



## Investing in the future

*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 see results every day – successful individuals overcoming poverty or disability, stronger families, healthier communities.

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

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

No one can predict the future. 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.

Sincerely,

W. Michael Adams  
Chair / Planned Giving and Endowment Committee



# Securing the future



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





## 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 joy 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, unmet needs is steadily increasing; and
- ◆ 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 revenue 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 has set an initial endowment goal of \$20 million. We call on each of you – who understand so well the great needs of our community and the impact of our services – 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 require some planning. But the rewards are great, knowing that your gift will keep on giving to those who come to us in need.

### Donor Profile



### Lynne and John Manno

Lynne and John Manno's endowment gift has strong family connections. The Mannos created a named fund in memory of their stillborn 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 build something that would be forever," John says.

Even more, 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.

## 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 meet other personal needs. A charitable gift annuity allows you to make a gift and retain or bestow 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 fluctuates with the value of the trust for 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 benefiting Volunteers of America of North Louisiana.



Please contact Volunteers of America of North Louisiana to explore these giving options. Our staff can work with you and your legal or financial advisor to help craft a gift that benefits you, your loved ones, and our community.

### Donor Profile

### Tina and Bill Anderson

Tina Anderson of Shreveport feels fortunate that her three grown children – and now her four grandchildren – all live close-by in Louisiana. So when she and her husband Bill, a native Shreveporter and third-generation oilman, made a large donation to Volunteers of America of North Louisiana's endowment, Tina said it was like a gift to the future.

"This community has been so good to our family," she says. "It only increased our joy to be able to give something back to the next generations."

The Andersons chose to make their gift unrestricted, with investment income applied to the urgent needs, emergencies, or new service opportunities.

"Nobody can predict what the future will bring," Tina Anderson says. "But we've received many blessings. This is a great way to pass them along."

### Giving effectively

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

- ◆ **Outright gifts**
  - Cash
  - Stocks, bonds, other securities
  - Family business
  - Life insurance
  - Real estate
  - Art, antiques, collectibles
- ◆ **Gifts that pay income**
  - Charitable gift annuity
  - Charitable remainder annuity trust
  - Charitable remainder unitrust
- ◆ **Deferred 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 strives 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, invests the endowed funds 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 returns, economic conditions, and long-term needs. Once this spending rate is calculated, the full Board determines the amount available for spending in each of the four sectors, and allocates those 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 for a specific Volunteers of America North Louisiana program or service.

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



### Endowment giving options

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

- ◆ **Sector: Strengthening families and children**
  - Adoption
  - Mental health
  - Programs for seniors
  - Educational programs, such as the LightHouse
- ◆ **Sector: Christian mission and outreach**
  - Disaster relief and recovery
  - Affordable housing
  - Volunteer mobilization and training
- ◆ **Sector: Building community resources**
  - Education and advocacy
  - Buildings and facilities
  - Mergers and acquisition funding
- ◆ **Sector: Meeting the greatest needs**
  - An unrestricted fund dedicated to urgent or unforeseen community needs