

## *Donor Profile*

# Dudley Reep

**H**ave you ever been apprehensive about a trip to the dentist? Well, you wouldn't have felt that way if you were fortunate to live in Jacksonville, Florida and had Dr. Reep as your dentist. He practiced there for 42 years and it was where he and wife Adrienne (deceased) raised their three children. They moved to Green Valley in 1994 and were among the first to move into La Perla when it opened in June 2003.

Education played a significant role in the lives of the Reeps. Dudley at the University of Florida and then Western Reserve (now Case Western) University in Cleveland for his dentistry degree.

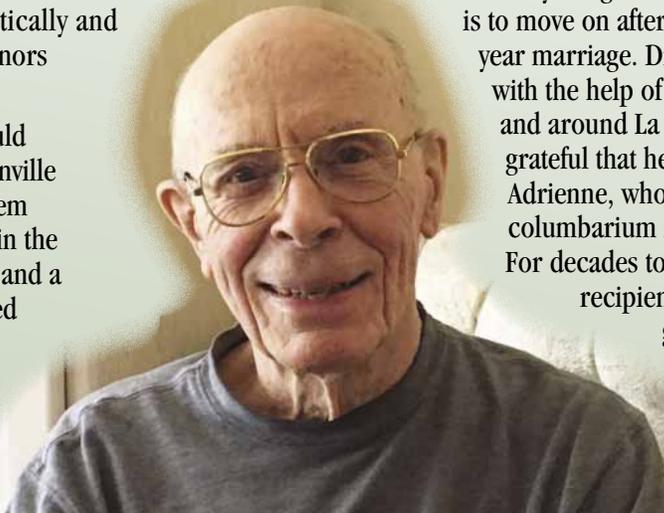
Adrienne interrupted her college education to marry Dudley. In the mid 60's she would often spend her time after dinner doing her homework from Jacksonville University along with the children doing their own homework. She pursued her courses enthusiastically and graduated with honors in 1975.

As luck (bad) would have it, the Jacksonville public school system lost accreditation in the early 60's. Dudley and a group of concerned joined together to establish the Jacksonville Country Day School,

ultimately with its own buildings and campus. It now has nearly 60 years of success in providing pre-K – 6<sup>th</sup> grade education.

Given this background, it was not surprising that Dudley and his family decided to fund The Adrienne P. Reep Memorial scholarship as a meaningful memorial to honor Adrienne's life and her recognition of the value of education. "The scholarship program can make such a difference for our employees to help them get ahead in life," said Dudley. "We've seen people like Alexis, who started out at the La Vista front desk, worked hard, used the scholarship program to help cover University of Arizona tuition for both undergraduate and graduate programs, and is now on the Human Resources staff here at La Posada. Adrienne would certainly approve of this new scholarship."

I can only imagine how challenging it is to move on after a wonderful 70 year marriage. Dr. Reep is doing so with the help of all his friends in and around La Posada. Dudley is grateful that he can easily visit with Adrienne, who now resides at the columbarium in Central Park. For decades to come, scholarship recipient employees will be grateful that Adrienne and Dudley Reep chose to make La Posada their home.



**Dudley Reep**

## COMMUNITY CORNER

La Posada celebrates its 30th anniversary and Casa is celebrating too. Since Casa Community Services merged with La Posada in 2011, Casa programs have grown and now serve even more people in the Community Center, Adult Day Services, Behavioral Health and Los Niños del Valle Preschool.

With the addition of new public programs such as Posada Life at Home and Community Connect, along with Outpatient Therapies, Casa Community Services has consolidated under the name Posada Life Community Services, allowing us to more easily communicate all the quality services we have to offer everyone in the community. Thanks to our donors, our programs continue to grow and flourish.

### HELP US SERVE THE NEXT GENERATION . . .

By leaving a legacy gift to La Posada.

By remembering the Posada Life Foundation in your trust or will you help us serve the next generation. The statement below provides appropriate language for a lasting legacy to take place:

*"I bequeath the sum of \$\_\_\_\_\_ to La Posada at Park Centre, Inc., Green Valley, Arizona, 85614, to be used or disposed of as La Posada, in its sole discretion, deems appropriate."  
(Or specify a special program or interest.)*



Mark Dugan

## Foundation UPDATE

Springtime in southern Arizona brings allergies and the return of hot temperatures but, also, scholarship award time at La Posada. On May 21, we will recognize all the employee scholarship recipients at a special award ceremony. In addition to honoring our high school graduates, general scholarship students, and new US citizens, we will award 23 named scholarships. All of this is possible due to the foresight and generosity of our residents who wish to invest in dedicated, eager and responsible citizens. Thanks to donors like Dudley Reep, on our cover, the opportunities for our employees to advance themselves through education will continue to be a beacon calling them to pursue their dream.

Now that tax season is over, it may be a good time to put your financial recordkeeping house in order. The Savvy Living article will help you get a handle on what is needed. If you would like additional information and discussion, you may want to attend **“Financial Checklist – Are You Ready?”** at 10 AM on Tuesday, June 20 in the El Dorado Room at La Perla. We’ll talk about how important it is that couples share the important information related to financial documents. As we know, these duties often fall to the individual who is most comfortable with financial matters. That is fine, but it is important that the other partner knows where to find the necessary information when needed. This is an often neglected but important topic for you to have addressed.



## The Perfect Blend

**HOW DO YOU LIKE YOUR COFFEE?** If you are a coffee drinker, you probably like your coffee prepared a certain way. Do you like it scalding hot or iced? Do you have a favorite blend? Maybe you like it sweet and add sugar, milk or cream. However you like your java, hopefully you have found the right mix for what appeals to you.

In the same way, there is a right blend for you to balance the important priorities in your life. As with the perfect coffee, you can set goals for your personal philanthropy that will make life just a little sweeter.

For example, if you own highly appreciated stock and are concerned about paying capital gains tax, you can benefit by donating some of your stock to support our cause. You will receive an income tax deduction for the value of the stock without paying any gains on the amount transferred. It is important to transfer, not sell, the stock for you to receive the full benefits. By making a charitable gift of stock, rather than a cash gift, you avoid capital gains but still receive an income tax deduction. And you can even use the cash you would have otherwise given to buy more of the same stock at a new, higher basis.

But to make the gift even sweeter, blend your gift of stock today with a gift of additional stock (or other assets) in your will. By giving stock now, you receive income tax and capital gains tax benefits immediately. By adding to your gift later, your giving will become even more powerful (and this additional gift won't change your lifestyle). You can add as much or as little as you want so that your total gift has just the impact you desire.

Blend your giving to maintain maximum control with minimal taxes and effort. There are just as many ways of blending gifts as there are ways of making coffee. Call or email us today to learn how you can combine your gifts for maximum impact, benefit today and continue to support our cause in the future.

# PROTECT YOUR LOVED ONES AND CREATE YOUR LEGACY

YOUR LOVED ONES NEED YOU, BUT WHAT WOULD THEY DO IF YOU WERE NOT THERE?

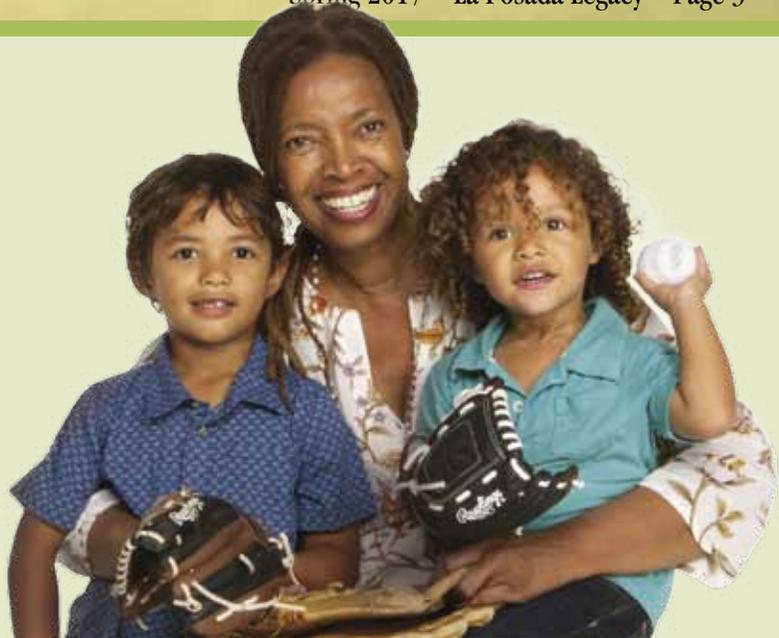
With just a little planning you can have peace of mind knowing you have taken care of your family and secured their future.

**ARE YOUR PLANS UP-TO-DATE?** One of the most effective ways to care for your family is with a current estate plan. Are your plans up-to-date? Here are some questions to consider.

**WHO** is dependent on you for financial support? Are you married? How many children and grandchildren do you have? Do you have any heirs with special needs?

**WHAT** significant life changes have occurred with your family (marriages, divorces, births, deaths, etc.) since you last updated your will or trust?

**HOW** much is “enough,” and what is an appropriate inheritance for each heir?



**WHO** will receive your assets? The people you intend or will your assets be unintentionally distributed to someone else?

**WHAT** else do you really desire for your heirs beyond money—college education, social responsibility, etc.? **WHAT** charitable institutions have been most important to you, and do you want to include them in your plans?

**A CURRENT ESTATE PLAN IS VITAL TO MAKING SURE YOUR WISHES ARE CARRIED OUT AND CAN HELP YOU LEAVE A LASTING PERSONAL LEGACY**

## GETTING + GIVING THE MOST FROM YOUR ASSETS

When most people think about making a charitable gift, they think of giving cash from a checking or savings account. While we appreciate gifts of any kind to help support our cause, there are many ways that you can give and benefit through making a gift of other assets to us. Making a gift of noncash assets can help you in the following ways:

If you give appreciated assets, you can avoid paying capital gains tax

- You will receive a charitable deduction for your gift which can lower your tax bill

- You can make a gift today while preserving your cash for immediate or future needs You and your family can receive benefits such as lifetime income
- You may be able to make greater gifts than you ever thought possible

### YOU MIGHT BE SURPRISED AT WHAT YOU OWN

What types of noncash assets do you own? A gift of any of these assets can provide you with benefits (such as income and tax

savings) and help further our cause.

- CDs and money market accounts
- Securities such as stocks, bonds, and mutual funds
- Real estate such as commercial, rental, farm, ranch and vacation homes
- Life Insurance Policies
- Tangible personal property such as art, coins and collectables
- Retirement accounts

Please contact us for more information on how you can give and get the most from your assets.

## 2017 CHARITABLE GIFT ANNUITY RATE TABLE

Why are charitable gift annuities the most popular way to support La Posada and Posada Life Community Services? As the accompanying chart illustrates, donors can ...

- receive income for life;
- gain a current-year charitable tax deduction;
- support La Posada’s programs and mission; and avoid the angst over the stock market or low money market and CD rates.

Call the Foundation office for annuity rates for other ages or to receive a no-obligation sample calculation tailored to your specific needs.

<b>\$10,000 Charitable Gift Annuity at Sample Ages</b>						
Age	Annuity Rate	Total Annual Income	Tax-Free Portion	Allowable Charitable Deduction	Effective Annuity Rate	Tax Savings in 28% Tax Bracket
<b>SINGLE-LIFE</b>						
75	6.2%	\$620	\$474	\$4,124	9.09%	\$1,155
80	7.1	710	559	4,743	10.7	1,328
85	8.2	820	677	5,397	12.8	1,511
90+	9.6	960	812	6,020	15.4	1,686
<b>TWO-LIVES</b>						
75-75	5.4%	\$540	\$409	\$3,297	7.7%	\$923
80-80	6.2	620	485	3,831	9.1	1,073
85-85	7.2	720	583	4,285	10.8	1,200
90-90	8.8	880	734	4,725	13.4	1,323

# SAVVY LIVING

DEAR SAVVY LIVING,  
MY WIFE AND I WOULD LIKE TO GET OUR  
PERSONAL AND FINANCIAL AFFAIRS IN ORDER  
SO OUR KIDS WILL KNOW WHAT'S GOING ON  
IF WE GET SICK OR DIE. WHAT TIPS CAN YOU  
OFFER?

—PROCRASTINATING PAUL



*Dear Paul,  
Organizing your key information and getting  
your personal and financial affairs in order is  
a great gift to your loved ones.*

*To help you get started, your first step is to  
gather up all of your important personal,  
financial and legal information so you can  
arrange it in a format that will benefit you  
now, and your loved ones later:*

*Then you'll need to sit down and create various  
lists of important information and instructions  
of how you want certain things handled when  
you die or if you become incapacitated. Here's  
a checklist of areas you need to focus on.*

## PERSONAL INFORMATION

**Contacts:** Make a master list of names and phone numbers of close friends, clergy, doctors, and professional advisers such as your lawyer, accountant, broker and insurance agent.

**Medical information:** Include a list of medications you and your spouse take, along with any allergies and illnesses.

**Personal documents:** Include such items as your birth certificates, Social Security cards, marriage license, military discharge papers, etc.

**Secured places:** List all the places you keep under lock and key or protected by password, such as safe deposit boxes, safe combination, security alarms, etc.

**Service providers:** Provide contact information of the companies or people who provide you regular services such as utility companies, lawn service, etc.

**Pets:** If you have a pet, give instructions for the care of the animal.

**End of life:** Indicate your wishes for organ and tissue donation (see [organdonor.gov](http://organdonor.gov)), and write out your funeral instructions. If you've made pre-arrangements with a funeral home include a copy of agreement, their contact information and whether you've prepaid or not.

## LEGAL DOCUMENTS

**Will, trust and estate plan:** Include the original copy of your will and other estate planning documents you've made.

**Financial power of attorney:** This document names someone you trust to handle money matters if you're incapacitated.

**Advance health care directives:** These documents (see [caringinfo.org](http://caringinfo.org)) – a living will and medical power of attorney – spell out your wishes regarding your end-of-life medical treatment when you can no longer make decisions for yourself.

## FINANCIAL RECORDS

**Financial accounts:** Make a list of all your bank accounts, brokerage and mutual fund accounts, and any other financial assets you have.

**Debts and liabilities:** Make a list of any loans, leases or debt you have – mortgages owed, car loans, student loans, medical bills, credit card debts. Also, make a list of all credit and charge cards, including the card numbers and contact information.

**Company benefits:** List any retirement plans, pensions or health benefits from your current or former employer including the contact information of the benefits administrator.

**Insurance:** List the insurance policies you have (life, long-term care, home, auto, Medicare, Medigap, prescription drug, etc.) including the policy numbers, agents and phone numbers.

**Property:** List real estate, vehicles and other properties you own, rent or lease and include documents such as deeds, titles, and loan or lease agreements.

**Taxes:** Include the location of your tax records and your tax preparer's contact information.

Keep all your organized information and files together in one convenient location, ideally in a fireproof filing cabinet or safe in your home. Also be sure to review and update it every year, and don't forget to tell your loved ones where they can find it.

*Savvy Living is written by Jim Miller, a regular contributor to the NBC Today Show and author of "The Savvy Living" book. The articles are offered as a helpful and informative service to our friends and may not always reflect this organization's official position on some topics.*



*The Posada Life Foundation is the philanthropic arm of La Posada at Park Centre, Green Valley's not-for-profit continuing care community. La Posada was established to provide resources for programs to enhance the quality of life for seniors.*

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