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Consider local charities in estate planning

September 21, 2007 | By Felicia Bell

Joan B. Kroc, widow of McDonald's founder Ray Kroc, left more than \$200 million to National Public Radio through a bequest in her will in 2003. This generated a lot of publicity for charitable giving. Mrs. Kroc, both during her lifetime and after, was a true philanthropist. Did you know that everyone, not just the rich or famous, can be a philanthropist and leave their own legacy?

Think of all the organizations that have helped you or a loved one. They make our community a better place. When we need them, charitable organizations step up to help cure diseases, feed the hungry, teach our children, provide recreation and shelter the homeless. To survive and continue their important work, these organizations rely on our support. They depend on the bulk of the funding from the public. Individuals and families have an opportunity to use their means in a purposeful way. Add your name to the roster of philanthropists shaping the future of generations long after you are gone. The simple direction of leaving a gift in your estate planning for both family and a favorite charitable organization can truly make a difference.

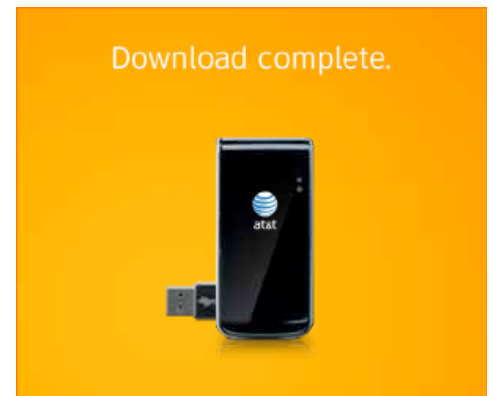
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That's the message of Leave A Legacy, a nationwide campaign sponsored by the National Committee on Planned Giving. Leave A Legacy Broward County is in the midst of a public awareness campaign to launch Leave A Legacy Month in October, encouraging donors to make a difference in their communities by supporting charitable causes through their estate planning. The campaign is sponsored by the Planned Giving Council of Broward County, Community Foundation of Broward, The Jewish Community Foundation of the Jewish Federation of Broward County and United Way of Broward County.

We are a generous nation of caring people. More than 80 percent of Americans contribute to nonprofit groups during their lifetimes. Yet only eight percent of people choose to continue this support through charitable gifts in their estate planning, according to research conducted by the National Committee on Planned Giving in 2000.

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If just two out of every 10 Americans, no matter their economic circumstances, left a charitable bequest, the current number of charitable bequests would more than double. Boston College economists John J. Havens and Paul S. Schervish published an oft-cited study in 1999 about the transfer of wealth in our country from 2000-2050. The report stated that \$41 trillion - yes, trillion - would transfer from one generation to the next over a 50-year period, making the potential for charitable giving enormous. Some of this money would go to the IRS, much of it would transfer to family and loved ones and, of course, to charitable organizations. Some charitable donations of stocks, real estate, insurance policies and personal property actually save your family money by decreasing inheritance taxes. It's an easy process to follow in creating a charitable bequest.

First, determine the organizations you want to support. Place a call to them to inquire about giving opportunities. You don't have to be exceptionally wealthy to leave a lasting impact. What you'll find is gifts of all sizes make a difference. Then, it's a call to your financial planner, attorney or accountant. Express your desire to support a local charity or foundation. Or, make your favorite charity a beneficiary of your life insurance, pension plan or IRA.

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Join the ranks of ordinary people - actually extraordinary people - who are making a difference for a lifetime.

Felicia G. Bell is co-chair of Leave A Legacy Broward County, www.leavalegacybroward.org.

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