Bob and Lucille Clark have a long history with Good Shepherd that started when Lucille was a teen. She would visit the Good Shepherd Home with her church youth group and read to the residents.

Lucille became interested in nursing, especially after a neighbor contracted polio. Her older sister also hoped to become a nurse but her family couldn’t afford to send both of them to nursing school. Fortunately, an anonymous donor paid Lucille’s tuition. To this day, Lucille is grateful to her benefactor and knows that her life was changed by their generosity.

Over the years, Bob and Lucille’s friends and family members have received inpatient and outpatient care at Good Shepherd. Inspired by their gratitude and faith in God, the Clarks started to give.

In 1998, a financial advisor suggested creating a charitable remainder trust. According to Bob, “It made sense—we could save taxes, receive income, and support our favorite charities.” By giving strategically, they are able to donate more.

In 2017, the Clarks established a nursing scholarship in honor of their grandchildren, Meaghan and Brendan, and in memory of their granddaughter, Erin. Lucille feels like the scholarship has brought them full circle, giving her and Bob a way to support nurses at Good Shepherd, and teaching their grandchildren about the importance of philanthropy. “We want to give back and it brings us great joy,” Lucille says.

To learn more about charitable remainder trusts or Good Shepherd’s scholarship program, call 610.778.1075 or visit GoodShepherdRehab.org/plannedgiving.
Fact: Most of us are living life online. Whether it’s a bank account, photo-sharing app or social media account, just about everything we do involves technology. The sheer number of usernames, PINs and passwords we manage is overwhelming.

Imagine what it would be like for your loved ones if you passed away. Would your spouse know how to log in to your email? Would your loved ones be able to access your social media? Who would be able to cancel your online subscriptions?

With technology playing such a huge role in our daily lives, it is important that it plays a role in your estate plan as well. Including a diary of your online footprint is an important step in protecting your digital assets and identity.

What Are Digital Assets?
Examples of digital assets include:
- Social networking accounts
- Email accounts
- Shopping accounts
- Online banking and billing accounts
- Websites and blogs
- Photo- and video-sharing accounts
- Music and gaming accounts

With technology moving faster than the law, many people are left without specific guidelines for effective ways to plan for digital assets after their passing.

Here are four easy ways to start securing your digital estate:

1. Make a list of your digital assets and passwords. Be sure to include your usernames, passwords, and security questions and answers for your digital accounts. The list should be stored on a USB flash drive or CD, or as a printout from your computer in an easy-to-find location.

2. Find a safe place to store this information. Because your will could become public record, you should not include the list of your digital accounts. Instead, store the list of your digital assets and passwords with your will in a safe, easy-to-access location such as a fireproof safe. In doing so, you should make sure your digital executor has access and is aware of your list.

3. Make a plan for your digital assets. How would you like your digital life to be handled after you aren’t present to manage it? Each asset may need to be managed differently, so it is important to make a guide outlining what happens with each one.

4. Consult your estate planning attorney. State laws differ in this area. Your attorney will draft an estate plan that addresses your digital assets.

ACHIEVE YOUR CHARITABLE AND FINANCIAL GOALS

With all of its options, the charitable remainder trust may be the right tool for you to balance your financial and gift planning. To learn more about this giving option, return the enclosed reply form to receive our FREE guide Give a Little, Get a Lot: A Unique Giving Plan That Benefits You.
Whether they occur year-round or during the holidays, family traditions help deepen relationships across generations—especially family traditions focused on philanthropy. When giving to others, children, parents and grandparents come together for a common cause. They decide what issues the family values and then work together to make a difference. The act of giving transitions from an impulse to something purposeful.

**Here’s how to start your tradition:**

- **Begin early:** Encourage small children to donate their toys or participate in a simple charitable activity. As they grow, encourage youth to talk about their interests. Accept that their idea of giving back may differ from yours.

- **Volunteer together:** Participate in family volunteer opportunities in your community. It’s a great way to see firsthand who or what your giving supports. Plus, making a difference together feels good.

- **Craft a family vision:** Encourage family members to talk about their giving goals. Solicit input from everyone. Then together, decide how, where and why you will give.

- **Create ownership:** Provide younger family members with money to make charitable gifts. When they grow older, match their giving 1:1. Creating this sense of ownership can help instill a giving mindset for life.

- **Gauge your impact:** A few times a year, discuss the impact of your philanthropy. This keeps giving on everyone’s minds and keeps them motivated.

- **Be flexible:** Periodically, review your family vision for philanthropy. Does it still resonate? Does it need a makeover? Adjust your goals to changing priorities.

- **Give again (and again):** After all, the key to tradition is repetition.

**Make Your Tradition Last**

With a planned gift to Good Shepherd, you can extend your tradition of giving beyond your lifetime and set an example for future generations. Learn more by contacting Jeannette Edwards, Greg Wilson or Kimberly Stolarik at 610.778.1075.
Dear Mary,

I’m getting older and I have a vacation home that I can’t use anymore for health reasons. No one else in my family seems to be interested in the house or wants to use it. I’m worried if I sell the house I’ll owe capital gains tax. I’m also concerned about long-term care costs and would like to have more income in the future. Do you have any suggestions?

Gratefully yours,
Sonny Shores

Dear Sonny,

Yours is a common dilemma for vacation homeowners. An option to explore with your financial and legal advisors is a charitable remainder trust. In this scenario you would create a trust but in a paused state. Next, ownership of the house is transferred to the trust and the house is sold. Having the trust sell the house usually allows you to avoid any capital gains tax from the appreciated value of the home.

Once the trust “turns on” it will provide you with income based on a percentage of the trust’s current value or the value of the trust when it “turns on.” You can also name family members or others to receive income from the trust.

At the end of the trust’s existence, term of years or life span of the beneficiary, the remainder of the trust is given to a charitable organization—like Good Shepherd. It’s a have-your-cake-and-eat-it-too situation and could work with any type of property—farmland, house or rental property.

Sincerely,
Mary Evans, CFP®, CDFA™

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HAVE A QUESTION? We know experts who can help with your charitable giving. Send your questions to Ask the Experts at jedwards@gsrh.org.