

# The Cornerstone



Dear Cornerstone Society Members and Friends,

I received an e-mail from a cohort that included this tagline — “Why let the billionaires have all the fun? Whatever your philanthropic passions may be, you can help solve today’s problems or leave a legacy for tomorrow’s rainy days.”

While the media loves to cover the huge gifts made by billionaires, we know that it is the generous, heartfelt gifts from our friends that have kept our ministry afloat. I know that there is joy in making a legacy gift as I recently did this myself. Fun, joy — however you choose to characterize it — there is a deep satisfaction in helping others.

During a recent visit with a friend of LSSI who is planning his own legacy gift, I was asked what the average gift size is that we receive. I didn’t know how to answer. I would like to think that each friend felt joy at the time the gift was planned. We are grateful when we accept each gift, because we know it was given with a joyful heart.

Speaking of the joy of giving, this issue features a profile of Catherine and Jeff Semler, two longtime and dedicated friends. They share how they learned generosity and how they arrived at the decision to make a legacy gift part of their future plans.

The year-end flurry of activity in Washington, D.C., was fast, and sometimes it was also furious. Now that the dust has settled, I’ve included a couple articles about the tax landscape and how you and your giving may be affected.

Gifts are so much more than dollars and cents. They are a realization that you can make an imprint on the future. Thank you for your vision and support.

Joyful Blessings,  
Susan Gilpin,  
Executive Director, The Cornerstone Foundation

CORNERSTONE FOUNDATION  
GOAL STATEMENT: Responding to the Gospel, The Cornerstone Foundation is the endowment that helps ensure the ministries and future of LSSI.

Celebrating  
the spirit of  
generosity and  
ensuring  
the future of  
Lutheran  
Social Services  
of Illinois.

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Donor Profile:

# Catherine & Jeff Semler



Catherine Semler's involvement with Lutheran Social Services of Illinois (LSSI) started when her parents adopted her through the Augustana Nursery. While she does not recall her adoption, she does remember the day when her younger brother's adoption was finalized and the joy it brought to her family.

Through the years, Catherine kept in touch with LSSI's ministries and introduced Jeff to the Augustana Center in Chicago, which was then providing care to children with severe developmental disabilities. They were both so moved by the care they witnessed that it prompted their first gift 30 years ago.

Both Jeff and Catherine were raised in families where volunteering and giving were part of daily life. Jeff says his father was a role model for him in that he had an "incredible spirit of kindness, generosity and grace in wanting to be a servant for others."

"Volunteers are part of the bricks of an organization. Volunteering is a way in to see what wonderful things are being done. It binds you," Catherine says. When their children were younger, the whole family participated in volunteer activities through their church, which benefited not only Augustana but also St. Matthew Center for Health in Park Ridge.

Both have been active participants in LSSI's work. Catherine's involvement in The Women's Network has included serving as its president. Catherine has spoken passionately about the importance of adoption and has shared her personal story. She currently is a member of the Advancement Committee of LSSI.

Jeff's initial involvement with Augustana Center led to him being asked to serve on the LSSI Board of Directors, including serving as its president. Jeff continues to support LSSI as a member of the Cornerstone Board of Trustees and as a member of LSSI's Finance & Property Committee.

Showing by doing is essential to sharing the joy of giving. "We don't want to push giving on our children or others. We know it must come from within," Jeff says.

"We decided that when we updated our estate plans to treat LSSI as a fourth child," he explains.

"We have shared this information with our three children, because we believe that while it is important to take care of your family, there are others who also need care," Catherine adds.

Catherine and Jeff long ago established a penchant for caring and sharing, which will be part of their future legacy. ■

The new tax legislation permits friends age 70-1/2 to arrange direct gifts from their IRAs to qualified charitable organizations, up to a maximum amount of \$100,000.

To make an IRA gift, you need to contact the custodian or trustee of your account and direct them to make the transfer. If you need a sample letter or assistance, please call Susan Gilpin at 847/390-1464. If you plan to make a gift to Lutheran Social Services of Illinois from your IRA, please let Susan know, so that we may ensure proper transfer and receipting of

your contribution.

Donors must be age 70-1/2 or older and own a traditional or Roth IRA. Other retirement plans, such as pensions, 401(k) plans and others are not eligible. If donors withdraw funds and then contribute them separately, amounts withdrawn will be included in the donor's gross income. It's vital that the IRA custodian or trustee make the transfer directly to the charity.

IRA gifts are most advantageous when they count toward the minimum distributions required of individuals over age 70-1/2 and reduce their taxes. ■

# IRA Gifts Are Back



## Estate Tax Exemption Now \$5 Million, But, You Still Need Estate Planning

Congress changed the law by reinstating the estate tax for 2011-2012, but limited it to estates of more than \$5 million and with a top tax rate of only 35%. This means that only the very wealthy will be liable for federal estate tax this year.

However, estate planning is about much more than estate taxes. All Americans need to plan for a thoughtful distribution of their assets at death, reduction of estate expenses — such as probate, state death taxes, income taxes on retirement accounts — and leaving a legacy to future generations.

This is a good time to review your wills, trusts and other estate planning arrangements. In the process, we hope you will consider making or augmenting a thoughtful bequest to Lutheran Social Services of Illinois. Special opportunities exist for tax-wise gifts from IRAs and other retirement plans, life insurance and financial accounts.

## Illinois Estate Taxes Still a Factor

While federal estate tax may no longer threaten most estates, state death taxes can still be a problem. An Illinois estate tax applies to taxable estates exceeding \$2 million, and rates go as high as 16% on amounts exceeding \$10,040,000.

Estates of Illinois residents are taxed on transfers of all real estate and tangible personal property within Illinois, plus intangible personal property within or outside the state. Nonresidents are taxed on real estate and tangible personal property located in Illinois, based on the proportion of those assets owned in the state, under the same rules that apply to residents.

Estates of residents and nonresidents are entitled to all the deductions available for federal estate tax purposes, including charitable deductions for bequests to LSSI and other qualified charitable organizations. ■

## WELCOME NEW CORNERSTONE TRUSTEES

We recently welcomed a new group of Trustees to the Cornerstone Board. We are grateful to all our trustees for the time they commit to caring for the gifts with which we have been blessed. Our new trustees are:

Mario Alberico, Arlington Heights  
The Rev. Robin Brown, Glenview  
Scott Gierke, Mount Prospect  
Cheryl Kadleck, Northbrook  
The Rev. Laura Koppenhoefer, Rock Island  
Dr. Jill Nilsen, Charleston  
Dr. Lynn Smith, Carbondale  
Daniel "Joe" Walton, La Grange

If you know someone whom you might recommend for service on the Cornerstone Board, please contact Susan Gilpin at 847/390-1464 for more information.

## CORNERSTONE LUNCHEONS Honoring Project HOPE



**Shari Buchellew and Carol Reiners were among those at the Bloomington Cornerstone Luncheon.**

Friends gathered on September 15 at Biaggi's Restaurant in Bloomington to enjoy fellowship and hear the latest news at Lutheran Social Services of Illinois (LSSI). The Rev. Bob Rasmus, chair of LSSI's Board of Directors, shared how the agency was operating under the financial stress due to ongoing late payments from the state of Illinois. He lifted up the flexibility of the staff in responding to increasing needs and celebrated that services have continued.

Friends also heard about the impact that Project HOPE is having on the lives of young people as they move towards adulthood. Cornerstone Board of Trustees Chairperson, Sam Douglass, was on hand to welcome guests and also to present the Hallberg Award to Project HOPE. The Donald M. Hallberg Program Award for Program Excellence was given in recognition of the unique ways this program is designed to strengthen and empower youth with selecting the right path and making appropriate choices in planning for their future. ■

# CONGREGATIONS, OTHERS Reach Out at Christmas

This past Christmas brought an outpouring of caring for those in need who are served by Lutheran Social Services of Illinois. Support from churches, agency employees and others helped make Christmas bright for many. Here is a sampling of generosity around the state:

In southern Illinois, a story on the need for gifts for children served by LSSI that aired on WSIL-TV (Channel 3) inspired donors to provide gifts for all 350 of the agency's foster children served by its southern Illinois offices.

At LSSI's office in Des Plaines, presents (including winter coats, warm sweaters and pajamas) were collected for children, including students at our Head Start Centers, children of clients at substance abuse treatment centers, and those served by the Prisoner and Family Ministry's Connections program.

Warm winter coats and clothing were donated to homeless and underprivileged people in Chicago, while some churches adopted some of the poorest families served by Head Start, to make sure they had a happy Christmas.

"We are indeed blessed by the generosity of people throughout the year, but it is especially appreciated during Christmas," says Theresa Coglianesse, LSSI's volunteer coordinator, who was involved in connecting donors and



**Students at Trinidad Head Start enjoy their time with Santa.**

gift recipients for LSSI programs in the metropolitan Chicago area.

In the western part of the state, Intouch Adult Day Services in Moline received hundreds of gifts for its participants from area churches, doctors' offices, senior organizations and a sorority. The gifts brightened the annual Christmas parties held on December 22 and 23.

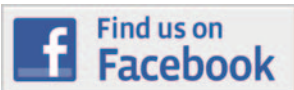
In central Illinois, members of Grace Lutheran Church in Springfield hosted their third Christmas party at Washington Place. They brought each resident an individual gift and gave activity cartridges for the Wii used by all residents.

Thanks to all who made the joy of others a priority this Christmas. ■



Lutheran Social Services of Illinois

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## Updates to Cornerstone Membership Directory

We acknowledge and welcome new members of  
The Cornerstone Society who have included a gift  
to Lutheran Social Services of Illinois in their  
estate plans:

Dr. Marcia Anderson, Carbondale  
Mr. and Mrs. Spirro Botes, Inverness

Mr. and Mrs. Benjamin Currier, Naples, Fla.

Dr. William C. Johnson, DeKalb

Mr. and Mrs. Edward Rabst, Rockford

Mr. and Mrs. Jeffrey Semler, Lake Forest

Mr. and Mrs. Vernon Veal, Bloomington

We also acknowledge, with gratitude, the following  
estate gifts:

The Rev. Hubert Ahnquist, Rockford

Mrs. Shirley Burmeister, Arlington Heights

Mrs. Marlon Kenaley, Park Ridge

Mrs. Lucille Patterson, Dixon

The Rev. Harvey Stegemoeller, Sun City West, Ariz.

Mrs. Lucille Waldorf, Mendota

## UPCOMING CORNERSTONE SOCIETY



We hope that you'll join us for one of our upcoming  
lunches to thank our Cornerstone Society members  
and lift up our ministry.

**Thursday, May 12, 2011**

*Metro Chicago*

*(location to be announced)*

**Thursday, September 15, 2011**

*Rockford*

*(location to be announced)*

To learn more about

Lutheran Social Services of Illinois, visit

[www.LSSI.org](http://www.LSSI.org)

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