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## 2009 YEAR END GIFT IDEAS TO CONSIDER

Year-end giving is as easy as (1) making a charitable gift, and (2) saving taxes. Here are some tips on some of the best ways to save and give.

The tax laws intentionally encourage charitable giving. Because of the income tax charitable deduction, individuals who make their gifts by December 31 and itemize can significantly reduce their income taxes for 2009.

Giving is, of course, much more than tax brackets and charitable deductions. Philanthropy provides the meaningful difference in what we do. We urge you to discuss your 2009 year-end tax planning with your accountant or other professional advisor.

**Outright Gifts:** Checks postmarked by December 31 may qualify as 2009 gifts. If you itemize, your outright gifts of cash are fully deductible for federal income tax purposes up to 50% of your adjusted gross income.

**Gifts of Stock:** Year end 2009 may be an excellent time to consider a gift of stock. Long term appreciated stock offers avoidance of paying capital gains tax on the increase in value of the stock. In addition you receive tax

benefits for the full fair market value of the stock on the date of the gift.

**Life Income Gifts:** A life income gift allows you to transfer assets now and yet continue to receive income from the cash, stock or other property contributed.

Most often, life income gifts are made through a trust arrangement called "unitrust" or an "annuity trust". The income from a unitrust is based on a fixed percentage of the fair market value of the assets in the trust. The income received will vary annually based on investment performance. With an annuity trust, you (or a loved one) receive a fixed amount from the trust each year. This amount is determined when the trust is created based on current charitable annuity rate charts.

If you're at least 70 1/2, the tax law for 2009 allows you to give qualified charities such as Moravian Hall Square up to \$100,000 directly from your IRA without triggering federal income taxes.

More information on planned gifts is available by calling Moravian Hall Square at 610.746.1000 or email: [giving@moravian.com](mailto:giving@moravian.com)



## Holiday News



### Picture this!

*Dear Friends and Neighbors,*

Do you remember Estelle Getty in the role of the mother on the Golden Girls? She always made this comment before relating one of her stories.

Well, PICTURE THIS! My mother, Martha Fair Flagler, and I were driving past Moravian Hall Square as it was being built. Picture my mother saying, "STOP! I'd like to go into the office." We knew that Moravian Hall Square was fully occupied, but my mother insisted on going in. Thanks to "woman's intuition" we left the office having acquired a beautiful apartment which was just given up by a potential resident. So, Mother became a charter resident at Moravian Hall Square in February, 1988.

Over the past 21 years, I watched Moravian Hall Square (MHS) grow brick by brick to what it is today and during those busy times the caring relationship between staff and residents never faltered. As my mother benefited from apartment living, assisted living and skilled care facilities, I have experienced all the compassion, pleasant surroundings, and support offered by MHS staff and care providers.

My daughter and I are now volunteers at MHS and share the joy of helping others. We have seen first hand the tender loving care extended to all residents. We appreciate the fact that these residents can enjoy lifetime care without a worry about finances, because of the Good Samaritan Fund.

The Good Samaritan Fund allows residents with diminished resources to remain in the loving care of MHS for the rest of their lives. The Fund offers financial security and peace of mind to all residents and their families in spite of today's depressed economy.

For those of you who are able, I hope you can find it in your hearts to join me in my support of MHS by donating to the Good Samaritan Fund. Picture your contribution providing a helping hand to your friends and neighbors who are in need of assistance.

May you experience a time of joy, peace and love during this holiday season.

Sincerely,

*Shirley M. Flagler*

Shirley M. Flagler

New Resident and Volunteer

# The Forget Me Not Walk

Moravian Hall Square hosted the first annual Forget Me Not Walk on a bright and chilly September day to benefit the Alzheimer's Association.



With the Pleasure Garden as a beautiful setting, activity stations were placed strategically throughout

the walk to engage participants in learning about memory diseases like Alzheimer's. Fitness tips, brain games, activities and important caregiver information were among the many areas of expertise offered at stations on the walking course.

The Alzheimer's Association provided information for support groups and other resources available to those affected with memory related diseases.

Moravian Hall Square is a host site for an Alzheimer's Support Group that meets monthly in Galilee House for families in a caregiver role.

**Special thanks to:**  
LV Community Foundation  
Trautlein Fund  
Leena Rinaldi, in memory of Tom  
Susan Kirk, in memory of Bertha

Contributions from individuals and families helped secure \$1,900 in donations to the Alzheimer's Association.



# A big Thank You for Operation Ramrod Library!

*Submitted by Hagen Radcliffe, Blue Star Mother and C.N.A. in Galilee House at Moravian Hall Square*

Awhile ago I asked for donations of used magazines and paperback books to send to my son and his fellow soldiers serving in Afghanistan. The outpouring of the Moravian Hall Square community was truly amazing!

cold, without much heating. They tell me that the food is "decent" but these are soldiers in a war zone, so they don't complain about *anything!*

I was able to ship *dozens* of boxes to the 4th Infantry Division, 1st Battalion, stationed at Forward Operating Base (also known as FOB) "Ramrod". I've seen pictures of Ramrod; it's basically a town of large tents...set up in the middle of nowhere, with nothing around for miles but villages of mud houses. The soldiers live in 10 man tents, with about 6 X 8 feet of personal space. They sleep on Army cots, or on the ground when out on a mission. There's no PX or access to buy what they might need, so they depend on whatever is sent by their families and friends. The electricity is sporadic, so that means no air conditioning in 120 degree heat. Believe it or not, the winter in Afghanistan is brutally cold, so the soldiers are anticipating months of freezing



*"I am thrilled to note that the Moravian Hall Square community continues to donate reading materials for this project and another shipment will happen soon."*

The conditions are primitive, yet thanks to the generosity of the residents of Moravian Hall Square, the soldiers at Ramrod now have a library! My son, PTC. Timothy Radcliffe came home for a brief leave in early October. As you can imagine, the time home went much too quickly! I am thrilled to note that the Moravian Hall Square community continues to donate reading materials for this project and another shipment will happen soon.

Thank you is just two small words, and not enough to express how thankful I am for all the kindness shown by the residents and my fellow co-workers. But all I can do is to say THANK YOU, on behalf of my son and all of the soldiers at Ramrod. I know that they feel blessed to have the people at home giving them such great support and keeping them in their hearts and prayers.

## GIFTS CAN BENEFIT 2 CAUSES THIS HOLIDAY SEASON

This year's holiday appeal to support Moravian Hall Square's charitable needs has a double emphasis. For every \$100 gift received for Moravian Hall Square's Good Samaritan Fund by December 30th, a \$5 grocery store credit will be given to the Nazareth Area Food Bank.

**\$5 CAN PURCHASE**  
a case of canned vegetables  
10 ready to eat meals  
supplemental dairy items  
for several families

A generous friend of Moravian Hall Square is sponsoring the Food Bank challenge gift. The patron sponsorship includes 20 cases of Florida citrus plus the \$5 grocery needs gift. At Moravian Hall Square, Good Samaritan sustaining support needs are greater than ever before, and the Nazareth Food Bank reports the number of families served has doubled since September 2008.

## Gifts of the Spirit

### THESE ARE THE GIFTS THAT ENDURE...

Often, the things that warm our hearts are the memories of simple acts of kindness. We may not have even realized they were gifts at the time, but upon reflection, these gestures of caring and kindness given and received sustain us.

Walking into a home greeted by the smell of fresh baked cookies and eating them while warm and chewy is a simple gift of loving kindness we can fondly recall. The busyness of people during the holidays often means gifts of a kind word, a smile or hug are even more treasured because they refresh and renew our spirit.

This holiday season, as you count your blessings of gifts received, also reflect on how you are a gift to others. No matter what the state of economy, the warm glow of simple gifts of the spirit can brighten lives.

Please use the enclosed gift envelope if you can share a financial gift of support. Your generous support to the Good Samaritan Fund will be of great help to residents in Moravian Hall Square who have diminished their personal resources. A special "Santa" will underwrite all \$100 Good Samaritan Fund gifts received by December 30th with a \$5 grocery store credit to the Nazareth Area Food Bank.

