“Charity must never look back, but, always look ahead, as the number of good deeds performed in the past are invariably very small, whereas the number of present and future misfortunes to be attended to is infinite.”

Frédéric Ozanam
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National Council of the United States
Society of St. Vincent de Paul, Inc.
On November 20, 1845 a group of the most prominent scions of St. Louis society convened the first official meeting of the Society of St. Vincent de Paul (SVdP). Here, they struck a spark, beginning a ministry to the poor that continues to work to this day.

It all started when Frédéric Ozanam founded the SVdP in France in 1833. Shortly afterward, John Timon, C.M., an American Vincentian, learned about the doings of the Ozanam group and managed to bring a translated copy of the Society’s Rule to St. Louis. Reverend Timon staunchly advocated the virtues of the Society to his Bishop, Peter Kendrick. The Bishop astutely recognized that the SVdP was just the ticket for both the promotion of faith and in the satisfaction of the spiritual and material needs of the poor in his congregation. He appointed Reverend Ambrose Heim, already known as the Priest of the Poor, Spiritual Advisor to this first Conference, which met at the Old Cathedral.

So, who were some of these prominent St. Louisans who dedicated themselves to the service of the poor?

- Moses Linton, M.D. – President of the Conference and Medical Professor at St. Louis University
- Bryan Mullanphy, Esq. – Vice President, Philanthropist and subsequent Mayor of St. Louis
- Dennis Galvin – Second Vice President
- James Maguire, Jr. – Secretary
- Patrick Ryder – Treasurer
- Father Ambrose Heim – Spiritual Advisor, to name a few

The St. Louis Conference would grow its membership, always serving the poor. As the first recognized Conference, its leadership inspired Vincentians across the country. In 1945, the National Conference of Catholic Charities convened in St. Louis to celebrate SVdP’s centennial. And in 1993, members dedicated the current “home” of the National Council in Maryland Heights.
About the Society of St. Vincent de Paul

The Society of St. Vincent de Paul is global, currently operating in 142 countries with +700,000 members. More than 172,000 active and supporting U.S. members operate in 4600 communities. Serving annually over 14 million people with more than $595M in basic assistance of food, shelter, homeless housing, over $1M in disaster relief, and in an estimated 7 Million Service Hours.

The National Council is the umbrella organization for more than 80,000 active members. It enables the Society’s smaller units to better devote resources in serving their communities and seeks to develop and promote innovative strategies that address human needs and social justice. The National Council facilitates communication and assistance between units in the U.S. and internationally organizes the Society’s response to global need, including disaster assistance.

The National Council’s St. Louis headquarters provides leadership and support for all U.S. Chapters. It enables them to better devote their energies to service in their communities. In addition to facilitation communication among, and providing technical assistance to all units, the National Council also organizes the Society’s response to global need, including disaster assistance.

The Vincentian vocation is to follow Christ through service to those in need. These acts of charity include any form of help that alleviates suffering and promotes dignity and integrity to those served regardless of creed, ethnic or social background. Vincentians strive to seek out and find those in need and constantly strive for renewal, always adapting to changing world conditions. Therefore, the Society of St Vincent de Paul, leads men and women to join together to grow spiritually by offering person-to-person service to the suffering and those in need.

National Council of the United States
Society of St. Vincent de Paul, Inc.
The Society of St. Vincent de Paul’s basic services include:

- Person-to-person assistance through home visits to individuals and families
- Visitation and assistance to the elderly, sick and disabled
- Disaster relief
- Thrift stores, food panties, feeding sites, housing and shelters
- Collaboration with other agencies and organizations
- Visitation and assistance to the institutionalized and incarcerated
- Basic Education of skill building: budgeting, nutrition, housekeeping, employment assistance and childcare.
- Partnering with foreign and domestic Councils to aid needier Councils
- Youth programs
- Transportation
- Domestic Twinning

The services of the Society routinely involve “one-on-one” meetings with people in situations that most other social service delivery systems will not touch. Also unique is the Society’s attitude of flexibility in charity – no service to the poor is outside the scope of the Society’s response. This flexibility and simplicity have resulted in arguably the most cost-effective system of charity and charitable service delivery in the world. The Society’s services are among, if not the most, cost-effective in the U.S. Won’t you help us in our efforts?

“The principle of a genuine friendship is charity and charity cannot exist in the heart of several without overflowing; it is a fire which dies out, if it is not fed, and charity’s nurture is its very works.”

Frédéric Ozanam
The painting on the cover by Gary Schumer, captures this grace in a profound way by showing:

- Frédéric, dressed in his academic robes, making a home visit in the Mouffetard district, on a cold and damp winter day. He brings with him two students (to his right).
  - One is holding a book and a tablet. He has come to tutor the shy and cautious young boy who is looking directly at him in expectation.
  - The other student is carrying a basket of bread to give to the family.
- The Daughter of Charity, Sr. Rosalie Rendu (in the center background) is gently mentoring them.
- Emmanuel Bailly is found in the top hat, behind Sr. Rosalie.
- Inside the dark, unheated, dirt floor home we see a:
  - Mother, holding a baby, who offers her hand in welcome and gratitude to Frédéric.
  - Small little girl hugging Frédéric in gratitude and welcome because she recognizes and trusts him, as he has been there many times before.
  - Grandmother, holding her cane in one hand, reaching out with the other pleading for help and alms.
  - A small wood stove with an unlit candle sitting on it, indicating that there is no fire in the stove.

Frédéric Ozanam inspired these young students with such zeal that as they left the University and returned home, they began Conferences in their own parishes. When Frédéric died in 1853, just 20 years after the beginning, the Society of St. Vincent de Paul was established on all five continents.
Society of St. Vincent de Paul Charitable Giving

Charitable Gifts Upon a Donors Death

Testamentary gifts are an attractive way to donate to the Society of St. Vincent de Paul. The term “testamentary charitable gifts” refers to any gift to the Society of St. Vincent de Paul National Council (“SVdPUSA”; “the Society”) which takes place at an individual’s death—whether that be under the individual’s last Will and Testament, Revocable Living Trust designed to avoid probate, beneficiary designation under a life insurance policy or Individual Retirement Account, a “Pay on Death” registration under a bank or money market account, or a “transfer on death” registration for a stock, bond, brokerage account, home, automobile, etc. Other options include Charitable Remainder Trusts, Charitable Lead Trusts, and Charitable Gift Annuities.

Testamentary gifts will qualify for a full estate tax deduction, and the donor can provide for the Society of St. Vincent de Paul without losing control over the assets during his or her lifetime. Gifts can be made to The Society of St. Vincent de Paul National Council either in an unrestricted manner or with a request that the gift be added to the Society’s endowment fund, for the long-term benefit of the Society of St. Vincent de Paul. Gifts can also be made for other restricted, or specific program, purposes, if so desired by the donor.

The proper legal title, which should be used to designate the Society of St. Vincent de Paul National Council as beneficiary of a testamentary gift, is: “Society of St. Vincent de Paul Council of the United States” or “Society of St. Vincent de Paul USA,” located at 58 Progress Parkway, Maryland Heights, MO 63043.

Testamentary gifts to the Society of St. Vincent de Paul can be in the form of a specific dollar amount or a percentage of the donor’s estate. (For example: “I give, devise and bequeath to the Society of St. Vincent de Paul Council of the United States to benefit the programs of the Society, $____ [or ____ percent of my estate] to be used by the Society’s officers in carrying out the Society’s objectives and purposes.”)

The donor can provide the Society of St. Vincent de Paul with an outright bequest, or he or she can create a deferred gift, which will first benefit an individual or individuals for life, then pass to the Society of St. Vincent de Paul. Charitable remainder trusts, gifts of a remainder in a personal residence, charitable lead trusts and charitable gift annuities are all described below, and are all viable testamentary options. (The donor needs only to select life beneficiaries and to draft his or her will or revocable living trust accordingly.)
The value of the Society of St. Vincent de Paul interest under any of these various giving techniques will qualify for the unlimited estate tax charitable deduction. However, because the gifts are not made during the donor's lifetime, an income tax deduction for the charitable gifts will generally not be available to the donor estate.

A donor can provide an income tax benefit to his or her heirs by using his or her qualified retirement plan benefits or IRAs as the vehicle for making charitable gifts at death. For example, a donor planning to make a $100,000 testamentary gift to the Society may choose instead to leave $100,000 of his or her IRA to SVdPUSA at death. In this fashion, the donor's heirs would not be liable for income tax on any amount when the qualified retirement plan benefits or IRA proceeds are paid to the National Council of the Society of St. Vincent de Paul. (The Society, since it is a tax-exempt entity, would also not be subject to income tax on the qualified retirement plan benefits or IRA proceeds.) The portion of the qualified retirement plan benefits or IRA proceeds which passes to the Society of St. Vincent de Paul will qualify fully for the unlimited estate tax charitable deduction. Income and estate tax advantages may also be obtained by designating a tax-exempt charitable remainder trust (discussed below) as beneficiary of all or a portion of an individual qualified retirement plan or IRA benefits.

**Advantages of Giving Cash, Securities or Personal Property**

An outright gift of cash, securities or tangible personal property is the simplest and most immediate way to give to the Society of St. Vincent de Paul. To maximize the tax benefit you receive from an outright gift, you should consider donating property that has appreciated in value. You will then not only avoid estate taxes on the donated property, but you will also receive an income tax deduction for the full value of the donated property (subject to certain limitations on how much may be deducted in any one year).

For example, if an individual donates stock to the Society of St. Vincent de Paul having a fair market value of $100,000 and a cost basis $10,000, the individual receives an income tax charitable deduction of $100,000 and avoids any tax on the $90,000 appreciation in the value of the stock. The Society, in turn, may sell the stock tax-free and realize a net gift of $100,000. (If the donor had instead sold the stock and donated the proceeds to the Society, the donor would have had to pay capital gains tax on the stock appreciated value.) Tangible personal property (works of art, jewelry, silver, antiques, coin or stamp collections, etc.) that has appreciated in value may also be an attractive gift vehicle; however, if the donated property (certain restrictions apply) has a use to the Society of St. Vincent de Paul which is unrelated to its exempt purpose, the deduction will be limited to the donor's cost basis in the property rather than the property fair market value. (This may not be a problem for donations of items that have a fair
market value, which is less than the donor’s cost basis. An automobile may fall into this category, for example, if it has not been depreciated in the donor’s business for tax purposes.) In addition to the income tax savings achieved, any asset, which is donated to the Society of St. Vincent de Paul, will be removed from the donor’s taxable estate for federal and state estate tax purposes.

**Giving By Insurance Policies**

A donor receives an income tax charitable deduction when he or she donates an insurance policy on his or her life to the Society. In the case of a whole life policy, the amount of the deduction is generally approximately equal to the policy’s cash surrender value. If the donor continues paying the premiums on the policy after it is donated to the Society, he or she will also receive an income tax charitable deduction each year for the premiums paid during that year. For federal estate and gift tax purposes, neither the premium payments nor the policy proceeds will be subject to tax, because of the unlimited estate and gift tax charitable deduction.

**Giving By Charitable Remainder Trust**

A charitable remainder trust is an ideal vehicle for making a lifetime charitable gift to the Society, without losing the income generated by the donated property. A charitable remainder trust is an arrangement that places assets of your choice in trust. During your lifetime, you receive all or a portion of the income generated by the trust assets (and, if desired, a portion of the principal of the trust) each year. After your death (or after the deaths of both you and your spouse), the trust assets pass to the National Council.

There are two types of charitable remainder trusts: annuity trusts and unitrusts.

The charitable remainder annuity trust offers a fixed-amount payout each year while the charitable remainder unitrust pays out a fixed percentage of the value of the trust assets, which are revalued annually. Although the annuity trust provides no protection against inflation, it eliminates the hassle and expense of revaluing the trust assets each year. The unitrust requires more administration costs but offers the life beneficiaries more control over the flow of income. As the donor, you can choose the type of charitable remainder trust that is best suited for your needs.

A gift of a remainder interest in your personal residence, farm or vacation home represents another simple way to take advantage of the tax savings associated with lifetime charitable gifts, but without losing the use of the property or the income it may generate during your lifetime (or the lifetime of you and your spouse). You (and your spouse) can transfer your home, farm or vacation property (certain restrictions apply) to the Society of St. Vincent de Paul National Council of the United States Society of St. Vincent de Paul, Inc.
Council and continue to live in it, use it, or receive the income it generates. In all cases, the donor will receive an immediate income and gift tax deduction equal to the present value of the property that the Society of St. Vincent de Paul will receive at your death. The specific amount of your income and gift tax deduction will depend primarily upon your life expectancy and the value of the donated property.

**Giving By Charitable Lead Trust**

A charitable lead trust is an arrangement that places assets of your choice in trust for your (and your spouse’s) life or for a period of years. During the trust term, the Society of St. Vincent de Paul will receive a fixed amount annually from the trust. When the trust terminates, the trust assets (including any appreciation in value) are distributed to the beneficiaries you designate.

The tax advantages to be gained from establishing a charitable lead trust are that the donor may be entitled to an income and gift tax charitable deduction equal to the present value of the Society’s interest in the assets transferred to the trust (again discounted at the I.R.S. discount rate in effect on the date of the gift), and any appreciation in the value of the trust assets after the creation of the trust escapes gift and estate taxes entirely.

For example, assume an individual age 70 creates a charitable lead trust of $100,000 that will pay the Society $7,000 for the donor’s life, with the trust assets passing to the donor’s heirs after his or her death. At the time the trust is created, the individual receives an income and gift tax charitable deduction of approximately $65,900, or 65.9% of the value of the trust assets (based upon the I.R.S. discount rate in effect for the month of February 2005), and pays estate and gift taxes based upon the value of the beneficiaries’ remainder interest in the trust, or on only 34.1% percent of the value of the trust assets. Any appreciation in the value of the trust assets occurring during the trust term will escape the estate and gift taxes entirely.

**Giving By Charitable Gift Annuities**

The Society of St. Vincent de Paul Council of the United States also offers charitable gift annuities--another simple way to give to the SVdPUSA while still retaining a lifetime interest in the donated assets. A charitable gift annuity (certain restrictions apply) is an arrangement by which the donor transfers cash or other property to the Society in exchange for guaranteed payments for life (or for the joint lives of the donor and the donor’s spouse). The donor receives an income and gift tax charitable deduction for the value of the donated assets less the present value of the annuity payments, based upon I.R.S. tables. A percentage of each payment to the donor is excludable from income (i.e., tax-free). The percentage is determined when the annuity is created.
For example, assume a husband and wife, each age 70, transfer $10,000 cash (the minimum amount required) to SVdPUSA in exchange for a charitable gift annuity payable until the death of the second of the husband and wife to die. The Society will pay the couple $460 per year (i.e., a 4.6% return). In addition to the annual payment of $460 (a portion of which will be received tax-free), the couple will receive an immediate income tax deduction for approximately 34% of the value of the transferred assets, or approximately $3,400 (assuming the I.R.S. discount rate in effect for the particular month). [Minimum amount: $10,000]

Please note: you should consult with a tax advisor prior to proceeding with any of the above-described charitable giving techniques.
A Planned Giving Tool Box

Customizable e-booklets devoted to specific Planned Giving Topics are now available online.

Planned Giving e-Booklets Available for Printing at:

http://www.svdpusa.com/development/PlannedGiving.aspx

It’s as easy as 1, 2, 3.
1. Click on the document name of your choice.
2. Clock on the brochure.
3. Scroll to the last page, insert your information in the SVdP box and print.

Please contact Steven Martínez at (314) 576-3993, x213 with any questions.

The e-booklets program provides a full complement of consistent, up-to-date, planned giving marketing brochures, customizable and printable on demand.

- Wills and Bequests
  - Planning Your Will – How to Make It More Personal and Effective
  - Six Steps to an Effective Will
  - Charitable Bequests – How to Get the Most Out of Yours
  - Opportunities for Making Charitable Bequests – What Assets are Best to Give
  - Bequests FAQ

- Retirement and Personal Planning
  - The IRA Charitable Rollover
  - Year-End Planning – Strategies for Giving and Saving Taxes
  - Retirement Plan Assets: Leaving More to Your Family and Charity
  - Increase Your Retirement Income with a Deferred Gift Annuity
  - Personal Financial Affairs – Your Book of Records
  - Smart Personal Planning – Strategies for Today and Tomorrow
  - Savvy Gifting Means Everybody wins – Save Taxes, Generate an Income and Help Us
  - Gift Planning Quick Guide

- Gift Annuities
  - Planning with Gift Annuities: How to Do More For Yourself and Charity
  - The Charitable Gift Annuity – A Gift that Gives Back
  - Exploring Gift Annuities – Understanding the Basics
  - The Charitable Gift Annuity – A Smart Way to Give and Receive
  - FAQ

- Other Gift Plans

National Council of the United States
Society of St. Vincent de Paul, Inc.
• Making a Difference – Creative Ways to Leave Your Own Legacy
• Life Income Gift Plans: Ways to Give and Receive
• Maximizing Tax Savings with Gifts of Appreciated Stock
• Gifts of Property: Opportunities and Benefits
• Gifts of Real Estate: Unlocking the Financial Benefits
• Gifts of Life Insurance – Effective Ways to Make Them
• Revocable Gifts

➢ Trusts
  • The Charitable Remainder Trust: A Gift and an Income
  • Trusts in Financial and Gift Planning – Maximizing Your Benefits
  • The Charitable Lead Trust: How to Give and Pass Wealth to Your Heirs
  • Charitable Remainder Trusts FAQ

➢ Estate Planning
  • Estate Planning – Why It’s Still Important
  • Estate Planning Today – A Guide to a More Effective Plan
  • Estate Taxes: Ways to Minimize Their Impact
Planning Your Estate for the Society of St. Vincent de Paul:

Personal Testimonial

An anonymous donor left the National Council of the Society of St. Vincent de Paul some $246,000 in June 2011. A long-time resident of a Detroit suburb, the man was a Certified Public Accountant by trade who spent the last decade of his life on many boards of directors, both profit and nonprofit. He was often drawn to those institutions that have a direct influence on helping the less fortunate. With no children, and his health failing, in the last decade of his nearly 100 years he worked closely with advisors in his company and the law firm that handled his estate to identify organizations whose sole mission is to enhance the quality of life within communities and that had a long history in doing so and the National Council of the Society of St. Vincent de Paul was at the top of his list. He realized by giving to the National Council, his gift would not only benefit his local community, but other communities throughout the United States where there was tremendous need.

The attorney who handled the man’s estate for the past few years grew close to him, and thinks the narrowing focus of his philanthropy may have started a very young age. The values and sense of mission that he learned and embraced as a young boy continued throughout the rest of his life. These values, in turn, were instrumental in building a tremendous career that included many financial and personal successes. As his personal wealth grew, so did his desire to give back, which translated into service on numerous for-profit and nonprofit boards, where his drive, vision and counsel were valued. As the finishing touches on his estate were being completed, giving back seemed to bring great joy to him. Knowing that the life of hard work was going to create a benefit for so many was his ultimate satisfaction, yet he chose not to seek recognition or praise for his contributions.
Record Keeping

Planned Giving record keeping is extremely important. From the time the organization is notified of a bequest until the actual distribution could be as soon as six months to more than a few years, depending on the complexity of the estate or will. Good record keeping and systems are therefore, vital.

Once the organization is made aware, a file should be set up with all appropriate paperwork and law firm copies. These should be stored in a safe and if available, fire proof area. Recognition of thanks should be sent to families. The law firms representing them should be called and correct contact information exchanged (names, phone number, fax number, email address, etc.). A separate log sheet should be established listing the date, name, and any notes of correspondence received via mail, phone or email. This simple procedure will assure that anyone touching the file will have a snapshot of what is proceeding. These files can then be reviewed on a monthly or quarterly basis.

As the Planned Giving program grows with the organization, further cultivation and recognition processes could begin. Relationships between financial advisors and law firms representing these Planned Gifts can begin in order to solicit gifts from other people who share in the vision and mission of the Society. Over time, formal recognition and gathering of testimonials of donors could inspire other individuals to remember the Society in their own estate plans.
Contact Information

For further information on any of the above topics, or on bequests, wills and estate planning in general, please contact Steven Martinez, National Development Director, National Council of the United States-Society of St. Vincent de Paul, Inc. at 314-576-3993, x213 or David Dunn, Major Gifts and Planned Giving Officer at 314-576-3993, x 215.

“Those who have loved the poor during life need have no fear of death.”

St. Vincent de Paul