

GIVE A GIFT TO YOURSELF THIS SEASON AND LOWER YOUR TAXES

Take time this season to do something for yourself. It's easy to get caught up doing so much for others that we forget to consider ourselves. So as we look to the New Year, take this time to add a little more meaning to 2009.

There is nothing better we can do for ourselves than something that not only makes us feel good, but does good for others. At this festive time of year, most people don't think about taxes. However, as the year winds down so too do opportunities to save on taxes and do something good for your local Boys & Girls Club.

In this economy many people have postponed their giving to year-end. Now's the time! A gift today counts just as much as one made earlier in the year.

As long as you make a gift to your Boys & Girls Club on or by December 31, your gift counts towards 2009 taxes and reduces the tax burden you'll have when paying taxes next year.

Gifts can be in the form of cash, stock or other assets. A gift by check or cash is the easiest, but with a little planning we can help you make gifts with other assets such as real estate or jewelry. Appreciated assets such as stock not only offer you an income tax deduction, but also give you relief from capital gains taxes. With property gifts it is important that you transfer these assets to our organization and not sell them. Please call us if you are considering a gift other than cash so we can assure your gift to us is also a gift to you and your wallet.

GIFTS THAT WILL LOWER YOUR TAXES

1. Cash
2. Appreciated Stock
3. Gold or Jewelry
4. Real Estate
5. Life Insurance



SAVVY SENIOR

DIET TIPS FOR HEALTHY AGING

EATING RIGHT IS IMPORTANT, ESPECIALLY AS WE GROW OLDER

Dear Savvy Senior

I've read that a person's diet should follow their age. What should I be doing right now?

– A Good Eater

Dear Good Eater,
Just as our body changes as we age, so too should our diet. Research tells us that as the years pile up, we need to consume fewer calories but more nutrients – and that's not always easy to do.

GETTING STARTED

It's important to note that there's no "one-size-fits-all" or "age-specific" diet out there. Your weight, gender, activity level, health status and age should all be factored into what you eat. At mypyramid.gov you can develop your own healthy eating plan by plugging in your personal information into their online tools. But in the mean time, here are some dietary tips that all seniors should know.

EAT FEWER CALORIES

As we age, we tend to be less active, our bodies lose muscle and our metabolism slows. As a result, we need fewer and fewer calories in order to maintain our weight. It's estimated that calorie



requirements drop by as much as 20 percent between the ages of 20 and 60.

HOPE YOU LIKE FISH!

Boost your omega-3 fatty acids by eating fatty fish (mackerel, lake trout, herring, sardines, salmon and albacore tuna) a few times a week. Omega-3s help reduce inflammation and hypertension, decrease triglycerides, raise HDL (good) cholesterol and can even help with dementia.

BOOST YOUR CALCIUM

Women, in particular, need more calcium as they age (at least 1,200 milligrams a day). After menopause, women

lose bone density as a result of hormonal changes, which puts them at risk of osteoporosis. Work on your calcium intake by consuming more fat-free or low-fat dairy products, such as yogurt and cheese.

DON'T FORGET VITAMIN D

You also need to watch your vitamin D intake which is critical to the absorption of calcium. To increase your intake try consuming more fortified milk, cereals and egg yolks and soaking in a little sunlight each day.

FOCUS ON FIBER

A fiber-rich diet can help lower cholesterol, reduce the risk of heart disease, diabetes, high blood pressure and gastrointestinal problems like constipation, hemorrhoids, diverticulitis and irritable bowel syndrome – all problems that are usually linked to aging. To get the recommended daily fiber, eat lots of whole grains, fruits and vegetables and lots of beans and legumes.

(Continued on back cover...)

INVESTMENTS AND THE ECONOMY A WAY OFF THE FINANCIAL ROLLERCOASTER FINDING SECURITY IN A CHARITABLE GIFT ANNUITY

For many people, 2009 will not be remembered as one of certainty and security. However, you do not need to be one of those people. While most of the year was marked by an abundance of bad news and economic doldrums, it's not too late to end 2009 on an up note. There is something you can do in these closing weeks of the year that will help you remember 2009 fondly. This can be the year you fund a charitable gift annuity.

A gift annuity will give you tax advantages this year and financial benefits and peace of mind for as long as you live. When you fund a gift annuity, among its many benefits is a lifetime of payments to you at an attractive rate. Fixed rates start at 5% and are as high as 9.5% per year, depending on age.

A gift annuity is a simple contract between you and Boys & Girls Clubs of America to benefit your local Boys & Girls Club where you receive a fixed payment every year for life. The payment rate is based on your age.

The benefits of a gift annuity begin immediately. You will receive an income tax deduction this year for part of the funding amount. That will help with your 2009 taxes. Then every year for the rest of your life your payments will continue, generally with the payments divided into four

quarters per year. Each payment will be partially tax-free and partly taxed as income. Best of all, after a lifetime of payments to you, any funds remaining in the gift annuity go directly to fund our mission - *To enable all young people, especially those who need us most, to reach their full potential as productive, caring, responsible citizens.* The funds are not part of your estate, so a gift annuity also helps with estate taxes if that is a concern for you.

The benefits of a gift annuity are even better when you fund it with an appreciated asset such as stock. By transferring (never selling) stock to your Boys & Girls Club, you will also pay fewer capital gains on that stock this year and for years after. Some capital gains are eliminated altogether.

Gift annuities can be for you or for you and another person. You can also receive an even higher payment rate if you tell us to wait a few years to send you the first payment. These options are up to you. However, if you want the tax deduction this year, you must fund it by the end of 2009. The contract does not take long to complete, but is something we need to discuss with you. End 2009 on a happy note and make sure 2010 and every year for the rest of your life starts and ends the same way.

SAMPLE CHARITABLE GIFT ANNUITY RATES*

Age	Rate
65	5.3%
74	6.1%
80	7.1%
87	8.6%
90+	9.5%

PEOPLE WHO FUND GIFT ANNUITIES OFTEN HAVE:

- A CD that has rolled over for several years
- A desire for dependable, regular, fixed payments
- Appreciated assets such as stock, that are not producing income
- A desire to give something to our cause and receive cash back

FREE PLANNED GIVING INFORMATION

Please send me your free information on the following topic(s):

Year-end Giving Charitable Gift Annuity

I am pleased to say that I have already included my Boys & Girls Club in my estate plans in the following manner: _____

Please have a Boys & Girls Club representative contact me.

Name _____

Address _____

City _____ State _____ Zip _____

Daytime Phone _____ Birth Date _____

E-mail _____

(...continued)

DRINK UP

As we get older, we may have a harder time recognizing that we're in need of fluids. So drink up even when you're not thirsty, particularly during the summer months. Food that's high in water content, such as lettuce, vegetable juice and soup, is also a smart choice.

Savvy Tip: The National Institutes of Health also offers some healthy eating and shopping tips in their Senior Health section at www.nihseniorhealth.gov – click on “E” then on “Eating Well as You Get Older.”

Savvy Senior is written by Jim Miller, a regular contributor to the NBC Today Show and author of “The Savvy Senior” book. Any links in this article are offered as a service and there is no endorsement of any product. These 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. Jim invites you to send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070.