The Hope for Healing Legacy Circle
at the Children’s Receiving Home of Sacramento

The Children’s Receiving Home of Sacramento has been a sanctuary for our community’s most vulnerable population since 1944. Help preserve the legacy of this vital community resource with a planned gift today.

OUR STAKE IN THE FUTURE by Dottie & Ralph Linden

When you grow up as we did, you think everyone has a family. You know there are differences, but you don’t realize the extremes. Everything we are and enjoy started with our families’ strengths, values, work ethics, high standards, and unwavering love and support. Our parents were everyday folks, blessed with simple, yet extraordinary riches of the heart. They lived through wars and the Depression with very little means, yet gave so much to us that helped us thrive and prosper. We’d like to pass that legacy on to those who haven’t had the same blessings.

Since we learned about the Children’s Receiving Home (CRH) in 1997, we’ve had a real education about how some other children live who come from families different than ours. We’ve been advocates and donors ever since, serving in the Guild, on the Board of Directors, and the Community Council. I continue to be impressed with how CRH constantly assesses the changing needs of these kids and their families and comes up with the programs they need to get them on the right path.

The Hope for Healing Legacy Circle is a way for us to ensure CRH will be there for future generations.

Admittedly, we had previously thought of a vehicle like this being something only “wealthy” people do. However, the more we thought about it, it seemed like something WE and a lot of other ordinary folks would want to do.

Every child deserves the love and strength of family. Leaving a gift in our will is our way of saying to the kids at CRH that we’re part of their family and we’ll continue to be there for them.

We won’t live forever. However, our values and support for CRH kids will endure.
Planned Gift Options

**WILL OR LIVING TRUST**
Include CRH in your will or trust. You can specify a set amount or a percentage of the balance remaining in your estate. This type of gift costs you nothing during your lifetime, and assets remain in your control.

**CHARITABLE REMAINDER TRUST**
Transfer assets, usually ones with capital gain to avoid taxes, to a charitable remainder trust and receive annual payments for life or an agreed-upon term for you or your loved ones. At the conclusion of the term, the principal is transferred to CRH.

**CHARITABLE GIFT ANNUITY**
Transfer cash or securities to CRH. In exchange for your gift, CRH pays you and other beneficiaries a fixed and guaranteed sum each year for life. Upon the death of the last beneficiary, the principal is transferred to CRH.

**RETIREMENT OR LIFE INSURANCE**
Name CRH as the full or partial beneficiary of your IRA, 401(k), other retirement plan, or life insurance policy. In the case of a retirement contribution, the balance remaining is given to CRH. With a life insurance contribution, CRH receives the face value of the policy.

**REAL ESTATE OR STOCK**
Make a donation of real estate, stock, bonds, or mutual funds to CRH. CRH will sell the assets and use the proceeds to benefit its programs.
How to Get Started

*Three simple steps to start your charitable retirement planning*

**Gather**
Gather information about your assets, including retirement funds, bank accounts, and real property.

**Think**
Think about the people and organizations that matter to you and how you would like to provide for them.

**Meet**
Meet with a qualified financial and/or legal advisor to set up a plan for your future.

**COMPLIMENTARY CONSULTATION**

Some aspects of an estate plan may require consultation with a qualified professional. Finding a professional you can trust with local knowledge and experience is important.

Elfrena Foord is generously offering a complimentary consultation to supporters of the Children’s Receiving Home interested in setting up an estate plan. Her 30+ years as a Certified Financial Planner have earned her recognition in 1998 on *Worth Magazine’s Top 300 Financial Advisors’ List*. She is an active speaker on the subject of wealth management and has received numerous local, national, and international honors and awards.

**Foord, Van Bruggen, and Pajak Financial Services**

1900 Point West Way Ste 190, Sacramento, CA 95815
(916) 487-8700
Gifts at a Glance

<table>
<thead>
<tr>
<th>YOUR GIFT</th>
<th>WILL OR TRUST</th>
<th>CHARITABLE REMAINDER TRUST</th>
<th>CHARITABLE GIFT ANNUITY</th>
<th>RETIREMENT/LIFE INSURANCE</th>
<th>REAL ESTATE OR STOCK</th>
</tr>
</thead>
<tbody>
<tr>
<td>YOUR GOAL</td>
<td>Defer a gift until after your lifetime</td>
<td>Secure a fixed income</td>
<td>Supplement income with steady payments</td>
<td>Avoid double-taxation/make a large gift with little cost</td>
<td>Deduction for full market value of gift</td>
</tr>
<tr>
<td>THE PROCESS</td>
<td>Name CRH in your will or trust</td>
<td>Create a trust, principal is retained for CRH</td>
<td>Establish a contract with CRH</td>
<td>Name CRH as beneficiary/change ownership on a policy</td>
<td>Contribute personal property or appreciated stock</td>
</tr>
<tr>
<td>YOUR BENEFITS</td>
<td>Exempt from federal tax, control assets</td>
<td>Income for life, immediate tax deduction</td>
<td>Fixed payments for life, savings on income taxes</td>
<td>Make a gift from most taxed assets/current income tax deduction</td>
<td>Potential, large deduction &amp; avoidance of capital gains tax</td>
</tr>
</tbody>
</table>

Rosalie
**CRH Alumni**
“There are no words to describe where I was before, only fear; and this place took it as far away as possible.”

Julia
**Past PHP Client**
“CRH gave us our daughter back. We will be forever grateful.”

Rob
**ILP Graduate**
“If it hadn't been for CRH, I would have just been another statistic. Thanks to them, I have a real chance at a future.”

THE CHILDREN’S RECEIVING HOME OF SACRAMENTO
Tax ID 94-1322166

**Email**
legacy@crhkids.org
www.crhkids.org

**Phone**
P: (916) 349-7530 ext 1205
F: (916) 349-7536

**Address**
3555 Auburn Blvd
Sacramento, CA 95821

If you’ve already included CRH in your planning, thank you! Please let us know with a phone call or email so that we can recognize your philanthropic intent according to your wishes.