DEBBIE CARMICAL: WHY I AM SUPPORTING UNITED WAY OF PICKENS COUNTY IN MY ESTATE PLAN.

Liberty resident Debbie Carmical recently shared why she is supporting United Way of Pickens County through her estate plan:

“For me, my decision has to do with legacy. What am I leaving behind after I am gone?”

“As a career-long supporter of United Way, I like knowing that my gifts will continue to help people. My late husband, my daughter, and I have been longtime supporters of United Way; even becoming leadership donors and joining the Palmetto Society.

“By making an estate commitment to United Way of Pickens County, and joining the Heritage Society, I get to continue our legacy of giving for generations to come.”

“Do I expect to ‘miss’ these donations, in terms of my personal budget and lifestyle in retirement? Absolutely not! When this pledge is paid out, I will already be gone. I consider this final gift as a great way to ‘go out smiling’ by helping the community that I love, and have called HOME for over 40 years!”

CONSIDER NOT SENDING FLOWERS…by Mark Eisengrein

My Dad’s funeral had just concluded, and people were coming up to Mom to express their condolences. The funeral director interrupted my Mom with an urgent question: “What do you want to do with the flowers?” I can still hear her terse response: “Throw them in the dumpster!” Yes, she really did say that!

My initial reaction was embarrassment: “Mom, friends had just spent their hard-earned money to recognize Dad with these arrangements.”

Later, my mom said that she didn’t want to deal with 9 arrangements. She realized that we didn’t have a car big enough to take them home. And she said: “Where would we put these arrangements once we got them home?”

My Mom also knew that having flowers and plants around the house would only remind us of Dad’s passing. “Eventually these arrangements...
will die,” she told me later. “And then, we’ll have to dispose of them.” Mom knew that it was easier to simply tell the funeral director to throw them in the trash.

For days, I thought about those lovely arrangements and plants that were hastily disposed of. That’s when it suddenly dawned on me: sending flowers to a funeral is a nice gesture, but an expense that could be better used to make a more lasting impact.

Consider this option instead…make a gift to a local charity in memory of a loved one. What a lasting way to recognize someone special, as your memorial gift “lives-on” in support of a worthy cause in your community.

Here’s a sample verbiage to consider when drafting your obituary notice:

*The family requests that in lieu of flowers, please consider making a memorial gift to (a charity, such as United Way of Pickens County, with the charity’s address included).*

Most charities will notify the deceased member’s family that a memorial gift was received (but not the gift amount), so that they can acknowledge this thoughtful gift.

**HERE’S ANOTHER IDEA: CONSIDER DONATING A LIFE INSURANCE POLICY**

A popular way to support the mission of United Way of Pickens County (UWPC) is to donate a life insurance policy. You can impact the lives of those in need AND possibly generate a significant tax benefit.

Consider this example: Jeffrey Nielsen, 61, bought a life insurance policy early in his career to ensure that he could take care of his wife and children if anything were to happen to him. Now that their home mortgage is paid off, and children have graduated from college and are financially independent, the death benefit of his life insurance policy is no longer as critical as it once was. “I feel very fortunate that the big expenses in life (home, cars, colleges, weddings) have been paid off,” said Mr. Nielsen.

After meeting with their financial advisor, the Nielsens decided to donate their life insurance policy to their favorite charity. Donating an existing life insurance policy is an attractive way to make a significant charitable donation, because you are able to make a larger gift than would otherwise be possible from your cash assets. In addition, a gift of life insurance may provide you a current income tax deduction.

Be sure to contact your legal and financial advisors to explore this unique way to make a significant investment in the mission of United Way of Pickens County.

**A FREE BOOKLET ON DONATING LIFE INSURANCE...HOW CAN I GET A COPY?**

United Way of Pickens County is offering a free booklet about the advantages of donating life insurance. To receive a free copy, send an email to Mark Eisengrein at: meisengrein@uwpickens.org or call (864) 850-7094, ext. 108.