Investing in the future

A gift to our endowment provides a constant source of funding in a constantly changing world

Sincerely,
W. Michael Adams
Chair / Planned Giving and Endowment Committee

For where your treasure is, there your heart will be also.
Matthew 6:21

Every moment of our lives, including the present moment, can be a moment of investment. Every opportunity to serve God and our neighbor can be an opportunity to share the blessings we have received.

Many thoughtful donors choose to invest with Volunteers of America of North Louisiana because they too realize every day - successful individuals overcoming poverty or disability, stronger families, healthier communities.

They also know we will keep to our founding promise to “whenever we are needed and do whatever comes to hand” to serve these in need.

But will we have the funding to meet the future needs of our community?

No one can predict the future. But we can be sure, however, that poverty will always be with us; that children will always need families to love and raise them; and that the elderly and those with disabilities will need special care to lead full, independent lives.

There will be emergencies and natural disasters, too, which can have a profound impact on community resources.

Our organization is building a permanent endowment fund with a goal of $20 million in assets by 2017. The endowment structure allows you to support important Volunteers of America of North Louisiana services like adoption or education for years to come. We encourage outright gifts in all amounts, as well as estate and planned gifts. And we are pleased to offer technical advice to help maximize the value of your gift to you and your family.

A gift to our endowment is truly an investment in the future of North Louisiana. We appreciate your generous support and look forward to working with you to carry on our century-old promise to those we serve.
**Why endowment?**

A gift to Volunteers of America of North Louisiana’s endowment will ensure a constant source of funding in a constantly changing world. Since 1935, our organization has served those in greatest need in North Louisiana — people with disabilities, abused and neglected children, families struggling out of poverty, and the elderly. We have brought hope to countless families through adoption. We have enriched community life by creating opportunities for giving and service. Over the time we have served this community we have realized:

- Government funding for human services is steadily decreasing.
- The number of individuals with great need is steadily increasing.
- There will be emergencies and disasters we cannot foresee.

In response to these challenges, the Board of Directors and a group of committed donors have established an endowment to provide an ongoing income stream to support critical human services. The endowment will also provide the financial security to develop innovative programs that address the root causes of social problems.

The Board set an initial endowment goal of $20 million. We call on each of you — who understand so well the great need of our community and the impact of our service — to support us in building this endowment through a current gift to endowment, or a deferred gift to endowment through your will or estate plan.

Our endowment will not replace annual gifts and other donations that help us meet current obligations. And giving to endowment may increase; and

**Many ways to give**

Every size and form of gift to endowment is valued and welcome. With planning, your gift may have a greater impact than you thought possible.

Although current gifts can be made in cash, the most effective current gift may be a non-cash asset with long-term capital gains. These may include assets such as publicly traded securities, private business interests or real estate.

Donors can also create gifts that pay income to supplement retirement or other personal needs. A charitable gift annuity allows you to make a gift and retain or benefit a lifetime annuity stream for one or two lives. A charitable remainder trust allows you to create either an annuity stream or an income stream that distributes with the value of the trust to one or more individuals.

Another way to fund endowment is through a deferred gift through your will or estate plan. Deferred gifts may be created by including a bequest to Volunteers of America of North Louisiana under your will or by naming the organization as the beneficiary of all or part of your IRA or retirement plan. You can also name Volunteers of America of North Louisiana as the beneficiary of an existing insurance policy, or contribute funds to purchase a life insurance policy owned by and benefitting Volunteers of America of North Louisiana.

Please contact Volunteers of America of North Louisiana to discuss these giving options.

**Giving effectively**

Use one or more of these options to maximize the value and impact of your endowment gift.

- **Current gifts**
  - Cash
  - Stocks, bonds, other securities
  - Life insurance
  - Real estate
  - Art, antiques, collectibles

- **Gifts that pay income**
  - Charitable gift annuity
  - Charitable remainder annuity trust
  - Charitable remainder unitrust

- **Deferral gifts**
  - Bequest
  - Life insurance beneficiary designation
  - Retirement plan beneficiary designation
  - Remainder interest in home or farm

**Meeting your philanthropic goals**

Volunteers of America of North Louisiana strive to be creative and flexible in meeting human needs, including the philanthropic goals of our donors. That’s why our endowment has been structured to allow gifts to be made to one of four mission sectors — each with a dedicated purpose — to allow you to direct your gift to an area of interest.

How is annual endowment income allocated among different programs to ensure effective stewardship of your gift?

The finance committee of the Board of Directors, with the advice of professional investment counsel, sets the annual holdings to provide current income and to grow the underlying assets to meet future needs. Each year the committee sets a spending rate that reflects current needs, underlying investment income, economic conditions, and long-term growth. Once this spending rate is calculated, the full Board determines the amount available for spending in each of the four sectors, and allocates these funds to priority needs in each sector.

Your giving may be focused in other ways. For example, with a gift or pledge of $50,000 or more, you may establish a named fund within one of the mission sectors, an ideal way to memorialize a loved one or recognize a family’s contributions to the community. And with a donation of $250,000 or more, you may direct that income from your gift be used exclusively to fund a specific Volunteers of America of North Louisiana program or service.

We look forward to working with you and your advisors to create a unique legacy of caring for generations to come.

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**Endowment giving options**

Donors may direct a gift to any one of our mission sectors, supporting the representative listed programs and services.

- **Sector: Strengthening bodies and children Adoption**
  - Mental health
  - Programs for seniors
  - Educational programs, such as the LightHouse
  - Disaster relief and recovery
  - Affordable housing
  - Volunteer mobilization and training

- **Sector: Strengthening families and children**
  - Education and advocacy
  - Volunteer mobilization and training
  - Building and facilities
  - Mergers and acquisition funding

- **Sector: Partnering with the greatest need**
  - Unmet medical needs
  - Urgent or unforeseen community needs

**Lynne and John Manno**

Lynne and John Manno’s endowment gift has strong family connections. The Manno’s created a named fund in memory of their children’s infant son, Michael Peter Manno, and in celebration of the life of their daughter Mary, who was adopted through Volunteers of America of North Louisiana in 1987.

Announced at a party celebrating the couple’s 25th wedding anniversary, John Manno spoke of the joy their daughter had brought to their lives. “We’ve been supporters of Volunteers of America of North Louisiana ever since Mary came on the scene. This gift is an opportunity to build something that would be forever,” John says.

Over the years, the Mannos have invited their friends to add to their gift, with contributions dedicated to adoption and other Volunteers of America of North Louisiana programs for children and families.

**Tina and Bill Anderson**

Tina Anderson of Shreveport feels fortunate “This community has been so good to our family,” she says “It only seemed right to be able to give something back to the next generation.” The Mannos chose to make their gift unencumbered, with investment income applied to the urgent needs, emergencies, or new service opportunities. “Nobody can predict what the future will bring,” Tina Anderson says, “so we’ve received many blessings. This is a great way to pass them along.”

**Donor Profile**

- Lynne and John Manno
  - Tina and Bill Anderson

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