

“A library
outranks
any one thing
that a community
can do to benefit
its people.”

Andrew Carnegie



CARMEL PUBLIC LIBRARY FOUNDATION

PLANNED GIVING

The Sterling Circle





Planned Gifts

Invest in Our Future as a Planned Giving *Sterling Circle Donor* With a Gift that Will Keep on Giving

Just as you have plans for your retirement, your family's well-being, your children's and grandchildren's education, and other estate planning matters, it is prudent, as well as rewarding, to plan the use of assets in your charitable giving.

Planned gifts are investments — investments in your own charitable ideals and in the future of our cherished community Library. A planned gift to the Carmel Public Library Foundation helps to ensure that your hopes and dreams for the Carmel Public Library will be realized for generations to come. At the same time, your generosity also enables the Carmel Public Library Foundation to continue to provide books, materials, collections, services, and programs to some 106,000 Library patrons each year.



Planning a gift of assets with estate and tax implications in mind moves you closer to meeting your own personal financial goals, while helping the Library Foundation advance its mission to keep our treasured heart of Carmel, our community Library, thriving, growing and serving our community.

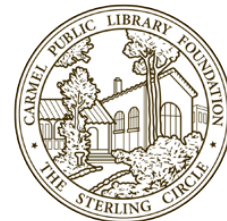
Please review our list of planned giving gift options that explains and compares the benefits of most common charitable estate planning gifts. We will be pleased to answer any questions you might have about charitable planned giving. Together with your financial advisor and attorney, we can help you support the Library while helping you meet your financial objectives.

The Carmel Public Library Foundation mission is to provide vital funds for Carmel Public Library that will ensure free library service in perpetuity. Every book, CD, DVD, all the services, resources equipment, and programs are funded by charitable dollars. Your role as a Planned Giving *Sterling Circle Donor* is vital to achieving this goal.



CARMEL PUBLIC LIBRARY FOUNDATION

Gift Options



Please consider the Carmel Public Library Foundation in your estate plan and will. Some of the most popular forms bequests can take are listed:

A Fixed-Amount Gift of Cash in Your Will or Estate Plan: An easy gift of designated cash. *Benefits to you:* An income tax deduction toward your estate taxes.

A Gift of Designated Property, or a Percentage of A Property or Your Estate: Plan now by designating a specific amount or percentage of your estate. *Benefits to you:* Estate tax deduction for the value of your bequest.

A Gift of Securities in Your Will or Estate Plan: A gift of mutual funds, long-term appreciated stock, or other securities. *Benefits to you:* Income tax deduction for full fair market value; and you avoid capital gains tax for the designated amount.



A Gift of Retirement Plan Assets: Place Carmel Public Library Foundation as the beneficiary of the remaining assets after your lifetime. Or donate unneeded withdrawals during lifetime (after 59 ½). *Benefits to you:* Avoid income and any estate tax on plan distributions, leaving more favorably taxed assets for heirs.

A Gift of Life Insurance: Donate a life insurance policy to the Carmel Public Library Foundation. *Benefits to you:* Immediate income tax deduction for gift's value, plus possible estate tax savings.

Charitable Remainder Trusts: Retirement income with fixed income. Create a charitable trust that pays fixed annual income. *Benefits to you:* fixed income; immediate tax deduction; avoidance of capital gains tax liability on gifts of appreciated property; may provide tax-free income.

Charitable Lead Trusts: An option allowing you gift and estate taxes on assets you plan to pass to heirs. Create a charitable lead trust that pays the Carmel Public Library Foundation a fixed or variable income for a specific term of years; principal is retained for your heirs. *Benefits to you:* Reduces taxable estate; your family keeps the property, often with reduced gift taxes.

You may wish to consult with an estate planner regarding these gifts and designations. Contact Alexandra Fallon, Executive Director, at (831) 624-2811 or at afallon@carmelpubliclibraryfoundation.org.



CARMEL PUBLIC LIBRARY FOUNDATION



How to Remember

The Carmel Public Library Foundation In Your Will

Some suggested language that you may wish to use in your estate planning documents:

A fixed amount of money or a designated property:

"I give to The Carmel Public Library Foundation (tax ID 77-0257681), located in Carmel, California, \$ _____ (or describe the real or personal property, including exact location.)"

A percentage of the estate:

"I give to The Carmel Public Library Foundation (tax ID 77-0257681), located in Carmel, California, _____ % of my estate."

A Gift of Securities in Your Will or Estate Plan:

"I give to The Carmel Public Library Foundation (tax ID 77-0257681), located in Carmel, California, the following gift(s) of securities _____."

A Gift of Retirement Plan Assets or IRA Distributions:

"I designate The Carmel Public Library Foundation (tax ID 77-0257681), located in Carmel, California, the beneficiary of a gift of my retirement plan assets in the amount of \$ _____ or, at _____ % worth of my plan."

A Gift of Life Insurance:

"I designate The Carmel Public Library Foundation (tax ID 77-0257681), located in Carmel, California, a _____ % beneficiary of my life insurance. "

You may wish to consult with an estate planner regarding these gifts and designations including Charitable Remainder Trusts or Charitable Lead Trusts. Contact Alexandra Fallon, Executive Director, at (831) 624-2811 or at afallon@carmelpubliclibraryfoundation.org.



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STERLING CIRCLE

*We are grateful to the following donors who, through their vision and generosity,
have helped ensure the future of our cherished library by including the
Carmel Public Library Foundation in their estate planning.*

Anonymous (7)	Mary & Tom McCary	Lawrence & Jane Harris
Stephen & Martha Doley	Helen & Beau Breck	Robert Campbell
Warren & Marge Perrine	Glenn & Marian Leidig	Janet & Niels Reimers
Marvin Silverman	Mellanie Mae Moran	Carol Lee Moore Holland
Robert Evans	Marjorie P. Love	Jean G. Holt
Erling Lagerholm & Emilie Welles	John & Yvette Gurley	Emily & Paul Woudenberg
Adele & Donald Langendorf	Robert & Francie Campbell	Terry & Kay Sullivan
Mrs. Harvey (Kay) Hancock	Leland & Gloria Dale	Mr. Dave Warner
Bethany Ann Beckman	Jo & George White	Nello Elizabeth Kearney
Melanie & Harvey Billig	James & Cornelia Emery	Mr. & Mrs. Lee C. Keene
William H. & Susanne S. Tyler	M. Gen. & Mrs. Robert G. Fergusson	L. Lamont Wiltsie, Jr.
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Dr. Anita Karr	Betty & Rodney Gullfoil	Dorothy Fairbank Newton
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Valera W. Lyles	Hadley Osborn	Natalie A. Stewart
Elaine Good-Mosconi	Nancy & Edward Jordan	Bill & Nancy Wright
Jack & Prim Billwiller	Peter & Carol Mollman	Amy Donohue
Charles & Leslie Snorf	Donald & Renate-Karin Wunsch	Doris & Carol Tomroth Trust
	Samuel & Teresa Wright	

“We make a living
by what we get, but
we make a life by
what we give.”

—Winston Churchill

The Sterling Circle Plaque

To honor our planned giving donors and to increase awareness of planned gift opportunities, we have a beautiful new Sterling Circle Plaque on display in the Park Branch Library at 6th & Mission Streets. As a Sterling Circle Donor, your name will be added to the plaque, if you desire. This plaque underscores the continuity of the Library Foundation’s mission, and motivates and inspires new friends to emulate the generosity and commitment of our planned giving donors.



Sterling Circle Donors

Yes, I have remembered the Carmel Public Library Foundation in my estate planning!

My/Our Names _____

Physical Address _____

Mailing Address _____

City, State, Zip _____

Telephone(s) _____

Email _____

Please, check one of the boxes below:

☐ Please list my/our names on the new Sterling Circle Plaque as written below:

(Print clearly and do not exceed 40 characters including spaces.)

☐ The Carmel Public Library Foundation has my permission to publish my name in the newsletter.

☐ I prefer not to have any public recognition at this time.

Please return this completed form in the enclosed stamped envelope to:

The Carmel Public Library Foundation

P. O. Box 2042

Carmel CA 93921

The mission of the Carmel Public Library Foundation is to raise funds and endowments to ensure excellent free public library service at Harrison Memorial Library in perpetuity.

Tax Identification #77-0257681



CARMEL PUBLIC LIBRARY FOUNDATION