



Heritage Club News

A Publication of Presbyterian Children's Homes and Services

Fall 2016



Helping Pawns on the Chessboard of Life

Recently we visited with one of our former staff members who provided counseling at our Farmington Residential Treatment Center. Preferring to remain anonymous, the therapeutic counselor was very willing and eager to share his experience:

"What I found in Farmington were children who were struggling with many issues—rejection, anxiety, depression and anger. Most had no parents and many rarely, if ever, visited extended family members. This instills in a child a growing sense that they lack control. They are moved around, like pawns on the chessboard of life."

Continuing he shared, "Is it any wonder that they have trouble bonding with others when they have felt shut out their whole lives? Over and over again, by their words and body language, they kept saying to me, 'Why me? What did I do wrong?'"

"To begin the healing process, I spent approximately 45 minutes to an hour with each child, listening carefully to whatever they had to share. I showed genuine interest in their unique story and provided them with positive affirmation.

In group sessions we practiced listening. For instance, I would ask Joe to share something with Sally and then ask Sally to repeat what Joe just said. At first, even though Sally was looking at Joe when he spoke, she wasn't listening and couldn't recall what he had said.

"But in time, they would listen, and by listening, build trust. Listening is the building block of creating relationships, so I felt it was essential for every child to learn how to listen and develop authentic relationships. I also knew from research and experience that listening would enable them to develop empathy for others and this would serve them well throughout their lives."

Recently, this former counselor established a Charitable Gift Annuity with the Texas Presbyterian Foundation for the ultimate benefit of PCHAS of Missouri. The Charitable Gift Annuity provides him with quarterly income payments, tax credits up to five years, and the satisfaction of knowing that after his lifetime, Presbyterian Children's Homes and Services will receive the remainder of his gift. We are grateful for this former staff member's future support.

missouri.pchas.org

Heritage Club News is published twice a year by Presbyterian Children's Homes and Services for friends who have named PCHAS as beneficiary of a bequest or planned gift.

The Simple Bequest

Still the most popular “planned gift” is the familiar bequest or giving through one’s will. Here is some basic information you’ll need to share with your advisors.

Our legal corporate name is “Presbyterian Children’s Homes and Services of Missouri.”

We are located at 1220 N. Lindbergh Blvd, St. Louis, MO 63132. We are a 501(c)3 non-profit public charity and our federal employer identification number is 43-1699263. All gifts are tax deductible as allowed by law.

Sample Bequest Language

You can add PCHAS as a charitable beneficiary of your estate: “I give and devise to Presbyterian Children’s Homes and Services of Missouri, located in St. Louis, Missouri, all (or state percentage) of my estate, both real and personal, to be administered and used by the Board of Trustees for the unrestricted support of Presbyterian Children’s Homes and Services.”



Charitable IRA Rollover Gifts: A wonderful opportunity for those over 70-1/2

Federal legislation now allows donors 70-½ or older to make Qualified Charitable Distributions (QCD) from their IRA directly to a qualified 501(c)3 charity, such as Presbyterian Children’s Homes and Services. This Qualified Charitable Distribution (QCD) is not recognized as taxable income, but may qualify as part or all of your annual Required Minimum Distribution (RMD).

Basics of the IRA Qualified Charitable Distribution:

- Donors must be age 70-1/2 or older at the time of transfer
- Gifts up to \$100,000 per individual taxpayer are eligible per tax year
- Distributions must be made

(1) directly from the trustee (2) directly to the qualified charity

- The gift must be complete by December 31 of the calendar year in which the Qualified Charitable Distribution is being made
- The Qualified Charitable Distribution (QCD) is not included in the owner’s Adjusted Gross Income, so no taxes are owed on this gift
- As no taxes are owed upon the direct distribution to PCHAS, the gift is not tax deductible

For more information, please contact any member of our Development Staff listed on page 3. We look forward to working with you!

Your Legacy Planning Opportunities

Presbyterian Children’s Homes and Services collaborates with Texas Presbyterian Foundation to create resources for PCHAS friends considering planned gifts. These resources highlight the benefits of Charitable Gift Annuities, Charitable Trusts and Named Endowments within a donor’s overall estate plans.

To request your copy, please contact Debra Paulus, Senior Development Officer, at debra.paulus@pchas.org or by phone: 1 (800) 383-8147.





Next Step: The Charitable Gift Annuity

The cost to initiate a Charitable Gift Annuity for the charitable benefit of Presbyterian Children’s Homes and Services is free. The minimum amount to establish one is \$5,000 and donors may fund it with cash or marketable securities. Donors cannot make additions to an established Charitable Gift Annuity, but can always fund a new one.

Payment amounts are determined by Texas Presbyterian Foundation which follows the recommendations of the Association of Charitable Gift Annuities (ACGA).

Texas Presbyterian Foundation manages the Charitable Gift Annuity during the donor’s lifetime, making all payments (monthly, quarterly or annually) and then pays Presbyterian Children’s Homes and Services the remainder after the donor’s lifetime.

To learn more, please contact a member of our development staff listed at right.

Charitable Gift Annuity Rates

AGE	65 years old	70 years old	75 years old
RATE	4.7%	5.1%	5.8%
* ANNUAL PAYMENT	\$1,175	\$1,275	\$1,450
* Based upon a \$25,000 Gift			
AGE	80 years old	85 years old	90 years old
RATE	6.8%	7.8%	9%
* ANNUAL PAYMENT	\$1,700	\$1,950	\$2,250

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Presbyterian Children'sSM
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Presbyterian Children's Homes and Services is a 501(c) 3 charitable organization. All gifts are tax-deductible to the fullest extent of the law. We do not render professional tax advice. Each person should consult a professional advisor.

Are you receiving duplicate mailings or no longer wish to be included on our mailing list?

Contact us:

800.383.8147

moinfo@pchas.org

Presbyterian Children's Homes and Services
Administrative Office: 1220 North Lindbergh Blvd.
St. Louis, MO 63132

Be sure to include your complete name and address.

Connect with PCHAS



missouri.pchas.org

Creating a Legacy of Faith: The Named Endowment Fund

Presbyterian Children's Homes and Services benefits from named endowment funds which provide it with invaluable annual support. Named endowment funds are wonderful ways to honor or remember family and friends who have shaped your life and faith. They are also meaningful ways for you to create your own legacy of faith. Named endowment funds are managed professionally to (a) produce a steady stream of income for PCHAS' Christ-centered services and (b) preserve their purchasing power to keep up with inflation.

Are you interested in establishing a named endowment fund to benefit yourself and the ministries of PCHAS? If yes, please contact Debra Paulus, Senior Development Officer. Per PCHAS policy, a minimum gift of \$10,000 is requested to establish your permanent and named endowment fund. You may establish your named endowment with an outright gift of cash or stock or schedule its creation through a bequest. In either case, we encourage you to sign a PCHAS Endowment Agreement during your lifetime.

Each of you must give as you have made up your mind, not reluctantly or under compulsion, for God loves a cheerful giver. 2 Corinthians 9:7

Heritage Club News is published for friends of Presbyterian Children's Homes and Services.

Friends who name Presbyterian Children's Homes and Services as beneficiary of a bequest or other planned gift are enrolled in our Heritage Club, receive a Heritage Club certificate, a lapel pin and ongoing recognition in each Annual Report Honor Roll. Thank you for remembering PCHAS in your Will!