Ensuring a Personal Legacy of Environmental Activism

Meet Rosie Wigutoff

Rosie Wigutoff owes her passion for the environment to her parents. Her father worked as a foreign fisheries specialist for the U.S. Fish & Wildlife Service and her mother, a lawyer, was the first female city councilwoman of Ketchikan, Alaska.

“They actively cultivated environmentalism in their children,” says Rosie. “Even the legal aspect of environmental protection is a family tradition that I keep up through my support of Earthjustice. Because my mother was a lawyer, I have a particular interest in the legal side of the work.” Her support of Earthjustice is driven by the realization that “if we don’t have good quality air and water, then we don’t have anything else.”

Over the years, Rosie has made many small contributions to Earthjustice, and she’s also signed petitions and written letters whenever asked. Her decision to leave a gift for Earthjustice in her will was made so long ago that she can’t even remember when the idea first occurred to her. “I love the partnership between Earthjustice and other environmental organizations. It creates tremendous leverage and it appeals to me to see groups working together to solve a problem.” Her decision to leave a gift has recently been reinforced by what she calls “the onslaught of corporate interests.” She adds, “I felt I wanted to do something very personal to preserve our environment in the face of that threat, and my bequest accomplishes that.”

Although she has a special interest in Central and South America because, as she puts it, “those areas need more help,” Rosie doesn’t feel the need to designate her bequest to any particular part of the world or issue. “I can’t give a lot of money now, but it gives me peace of mind to know that when my time comes, my money will go to an important cause,” she says. “I want Earthjustice to use the funds in a way that has the most impact at that particular time.”
Choosing Your Executor

Five Questions to Ask Yourself

An important part of writing your will and/or revocable living trust is choosing a person who will serve as your executor or trustee. This person will be responsible for fulfilling your final wishes. Here are five things you should consider when making your selection:

Q: Does the person I have selected have the time and inclination to act in this role?

A: Executors and trustees must have the time to go to the courthouse to file appropriate paperwork and sometimes attend hearings. Coordinating all the aspects of distributing your property also takes time.

Q: Where should my executor live?

A: Executors and trustees must be able to go through your belongings, go to the court in your hometown to file paperwork, and attend some meetings in person or by phone. Can this person fly across the country or drive across town to fulfill their responsibilities?

Q: What age should the person be?

A: You may want to consider someone 10 to 15 years younger than you so there is a greater likelihood they will be able to serve. You should also name an alternate, in case the person you have designated is unable to serve at the time it becomes necessary.

Q: Should I choose a family member?

A: A friend or family member brings family insight to the role which can help in making decisions. Remember that the job of executor or trustee usually begins at a traumatic time for a grieving family. This may make it difficult for a friend or family member to undertake the role.

Keep in mind that you can change your designee at any time. This designation should be part of regular review of all of your estate planning documents.
Tackling Difficult Planning Questions

Tips from Our Newest Publication

You may have thought that “the birds and the bees” was the most awkward conversation you would ever have. But a few more uncomfortable conversations may be looming: about aging, end-of-life concerns and related considerations. Appropriate for spouses, parents and children, siblings and friends—in short, anyone concerned about a loved one, our publication Tough Conversations provides tips for starting the conversation. Here’s just one example:

**Question:** Do you have a power of attorney for finances and healthcare?
**How to bring it up:** “I want someone designated to make my decisions for me in an emergency, so I’m getting my paperwork together. I would feel so much better if you did the same.”

**Request your copy of “Tough Conversations” or any of our other complimentary planning publications by returning the enclosed reply form or via download at earthjustice.org/planning.**

Special Tax-Wise Giving Opportunity Made Permanent by Congress

Legislation passed by Congress in December 2015 has made the IRA Charitable Rollover a permanent tax savings opportunity for those age 70½ or older. The law enables you to make a direct transfer from your IRA to charity—up to $100,000 per individual and reap these important benefits:

- The distribution will not count as taxable income for 2016, helping to keep you in a lower tax bracket;
- The transfer will count toward your required minimum distribution;
- The transfer is not subject to limitations on itemized deductions;
- Your gift helps ensure a healthy environment for all!

For more information or to let us know that you have already directed a transfer to Earthjustice from your IRA, please contact Tim Schneider at tschneider@earthjustice.org or (800) 584-6460.

MAKE THE MATCH!

In the profile of Rosie Wigutoff on our cover, she mentions her belief in the leverage Earthjustice gains through partnering with other environmental organizations. As a long-time supporter of Earthjustice, you no doubt share that commitment. That’s why now is the perfect time to notify us that you have left a new gift for Earthjustice in your will or trust or by beneficiary designation.

The Sandler Foundation has offered to match all new future gifts with an immediate cash contribution in your honor, up to a maximum of $10,000, as part of a legacy matching challenge grant that will strengthen the impact of your gift. Use the enclosed reply form to notify us or to request more information. You are also encouraged to contact us at (800) 584-6460 or legacy@earthjustice.org with your questions.
Looking for higher rates of return than bonds or CDs? 9%*

As tax season approaches, you may be looking to create 2016 tax savings and lock in additional reliable income. Interested in selling appreciated stock but concerned about capital gains taxes you may owe? Uneasy about fluctuations in your dividend income?

If so, now may be a good time to establish a gift annuity with Earthjustice. You make a donation of at least $10,000 (You must be 60 years or older) and, in return, Earthjustice makes an annual payment to you for as long as you live. Rates can be as high as 9 percent*, depending on your age.

* Rates dependent on your age. See box at right for examples.

See Your Benefits

To see what your charitable gift annuity tax savings and payments would be, based on your age (our minimum is 60) and gift amount, simply contact us to receive a free proposal. We’ll send along with it information that describes the many benefits of charitable gift annuities. There is no obligation on your part to learn more.

Current Payments & Payment Rates*:

Here are a few payment rates and annual payment amounts based on a donation to Earthjustice of $20,000 (our minimum donation is $10,000) and one beneficiary.

<table>
<thead>
<tr>
<th>If your age is</th>
<th>75</th>
<th>80</th>
<th>85</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your payment rate will be</td>
<td>5.8%</td>
<td>6.8%</td>
<td>7.8%</td>
</tr>
<tr>
<td>Your annual payment will be</td>
<td>$1,160</td>
<td>$1,360</td>
<td>$1,560</td>
</tr>
</tbody>
</table>

*These rates are effective as of January 1, 2016. Your rate will never change once your gift annuity is established.

We’re Here to Help

For assistance in crafting your personal legacy, for more information, or to notify us that you have left a gift for Earthjustice in your will, please contact us.

Tracy Donahoe (at left), Director of Planned Gifts
Linda Coffee, Planned Gifts Officer

(800) 584-6460
legacy@earthjustice.org
50 California Street, Suite 500, San Francisco, CA 94111