accomplished all of this while being a mother of two children and housewife.

Gary and Mary Ann have held Native American people in great esteem their entire lives for two main reasons. The first was that both Gary and Mary Ann have Cherokee heritage. And Gary was fortunate to know his Cherokee great grandmother. The second was that the couple was inspired by their travels throughout the Southwest where they saw firsthand how, despite the poverty and desolation, Native Americans persevered and maintained strong cultural bonds among their people.

They were impressed with the many varied cultures of the different tribes that had survived in spite of a systematic oppression for hundreds of years.

Gary and Mary Ann's trips through the Southwest also had another effect on this



outgoing couple. The poverty they saw on the reservations was like that of the third world that Gary witnessed during his 24 years of military service. This upset them to the point of anger. But unlike many people who see these conditions and then forget what they saw when they go home, Gary and Mary Ann decided to replace their concern with action. They decided to support several NRC programs that provide help not only to Native people in the Southwest but also those in the Northern Plains. This couple has helped provide Thanksgiving dinners and Christmas meals along with holiday gifts for Elders and children.

They also recognize that winter is a harsh season for Indian people not only in the Northern Plains but also in the Southwest. Poor housing combined with brutally cold temperatures means many families have to choose between heating their homes, feeding their families or even health care. This concerned

Mary Ann, who as a nurse, understands the long-term effect poor health can have on the elderly. NRC's other winter services range from winterizing homes to securing food for Elder Care Centers... and supporting food delivery by our Program Partners for those who are homebound.

While they are able, Gary and Mary Ann help provide much-needed support to our program services through charitable contributions. However, they are also concerned about the future of NRC programs after they are gone. Therefore this caring couple has chosen to leave a bequest to NRC in their Will. They are taking care of their family first (please read "Last in Line" on page 3), but wanted to make sure that a bequest to NRC would continue to help provide education and health care for the Native Americans we serve.

Education is a vital part of NRC's mission "to help Native American

people improve the quality of their lives by providing opportunities for them to bring about positive change in their communities." The majority of NRC's services including health care are built around a partnership and network of volunteers and community members all working to improve the lives of their people. Like NRC, Gary and Mary Ann understand that education is unarguably one of the most important means for an individual to rise above poverty and ultimately help bring about positive change. Many of NRC's scholarship recipients, once they obtain their degrees, return to their reservation as teachers, health care workers or other occupations that meet some vital need in their community.

These are all important reasons why Gary and Mary Ann have chosen to leave a bequest that will help Native Americans and give them hope for the future. But why did they choose to do it through NRC? This couple feels that helping an organization that helps Native communities on so

many different levels was going to have the biggest and longest impact from their gift. ■

Gary and Mary Ann told us:

"We chose to include NRC in our Will but it (a bequest) can easily be done by codicil."

A codicil (or amendment) to a Will is a part of a document that amends a previously written Will. Codicils are used to change a Will without replacing it. It is important to understand a codicil to be sure that the intentions of the Will are carried out. To add a codicil to your Will you should:

- 1 **Make an appointment with an estate planning attorney in your area.**
- 2 **Explain to your attorney that you wish to make a change to your Will by codicil.**
- 3 **After the draft codicil has been prepared, go over it carefully with your attorney in order to assure yourself that the codicil makes the change you wish to make.**
- 4 **Your attorney will make sure that the codicil has been signed the same way as the original Will.**
- 5 **Ask any questions you may have as to how the codicil will affect your heirs. Go over the Will and codicil with your attorney so you have a good understanding of the intentions of both the Will and the codicil. If the Will and codicil do not fulfill those intentions advise your attorney before signing the codicil.**

LAST IN LINE

Being last in line is nothing new for Native Americans whether waiting in line for government goods and commodities or inadequate health services. Impoverished Native Americans have endured these shameful conditions with dignity and quiet resolution.

But being the "last in line" to be included in a benefactor's Will is an honor and a privilege for NRC. We understand donors wish to take care of others first before including a nonprofit in their Will. But please know there is no such thing as too small a bequest as any amount left to an NRC program will benefit the Indian communities we serve.

It is not necessary for a benefactor to inform us of their intentions to include NRC in their Will but it is very helpful for us to know.

• It will give us an idea of how we will receive help "years in the future" as we follow our mission "to help Native American people improve the quality of their lives by providing opportunities for them to bring about positive

change in their communities."

• We would like to include you in our Heritage Circle to recognize your desire to help the Native American community through a bequest. We will respect your privacy if you wish to remain anonymous.

• It is important for us to know if you have restricted your bequest so we are better able to ensure that your intentions are carried out.

• We can help you with questions you may have in making a specific bequest to the program of your choice.

• We would inform you if we no longer provide the service you designated in your Will so you may decide how to make a change to reflect this.

We know that circumstances may change over the years and you may need to revise your Will accordingly. A Will is not "set in stone" but it is a testament to one's support and belief in the services we are providing Native American communities. ■

