



"Giving" Advice

Toledo Community Foundation

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VISIT OUR WEBSITE

About Your Foundation

Since 1973, the **Toledo Community Foundation** has provided individuals, families and businesses interested in the well-being of our community with an *efficient, effective, low-cost, professionally managed* mechanism to achieve their charitable goals.

For philanthropists wishing to maximize the impact and life of their charitable gifts, the Foundation provides *resources for thoughtful giving*. Using its expertise and personalized services, **Toledo Community Foundation** helps donors transform their philanthropic impulse to measurable community impact. Beyond the gifting of assets, the Foundation helps donors identify issues of importance to them and *inspires engagement* with community organizations addressing these issues, thereby maximizing the impact of charitable gifts and creating a greater sense of fulfillment.

For clients either in retirement or close to it, these are challenging economic times, to say the least. Among their concerns might be a desire to meet longstanding philanthropic goals while not compromising their lifestyle plans. With that in mind, this month's feature explains how split-interest gifts can satisfy both charitable and day-to-day financial needs. Our press highlights include discussions on the interesting benefits of turning down an inheritance, the role of a Roth IRA in estate planning, and the potential impact of higher taxes on stock dividends.

Of note, please visit Toledo Community Foundation's website to see the latest edition: *Planning Perspectives*. Each year, millions of Americans make gifts in support of charitable purposes of their choice. In today's environment, these gifts are more important than ever in helping fund the work of philanthropic entities like Toledo Community Foundation. Many have found that time spent considering the best ways to structure their gifts can help them make meaningful contributions while meeting personal planning goals as well. You will discover ways for your clients to make gifts to Toledo Community Foundation you may not have thought possible.

Be sure to visit *Planning Perspectives*. You can find it at www.toledocf.org under the top navigation: Center for Individual and Family Philanthropy.

Upcoming Event - Mark Your Calendar:

Deborah L. Jacobs is a lawyer and award-winning journalist specializing in all aspects of wealth transfer and preservation. Her articles about philanthropy and charitable giving for *The New York Times*, *Bloomberg Wealth Manager*, *BusinessWeek* and many other publications have been widely cited and circulated by charities, advisers and consumers. In her new book, *Estate Planning Smarts*, she draws on more than a decade of writing about the stressful issues that surround estate planning.

Her presentation will focus around the issues that for donors, a crucial question has always been how much to give to charity while alive and what to leave in an estate plan. The current economic crisis is causing many people to rethink their original answer. It may be necessary to adapt plans put in place earlier, change the timing of certain donations and create more flexibility about which beneficiaries get what later. The seminar presented compliments of Toledo Community Foundation will cover flexible tools to facilitate giving, both during life and through an estate plan.

Dates for Deborah Jacob's presentation entitled "Flexible Giving Tolls for Tough Economic Times":

Thursday, May 13, 6:00 p.m. at The Toledo Club for our donors. Professional advisors are welcome to attend and bring clients with them.

Friday, May 14, 7:45-9:45 a.m. at The Toledo Club for professional advisors – continuing education credits of CLE, OH Ins, CFP, CPE will be provided. It is free, and continental breakfast will be provided.

Invitations will be mailed for this event soon. In the meantime, if you are interested in attending, please RSVP your interest to Laura@toledocf.org.

As always, please feel free to share your thoughts with us.

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● **FEATURE**

Legacies Without Compromise

Split-interest gifts can let clients with recession-battered portfolios attain their charitable goals—while still enjoying the comforts of retirement.

March 01, 2010

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● **NEWS UPDATES**

Rejecting an Inheritance?

You would never guess it, but disclaiming Uncle Melvin's generous bequest—especially this year—could be the best choice. Here's why.

February 18, 2010, The New York Times

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Dividend Tax May Alter Investment Strategies

With a sharp increase on dividend income taxes expected for 2011, you may want to rethink the role of dividend-bearing stocks in your long-term financial strategy.

February 16, 2010, Dow Jones News Service

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Exercising Options Ahead of Tax Increases

The common wisdom on stock options: exercise later, not sooner. However, an anticipated tax hike makes it smarter for some who've been holding on to act now.

February 17, 2010, Dow Jones News Service

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Addressing Market Risk

If you've depleted savings during the economic downturn, the stock market is one of your options for regaining that nest egg. Here's how to limit the downside of equity exposure and potentially capture the upside.

February 18, 2010, The New York Times

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An IRA for the MySpace Generation

It's never too early to save for the future. An advisor can help even a teenager set up a Roth IRA as a great first step.

February 21, 2010, The Washington Post

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The Vital Role of Trusts

Though more commonly used to mitigate tax exposure, trusts are best used as a means of carrying out someone's wishes posthumously.

February 08, 2010, New Jersey Law Journal

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Congress, the New Budget, and High-Income Earners

Washington's new budget plan will likely have a significant impact on the highest income brackets.

February 04, 2010, Dow Jones News Service

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Let the Tax Games Begin

As of now, there is no estate tax—but it may return with a vengeance before long. As a result, advisors have much to manage, now and in the coming months.

February 01, 2010, Financial Planning

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A Revocable Trust 101

Having trouble financing a property you've placed in a trust? Here's how to still take advantage of historically low rates.

February 01, 2010, Origination News

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