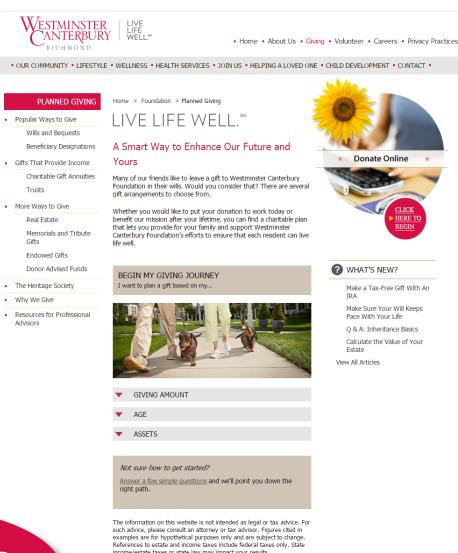
LEARN MORE

If these stories have inspired your generosity, please consider partnering with Westminster Canterbury Foundation with your tax-deductible charitable contribution to ensure the best life possible for our residents and to cultivate leadership in senior services.

Your gift would benefit thousands for generations to come. There are many options for giving that could have an impact now or in the future, including gifts that cost nothing during your lifetime. You could support the Fellowship program, the area of greatest need, or the area about which you are most passionate. For more information, contact Westminster Canterbury Foundation.

804.264.6066 WWW.WCRICHMOND.ORG/FOUNDATION FOUNDATION@WCRICHMOND.ORG

> VISIT plannedgiving.WCRICHMOND.org for resources about making a gift through your will.









Visit us at www.WCRICHMOND.org/Foundation

A spirit of generosity pervades Westminster Canterbury Richmond in countless ways. In this publication, we share the stories of what generosity makes possible and share ways that you can become part of the story.

WESTMINSTER CANTERBURY RICHMOND

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Westminster Canterbury Richmond

FALL 2016

Anne's Charitable Gift Annuity will continue to make payments for the rest of her life, and later the remainder will go to fund performances in our theater.

Anne's Gift

Resident Anne Carnefix took advantage of a Charitable Gift Annuity (CGA) soon after moving to Westminster Canterbury Richmond in 2007. After her husband passed away, she did not want to live alone, so she chose Westminster Canterbury since she already knew a few residents. She sold her house, and after covering her expenses for moving, she had some extra money remaining. She chose to set up a \$50,000 CGA.

"I'm so happy with my decision to set up a CGA. I've been receiving payments from it for the past eight years! It was so easy to set up, and I really appreciate having the extra income." says Anne.

Anne spent her career in an office. "I was born to work in an office – I loved it!" She worked at A.H. Robins Company as a secretary in chemical research, then as a proofreader and later as supervisor of the word processing department. She hasn't slowed down since moving to Westminster Canterbury, staying active as a volunteer in countless ways for which she received a Laurel Award.

Anne's Charitable Gift Annuity will continue to make payments for the rest of her life, and later the remainder will go to fund performances in our theater. CGAs are gifts that anyone can afford, especially if you are looking for an extra source of income with funds you can invest for a guaranteed return.

Contact Westminster Canterbury Foundation at 804.264.6066 for a free sample of what payments and tax benefits you could receive through a Charitable Gift Annuity.



| Sample Rates | |
|--------------|-------|
| AGE | RATE |
| 80 | 6.8 % |
| 85 | 7.8 % |
| 90 | 9.0 % |

For example, if someone who is 80 years old created a CGA with a gift of \$25,000, the payout rate is 6.8% or \$1,700 annually.

Charitable Gift Annuities: The Gift That Pays You for Life AND Keeps on Giving

Do you wish you could have a reliable source of income that pays a higher interest rate than you can find elsewhere? Do you love Westminster Canterbury Richmond and wish you could leave a gift that lasts forever? Consider the Charitable Gift Annuity (CGA).

A CGA is a simple, two-page contract that can be completed with Foundation staff. You give cash or stock at a certain amount, and you receive a guaranteed payment for the rest of your life. When the payments end, the remainder goes to support your favorite causes at Westminster Canterbury. CGAs can benefit one person, a

l've lived

couple, or even you and a family member. You can also choose to set up a contract now and select a time in the future to begin receiving payments.

The Heritage Society: Building Our Legacy Together

The Heritage Society recognizes generous individuals who include Westminster Canterbury Foundation in their estate plans. You may include the Foundation in your will or trust, name us as a beneficiary of a life insurance policy or retirement account, or establish a life income agreement such as a charitable gift annuity or charitable remainder trust. Gifts may be made in honor or in memory of a loved one, such as a parent or child.

If you have made such a commitment to Westminster Canterbury Foundation, you qualify as a member of the Heritage Society. If you have not already done so, we would be most grateful if you would advise us of your plans. You can choose to remain anonymous. Any information you provide to the Foundation will be held in strict confidence.

Your membership in the Heritage Society is a deep honor and makes us family forever. Gifts like yours will strengthen our endowment, improve our facilities and programs and enhance our staff's excellence. Your gift will be a

link to our past . . . and your commitment to our future.

I give because Westminster Canterbury is truly my family. I want to make sure my family is taken care of when l'm gone.

ANONYMOUS, resident

For more information on how YOU CAN MAKE A DIFFERENCE with your current or future gift to Westminster Canterbury Foundation, please call Gayle Hunter Haglund at 804.264.6702. A list of specific needs is available. An envelope is enclosed for your convenience should you be willing to make a gift.

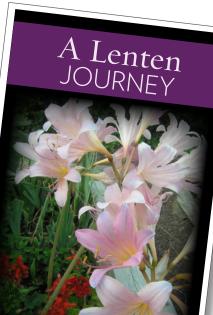
Jo Ann's annuity supports many of our campus programs. She also lends her talents as a photographer for our publications, *including our* A Lenten Journey booklet. Going on its 20th year, this inspirational book reaches more than 6,000 people in

our community.



Canterbury for almost 12 years. Most of my savings were in CDs, and when interest rates plunged, I moved my funds into a Charitable Gift Annuity here. I will continue to receive these great interest payments every quarter for the rest of my life. And our children were so pleased for me!

JO ANN O'HARA, resident



Planting and Nurturing on Common Ground



These words from beloved Christian theologian Henri J. M. Nouwen in A Spirituality of Fundraising capture my deep belief about my role:

Those who need money and those who can give money meet on the common ground of God's love ... Even a seemingly small act of generosity can grow into something far beyond what we could ever ask or imagine - the creation of a community of love in this world, and beyond this world, because wherever love grows it is stronger than death. So when we give ourselves to planting and nurturing love here on earth, our efforts will reach out beyond our own chronological existence ... In the creation of a community of love, we are helping God build the kingdom.

When a donor tells me, "You are my family," meaning that we collectively are family together, I am moved to tears. Westminster Canterbury Foundation knows this is a sacred trust. We are on the common ground that Nouwen described. We never take this for granted. You have chosen Westminster Canterbury's mission as part of your ongoing future. We promise to honor and steward your trust for generations to come. What a privilege. Thank you, from the bottom of my heart, to each of you with whom I have had the deep joy of learning and sharing your hopes and dreams.

GAYLE HUNTER HAGLUND, Director Resource Development

JOIN US: Life Planning Series MONDAYS, NOV. 14, 21 & 28 AND DEC, 5 & 12

3 P.M., WESTMINSTER CANTERBURY RICHMOND

Please join us for these sessions to learn about spiritual, medical, financial and wellness aspects of life planning. Practical suggestions will be offered in planning for the unexpected; how to talk with your children or power of attorney about your medical, financial and legal choices; the differences in palliative, comfort care and hospice care; and things to consider in preparing a memorial service. This series is being presented jointly by Pastoral Care, Mary Morton Parsons Health Center, Resident Services and Westminster Canterbury Foundation. The Nov. 21 session will focus on ways to make a gift in your will and other charitable considerations. If you have questions or if you're an outside guest and would like to attend, please call 804.264.6066.

It is hard to describe the deep honor and privilege I feel when someone trusts our mission, and me, enough to talk about their personal decisions about giving - particularly gifts that create a lasting legacy. When people find the ways their life's work and their personal sense of purpose intersect with a mission they hold dear, we find ourselves meeting in a special place.