



# FRIENDS OF THE ARMY

ESTATE AND FINANCIAL PLANNING IDEAS

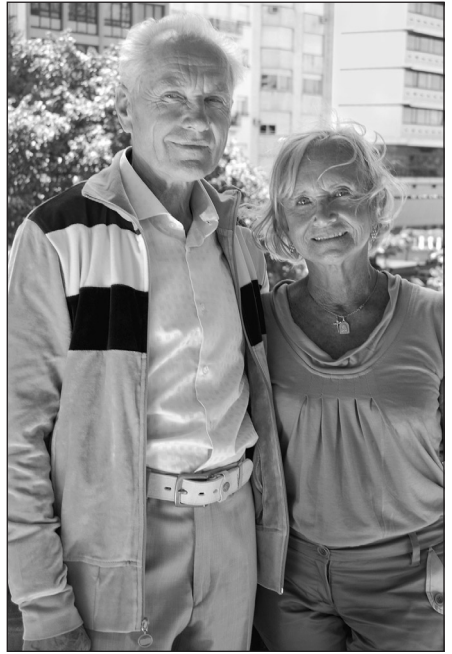
## Safe Harbor from Financial Storms

Glenn and Catherine are typical of so many Salvation Army donors who at one time were “people in need” who benefited from the work of the Army.

“We both were children of the Depression,” Catherine remembers. “I recall receiving holiday food baskets and gifts from The Salvation Army – and realizing that this was all the Christmas we were going to have that year.”

“We’ve read so much recently about people losing their jobs,” added Glenn, “and we’ve continued to contribute so the Army can help those families. But we’re old enough to know that there will always be tough economic times and that The Salvation Army will need our financial assistance both now and in the future.

“We have found charitable gift annuities to be an enormously satisfying way to provide future support to the Army and supplement our retirement income,” Glenn continued. “Gift annuities have allowed us to magnify our giving in a way that also makes good financial sense.”



Catherine added that, “Our Salvation Army gift annuities provide us with peace of mind, as well, especially after what’s happened with the stock market. No matter what else occurs in the economy, we know we will always receive our quarterly payments.”

This issue of *Friends of the Army* looks at a number of strategies for coping with the challenges of today’s economy, including, of course, the charitable gift annuity. We would be pleased to provide a complete illustration of all the tax and financial benefits for your particular situation. Just return the attached form.

*From Our Office of Planned Giving:*  
**Golden Years Bring Golden Opportunities**

The Salvation Army is offering our readers a new booklet – *Golden Opportunities* – that is written for friends who are retired or who are about to retire. It illustrates ideas for making the most of your retirement years.

People face a number of challenges in retirement. For example, retirees are on the horns of a dilemma when it comes to investing: They need to guard the safety of their nest eggs, but at the same time not invest so conservatively that they fall victim to inflation. The objective should be to ensure that your financial resources last as long as you do – and that you live as well at 85 as you did at 65.

Retirement is a milestone in anyone’s life – the crowning achievement of a lifetime of

work. But retirement also should be a time of planning for the future. A planned gift during retirement can provide donors with income for life, several varieties of tax savings, money management services of a skilled trustee and the great personal satisfaction of participating in helping the Army “do the most good” to help people in need. We encourage you to give thought to your own plans, and to return the attached card for a free copy of the booklet, *Golden Opportunities*.

*Please call our office for the appropriate wording whenever you are preparing a gift through your will, living trust, IRA or other beneficiary designation.*



**Rich Dorsey**  
*Planned Giving  
Director*



**Laur Schaberg**  
*Regional Gift Advisor*



**Steve Perry**  
*Regional Gift Advisor*

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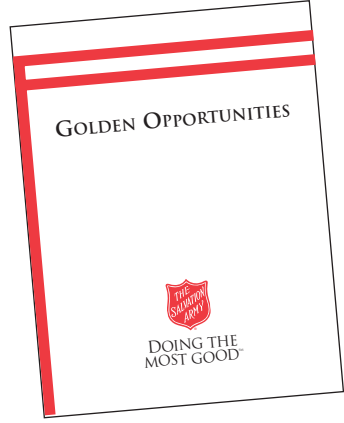
## *Inside This Issue of Friends of the Army*

- Safe Harbor from Financial Storms
- Seven Safe Places to Keep Your Savings
- Transforming Savings into Giving
- Four Great Ways to Fund Plans That Pay You Income
- Golden Opportunities for Retirees

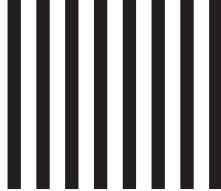


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