

SPRING 2009

A Love That Began in the Library

J.R.K. Kantor's interest in redwoods took root 50 years ago—not in a forest, but in a library. His admiration for these great trees grew so much over the decades that he decided to name Save the Redwoods League as a beneficiary in his estate plans.

Kantor, a member of Save the Redwoods League for more than 20 years, recalls how the redwoods captured his interest as a graduate student at the University of California, Berkeley. The East Coast native was working part-time in UC Berkeley's Bancroft Library when he met a frequent patron: Save the Redwoods League's first executive secretary, Newton B. Drury. Kantor

learned more about the League through Robert G. Sproul, UC Berkeley's president and then Save the Redwoods treasurer.

Introductions to these League leaders sparked Kantor's interest. He began reading about the League's work in the library and visiting redwood parks.

"I became very sympathetic to the cause," Kantor said. Thinking about future generations and considering how long the redwoods have survived, Kantor then became a loyal League member. "There are so many requests for giving money to things," he said. "A lot of them are worthwhile. But relatively speaking, those trees have got to be saved!"

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From left: Kantor and friend Marianne Tanner with Honorary League Councillor Cynthia Grubb at a League-sponsored hike.

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—J.R.K. Kantor

Making and Reviewing an Estate Plan Is Easier Than It Seems

Here's How to Get Started

Gayle and Andy Smith's hesitation to create an estate plan was no different than most other people's. "We always thought an estate plan was for rich people," said Gayle, a CPA.

But then the couple, 51 and 38 respectively, sold their house in California and moved to the Midwest. A check of their finances showed them that things were "starting to add up," Gayle said. And then her mother died unexpectedly.

That got Gayle thinking about what would happen to her estate if she died unexpectedly. So soon they met with Johni Hays, an attorney who specializes in estate planning, to discuss how they wanted to build their plan. Here's how they got their estate plan in order:

1 Picking a planner. This was an easy task for the Smiths because Gayle and Hays are co-workers. For the rest of us, though, Hays said word-of-mouth references are still the best way to find experts in this field.

You may want to interview potential candidates, asking how many previous plans they've assembled, what size they were, etc., to see if they have the skills you want.

2 Making a team. Start with a lawyer, Hays said. Only an attorney can draft the required legal documents. If a tax expert is needed, or someone who can advise on charitable gifts, then you can bring in your accountant or add to the team as needed.

3 Compiling documents. This depends on how far into the process you are. At their first meeting with Hays, Andy, an IT consultant, said his CPA-trained wife was good enough with numbers that she was able to rattle off much of what was needed. It helps, however, to do a little work in advance.

Assemble facts and figures about your current situation using a spreadsheet.

4 Sharing your plan. The initial meeting is a time to exchange information, "to find out a little about them," Hays said, "what their assets are, where they want to go with them."

The Smiths don't have children, but both of them have siblings with special needs. Andy said Hays quickly and easily brought to their attention the ways their estates could care for their loved ones.

5 Determining how much time and money will be involved. Neither needs to be exorbitant. Obviously, the more complex the plan gets, the higher the expenses.

Gayle and Andy said their first meeting with Hays lasted about an hour. She then prepared the necessary documents, which she sent to the Smiths for their approval. The entire process can be accomplished in as little as two face-to-face meetings.

WHAT YOU CAN EXPECT

A will is a pretty obvious outcome of estate planning, but don't stop there. You'll also want a durable power of attorney, a living will and a health care power of attorney. After that, you can consider trusts for your children, charity and even yourself.

Estate plans can address these issues. We would be happy to show you ways to include your charitable intentions for Save the Redwoods League in your estate plan. Just call Sharon Waisman at (888) 836-0005, Ext. 328.

*"You can never plan
the future by the past."
—Edmund Burke*

Not Sure What To Prepare?

Make a list of the assets you and your spouse own separately and jointly, including real estate, bank accounts, retirement funds, life insurance policies, vehicles, collections, inheritances, etc. Also gather names, addresses and birthdates for yourselves and loved ones as well as the location of any of your important documents, such as birth certificates or prenuptial agreements.

Do You Want to Help Continue Our Work, But Can't Right Now?

Consider including a gift to Save the Redwoods League in your will or living trust. Called a charitable bequest, this type of gift works well for people who believe in our cause but can't part with money today. Plus, it has these benefits:

- **Simplicity.** Just insert a few sentences into your will or trust. We can give you the correct wording to use.
- **Flexibility.** Because you are not actually making a gift until after your lifetime, you can change your mind at any time.
- **Versatility.** You can structure the bequest to leave a specific item or amount of money, make the gift contingent on certain events, or leave a percentage of your estate to the League.
- **Tax Relief.** When you leave a gift to the League in your will, your estate is entitled to an estate tax charitable deduction for the gift's full value.

WHY LEAVING A PERCENTAGE MAKES SENSE

When planning a gift, it's sometimes difficult to determine what size donation will make sense. Emergencies happen, and you need to make sure your family is financially taken care of first. Including a bequest of a percentage of your estate or a percentage of your residual estate ensures that your gift will remain proportionate to your estate size, no matter how it fluctuates over the years.



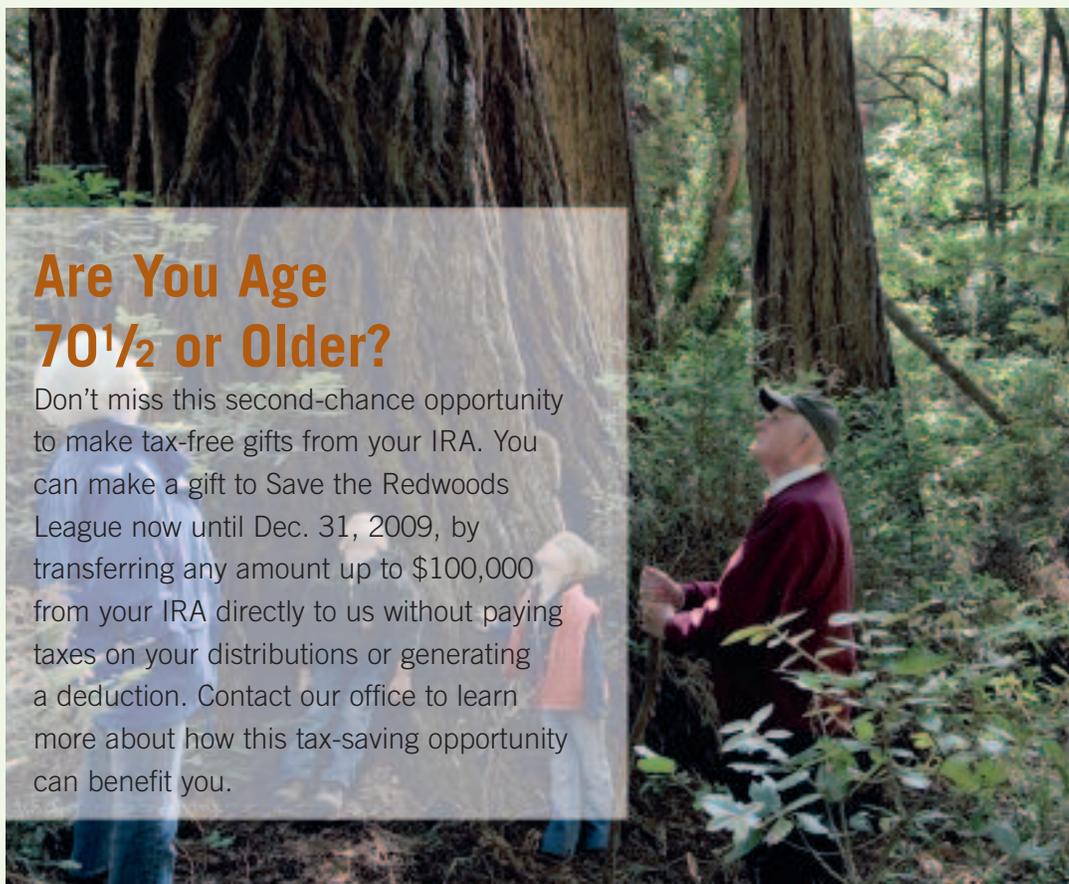
Call Sharon Waisman at (888) 836-0005, Ext. 328, today to learn more about remembering the League in your will.



Redwood Legacy Circle

The Redwood Legacy Circle honors our members who have created a living legacy by naming Save the Redwoods League in their estate plans through wills, trusts, charitable gift annuities and other life income gifts, IRAs, retirement plans, life insurance and annuity contract designations, and other vehicles.

Members are invited to special members-only receptions, events and tours. With your permission, we will list your name with other generous donors in our publications, or you can remain anonymous. If you have already included the League in your estate plan but have not notified us, please do so by completing and returning the enclosed response envelope.



Are You Age 70½ or Older?

Don't miss this second-chance opportunity to make tax-free gifts from your IRA. You can make a gift to Save the Redwoods League now until Dec. 31, 2009, by transferring any amount up to \$100,000 from your IRA directly to us without paying taxes on your distributions or generating a deduction. Contact our office to learn more about how this tax-saving opportunity can benefit you.

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The redwoods found a friend in Kantor by chance. He ended up settling in redwood country thanks to one of his Korean War buddies who lived in Berkeley. His friend invited him to California for a visit after the war. Not knowing what the land of California had in store for him, Kantor recalls arriving in Berkeley in June carrying an umbrella. His friend saw him and chuckled, informing him that it doesn't rain in June.

During his visit, Kantor remembers looking out onto Berkeley and admiring its beauty. The next thing he knew, he was applying to a graduate program at UC Berkeley, where he was promptly admitted. After grad school, Kantor worked as an archivist for the University of California for 20 years before retiring



Kantor, shown here at his home in Berkeley, does not have a favorite redwood park because he loves them all.

in 1983. He has lived in the same house on a Berkeley mountaintop overlooking the UC Berkeley stadium for the past 53 years.

After decades of loving the redwoods, Kantor chose to support them through a bequest to the League, which will receive his estate's assets upon his death. As a member of the Redwood Legacy Circle, Kantor has helped to ensure the protection of redwood forests for future generations to enjoy.

You can include Save the Redwoods League in your will, which offers an estate tax charitable deduction. These gifts provide a critical base of reliable support for our programs. For more information, visit savetheredwoods.org/bequests or call Sharon Waisman at (888) 836-0005, Ext. 328.

Remembering Save the Redwoods League in Your Will

Charitable giving through your estate plan can offer flexibility and estate tax advantages. Please let us know if you have planned a gift for Save the Redwoods League.

The most popular forms of bequests are:

- A fixed amount of money or a designated property.
- A percentage of the residue of your estate.
- A residual bequest—all the residue of your estate.

Make a lasting contribution and help ensure the future of redwood forests.

Visit savetheredwoods.org/bequests or call Sharon Waisman at (888) 836-0005, Ext. 328.



For more information, please contact:

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