

Archangel Corner



Years ago, when Dorothy Carl first learned of Mercy Home, she felt instantly connected to our mission.

"I've always had a soft spot for kids who need help," she told us. "So, when I read about Mercy Home, I knew the organization was doing such good, important work."

A nurse anesthetist, Dorothy spent 15 years on medical missions to Honduras working with an Ear, Nose, and Throat group to bring much-needed health care to those in need. While she assisted with surgeries for all groups of people, it was tending to children that touched her most.

Throughout her career, Dorothy would travel back—often with her teenage son—to assist the ENT group in their mission. When her elderly mother became sick, Dorothy left the mission to care for her mom. So, when she was later introduced to Mercy Home, it seemed like a natural extension of her work caring for kids in need.

"I initially was drawn to Mercy Home by the children's stories," she explained. "Through no fault of their own, these kids are hurt or left behind by their parents. It's so important that these kids have a chance to thrive. Mercy Home really does that. Your work isn't just a handout to feed them; you work to get them ahead in life."

Now a faithful donor for more than 30 years, Dorothy's love, support, and prayers help bring healing to countless boys and girls. Like you, she is dedicated to sharing what she can to help provide a loving home and a strong education for kids in need.

Recently, Dorothy made an incredible decision that will help guarantee our good work continues here at Mercy Home. She worked with our Philanthropy team to include our mission in her will.

She told us, "I'm not rich by any means, but I feel like my kids are very well taken care of. I felt like this was important to leave something to help someone else."

Like you, and each member of our Archangel Society, Dorothy's generosity and steadfast support are a true blessing. Our Mercy Home family is forever grateful and deeply inspired by the incredible gifts of love and friendship you have all shared so generously with our children.



Phillip Zielinski
Director of Philanthropy



Tricia A. Rooney, J.D.
Philanthropic Advisor



Ginny Trainor, LCSW
Philanthropic Advisor



Louise Borosak
Philanthropic Advisor

While we are commonly known as Mercy Home for Boys & Girls, our legal name is The Mission of Our Lady of Mercy, Inc.

Our Philanthropic Advisory team offers remarkable expertise in helping you make a lasting impact. They have over 50 years combined experience in financial planning, investing and philanthropic services. Their areas of expertise include:

- Working with families to identify and achieve financial and giving goals.
- Taking a personal and holistic approach, understanding that your plan is uniquely yours.
- Reducing or eliminating potential tax implications, including capital gains, income and estate.
- Maximizing your impact on the people and charities closest to your heart.

Do not hesitate to call us at 1-800-378-8266 with specific questions, or simply to start a conversation.

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THE Herald

For more information visit us at MercyHome.GiftLegacy.com

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This publication is prepared exclusively for the information of our friends and donors. Its purpose is to point out current tax developments which may be helpful in your tax and financial planning. This material is based on recent court decisions and current laws and regulations. You should, of course, consult your own legal, tax or financial planner as to the applicability of any item to your own situation.

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Have you ever come across a quote or a story so exceptional—so perfect—that you find yourself thinking about it for days?

I did just that recently when I opened a greeting card to find this stamped on the inside: "The greatest good you can do for others is not just to share your riches, but to reveal to him his own."

Naturally, when I read this, I thought first about you—and so many friends just like you. Quite literally, you share your riches to better the lives of countless children in our care. With each donation you make to Mercy Home, you help provide a loving family, a warm bed, and the path to a brighter future for a child who truly needs it.

But the fruits of your generosity do not end there. Every time you share a gift with Mercy Home, you send a powerful message to our kids—one that says you believe in their potential; you see the goodness in their hearts. You can't imagine the world of good this does for our young people.

There are so many ways you give of your riches to Mercy Home. Your friendship, prayers, and love are incredible gifts that nurture our children on their path toward healing. In this issue of The Herald, our Philanthropy team shares another way you can offer your support.

In these pages, our team details a special method of giving through charitable gift annuities. Turn the page to learn how your donation to Mercy Home can support our children—and pay you or a loved one income for life.

While you read, you will also meet a special member of our Archangel Society. This inspiring woman has been supporting our kids for over 30 years and recently included Mercy Home in her will. We are also delighted to introduce you to a member of our AfterCare program. In her own words, she explains how Mercy Home—through the generosity of good folks like you—has changed the course of her life for the better.

Changing lives. That is exactly what Mercy Home has always aimed to do, and with good friends like you by our side, it has always been possible. Thank you for everything you do.

Blessings,

Fr. Scott

Fr. Scott Donahue

Dear Friends



If you are like many people, you have seen the value of your investments fluctuate with the markets. You might be wondering if there is a way to find true security for you and your loved ones—a way to guarantee a good return on your investment. The good news is that with a fixed payment from a charitable gift annuity, you and/or a loved one can find the peace of mind that you are seeking while also supporting a favorite charity, like Mercy Home for Boys & Girls. You can begin receiving payments immediately or they can be deferred to a future date of your choosing. Payments are fixed and depend on your age—up to 10.7%! When God calls you home, Mercy Home will receive the remainder of the annuity to support our mission of saving youth in crisis.

What are some of the benefits?

- 1) A charitable gift annuity guarantees fixed payments for life for one or two individuals.** The payments are fixed as a percentage of your gift to Mercy Home, and are based on your age (see sample rates to the right).
- 2) You may benefit from a charitable income tax deduction for the year you make your gift to Mercy Home.** The deduction amount will be based on the value of the gift, considering the value of the projected annuity payments.
- 3) A portion of your annuity income may be tax-free.** Depending upon your age at the time of your charitable gift annuity, 60-80% of your payment could be tax-free.
- 4) If you donate appreciated property in exchange for a charitable gift annuity, you can partially bypass capital gains tax.** For full details and a personal gift illustration, please contact a Philanthropic Advisor at Mercy Home.

Let's talk taxes

If you fund a gift annuity with cash, part of the payments will initially be taxed as ordinary income and part will be initially considered tax-free. If you fund the gift annuity with appreciated securities or real estate owned more than one year, part of the payments will be taxed as ordinary income, part as capital gain, and part may be tax-free. In most instances, the payments will be eventually taxed as ordinary income.

Now is a great time to fund an annuity! Mercy Home offers some of the best rates in the country—but these are only guaranteed through December 31, 2019.

Sample rates: charitable gift annuities

AGE	RATE
60	5.2%
65	5.6%
70	6.1%
75	7.1%
80	7.9%
85	9.0%

**Rates are valid through December 31, 2019*



There are several ways that you can fund a charitable gift annuity.

Cash: Cash is often used to fund charitable gift annuities. By funding an annuity with cash, a portion of your annuity payment will be tax-free.

Stock: Stock may also be used to fund a charitable gift annuity. If you own stock that has appreciated in value, you can avoid part of the capital gains tax by gifting your stock in exchange for a charitable gift annuity. The remaining capital gain will be paid and taxed over your life expectancy.

IRA/Pension plan: You may not “roll over” your IRA to a charitable gift annuity during your lifetime. However, one planning option is a testamentary charitable gift annuity. You designate through your will for the funds to go to Mercy Home. Then, this bequest will be used to establish the gift annuity at your death with payments going to your designated beneficiary.

Real estate: You may fund a charitable gift annuity with real estate. The real estate must be appraised in order to

determine the annuity funding value. If the real estate has appreciated in value since it was purchased, then the capital gain is treated similarly to funding an annuity with stock.

This information is not intended as tax, legal or financial advice. Gift results may vary. Consult your personal financial advisor for information specific to your situation. Under federal rules your benefits may be different from this example.



AfterCare Story

In Her Own Words: It Takes a Village

An AfterCare member opens up about her life-changing time at Mercy Home



ello, my name is Edquitta. When I was little I stood out as unique. I have always felt that I was “a hippie”—“artsy” and free-spirited. Growing up, I was passionate about poetry and fashion design.

Since I was about 16 years old, there has been a disconnect between me and my family. I was considered an “at-risk” teen. I applied to Arrupe College despite my obstacles and was fortunate to receive a full scholarship. At that time, I was living with my great-grandfather at his senior home and was about to become homeless. Arrupe connected me with Mercy Home.

When I first moved into Mercy Home’s AfterCare program, I was nervous because I was going to be living with three other girls, but also so grateful to have a bed to lay my head. Initially, I was nervous meeting my roommates, but they have helped me along my journey and they are now lifelong friends. It was a spectacular feeling once I settled in because I felt that I belonged in this new home with my new family.

My tutors at Mercy Home have helped me develop lifelong skills such as how to study. Because of them, my reading skills and GPA improved and I just graduated from college.

The entire AfterCare team at Mercy Home is phenomenal because they assist me physically, emotionally, and financially. They also stand beside me and have helped me become more organized and mature. The AfterCare team has also been a safe and supportive environment for me when I have felt so alone in the world.

I just graduated in May from Eastern Illinois University with my bachelor’s in Psychology and will start graduate school at Aurora University in the fall to pursue my MBA and MSW. I am proud of my accomplishments. Without the AfterCare program, I’m not sure I would have the confidence and support to achieve so much. Mercy Home has become my family. They believe in me no matter the circumstances.

The biggest impact that has changed my life is how Mercy Home helps me to see a brighter side in life every day. Mercy Home has taught me the importance of authenticity, how to take risks, and how to stand up to challenges. Mercy Home inspired me to pursue my education and give back to my community. I would like to become a part of someone else’s support system to help them thrive. I still enjoy my hobbies of writing poetry and fashion design, and I am proud to say I still have some of the free-spirited “hippie” girl in me! It is because of Mercy Home that I truly understand now what it means when people say it takes a village to raise a child.