

Mr. Edward Newcomb
 Boyertown Area Multi-Service, Inc.
 Endowment Fund
 200 West Spring Street
 Boyertown, PA 19512

Dear Mr. Newcomb,

I am interested in learning more about how I might make a gift to Boyertown Area Multi-Service, Inc and join the Honor Roll Society.

Please send me information about:

- The Honor Roll Society
- Charitable Gift Annuities
- Gifts by Will
- Insurance Gifts
- Charitable Trusts

_____ Name (please print clearly)

_____ Address

_____ City

_____ State _____ Zip

_____ Telephone

_____ Email

*B*ecome a Charter Member of the
 Boyertown Area Multi-Service, Inc.
 Honor Roll Society

The Boyertown Area Multi-Service, Inc. Honor Roll Society is made up of a very special group of people who have made a leadership gift to the Endowment Fund.

Honor Roll Society Members

- Belong to a special donor appreciation group
- Attend quarterly luncheons and an annual dinner
- Are recognized in a permanent display at Boyertown Area Multi-Service, Inc.
- Help perpetuate the Heritage and Traditions of Boyertown Area Multi-Service, Inc.
- Are recognized in the newsletter
- Encourage others to support the Endowment Fund and become members of the Honor Roll Society



Randal S. Doaty

“Caring only becomes your legacy when you do something to ensure that it survives you.

Endowments survive!”

-Randal S. Doaty

“Your participation in the Endowment Fund will ensure that Multi-Service will continue to foster and maintain the well being of our community for generations to come. Please join us now.”



Trish Hartline

A Proven History of Meeting Community Needs

1973

- Multi Service Founded (501c3)
- Meals on Wheels started (*today serves an average of 80 daily*)
- Emergency Food Pantry starts so “no one goes hungry”

1976

- Multi Service contracts to operate Senior Neighborhood Center
- Well Baby and Immunization Clinic started
- Case Manager for those over 60 yrs old
- Case Manager for those under 60 yrs old

1982-83

- Multi-Service and Senior Center move into the new YMCA

1987

- Senior Center addition built

1999

- Multi-Service contracts with GPU and implements energy programs

2005

- New 17,080 SF facility built to house Multi-Service and The Center at Spring Street

2006-2009

- Service provided to individuals in Boyertown Area School District and townships of District Oley, Amity, Pike, and Hereford nearly doubles
- Endowment campaign started to assure the future



Who's Who at Boyertown Area Multi-Service, Inc.

Board of Directors

- Trish Hartline, *President*
- Dale W. Bangs, *Vice President*
- Linda Manwiller, *Secretary*
- Traci O'Connor, *Treasurer*
- Terri Staso
- Roberta Graver
- Randal Doaty
- Richard Frecon, Jr.
- Jim Davidheiser
- Raymond Langan, Sr.
- Dennis Stephen, CFP
- Chris Henderson
- Dr. Jennifer Bealer
- Scott Yescavage
- Dana Eichert

Endowment Campaign Committee

- Dan Boyer, III
- Randal Doaty
- Dana Eichert
- Dale Bangs
- Edward Newcomb

Endowment Investment Committee

- Dale Bangs, Chair
- Trish Hartline
- Traci O'Connor
- Jim Davidheiser
- Raymond Langan, Sr.
- Scott Yescavage

Ex-officio

- Jamie Bruton
- Edward Newcomb

Staff

- Dana Eichert
- Karen Youse
- Amy Davies
- Lori Bernhard
- Fran Doaty
- Ursula Wieland
- Russell Bouchat
- Kathy Murphy
- Pat Petrauskas
- Virginia Cox
- Nancy Kremm
- Darlene Strubilla
- Richard Mackey
- Greg Rothenberger
- Joy Harner

Boyertown Area Multi-Service, Inc.

Endowment Fund



Celebrating the Past

Securing the Future

Brochure Sponsor:
 Bruton Financial Advisors
 521 East Lancaster Avenue
 Downingtown, PA 19335
 JBruton@brutonfinancial.com
 (610) 518-2400

What is the Boyertown Area Multi-Service Endowment Fund?

The purpose of the Endowment Fund is to provide future funding so the Boyertown Area Multi-Service, Inc. can continue to provide life-enhancing, urgent and critical services in the two-county Greater Boyertown Area.

Increasingly Boyertown Area Multi-Service, Inc. will seek to coordinate close cooperation between local, private, and governmental agencies to assure these services are delivered in a thorough and cost-effective manner.



In 2005 philanthropic community “investors” enabled Boyertown Area Multi-Service, Inc. to move into its new home. Their investment has enabled the Multi-Service to double its comprehensive services to those in need. Unfortunately poor economic conditions that generate the need for services also create inadequate operational funding due to tight government and corporate budgets. Too often inflationary pressure is part of the recovery cycle.

The new fund, managed by a special Endowment and Investment Committee of the Boyertown Area Multi-Service, Inc. Board of Directors, will help meet these challenges. This committee pursues a sound and prudent investment strategy to provide regular income for Boyertown Area Multi-Service, Inc. as well as growth in the fund itself.

The goal of the Board of Directors is to secure a fund of at least \$3 million within the five years and to continue to grow the fund annually.

How You Can Help

You can be a part of the wonderful work of the Boyertown Area Multi-Service, Inc. by making a donation to the Endowment Fund.

Your donation may be

- In cash (or securities), or
- A “deferred” gift by bequest, or
- Through a charitable annuity or trust, or
- By giving an insurance policy.

Your “deferred” gift may even provide you with

- Tax-sheltered income, and
- Deductions from your federal income tax, and
- Relief from capital gains tax.

YOU automatically become a member of the Honor Roll Society when you contribute to the Endowment Fund. (The benefits of membership are described elsewhere in this brochure.)

To learn more about how YOU can become a part of the Honor Roll Society call or write:

Edward Newcomb
Boyertown Area Multi-Service
Endowment Fund
200 West Spring Street
Boyertown, PA 19512
O: 610-367-6957
C: 484-269-4865



A Gift of Insurance

One of the easiest and least expensive ways to make a substantial deferred gift to the Endowment Fund is through a gift of insurance.

Here is how it works:

You make Boyertown Area Multi-Service, Inc. the beneficiary and owner of a new or currently held insurance policy on your life or that of any other insurable person.

You guarantee the premium payments necessary to “pay up” the policy usually over a one to five year period.

You receive a charitable deduction allowance from your federal income tax for the premiums you fund on the policy.

You receive credit and recognition as a deferred gift donor to the Endowment Fund for the full face amount of the policy and are welcomed into the Honor Roll Society.

Boyertown Area Multi-Service, Inc. receives the value of the policy at the time of your death and places the money in the Endowment Fund where the income earned provides perpetual assistance to Boyertown Area Multi-Service - truly a “*gift that keeps on giving*”.

Since insurance policies vary quite widely as to cost and coverage, the Boyertown Area Multi-Service, Inc. office will be glad to assist you with the selection of a policy suitable for charitable purposes.

Here is an illustration that will be helpful in planning a gift of insurance: *(For illustrative purposes only)*

Age of Donor (Male Standard Non Smoker)	Death Benefit (Gift to Fund)	Annual Premium for 5 Years	Annual Federal Income Tax Deduction
45	\$100,000	\$4,261	\$4,261
50	\$100,000	\$5,132	\$5,132
55	\$100,000	\$6,063	\$6,063
60	\$100,000	\$7,393	\$7,393
65	\$100,000	\$9,077	\$9,077
70	\$100,000	\$10,881	\$10,881
75	\$100,000	\$13,522	\$13,522

The Charitable Gift Annuity

The simplest and most popular form of income-producing gift to the Endowment Fund is the Charitable Gift Annuity. Here is how it works:

You transfer money, securities, or property to the Endowment Fund.

Boyertown Area Multi-Service, Inc. pays you a guaranteed income for your life – and for the life of a spouse or other person, if you wish. This income is partially tax-exempt and, hence, often yields more than you would receive from some other investment of the same asset.

You receive an immediate charitable deduction allowance applicable to your federal income tax.

The simplest and most popular...

You receive recognition as a deferred gift donor to the Endowment Fund for the full amount of the funds you give to create the annuity.

When you are gone, the Endowment Fund receives the remaining corpus of the original assets and uses them to perpetuate the work of Boyertown Area Multi-Service, Inc.

The amount of the life income and charitable deduction you will receive depends primarily upon your age. Here is a chart with some examples of approximate figures:

(For illustrative purposes only.)

Age of Donor	Value of Asset Transferred	Annual Income to Donor	Sheltered from Tax	Charitable Donation
50	\$100,000	\$4,400	\$2,394	\$21,044
55	\$100,000	\$4,800	\$2,741	\$21,920
60	\$100,000	\$5,000	\$3,005	\$27,610
65	\$100,000	\$5,300	\$3,360	\$33,124
70	\$100,000	\$5,700	\$3,830	\$39,090
75	\$100,000	\$6,300	\$4,448	\$44,879
80	\$100,000	\$7,100	\$5,240	\$50,750
85	\$100,000	\$8,100	\$6,350	\$56,837
90	\$100,000	\$9,500	\$7,714	\$62,187

Charitable Trusts and Other Opportunities

Charitable trusts represent a very attractive method of giving to the Endowment for persons with highly appreciated assets who wish to avoid payment of steep capital gains taxes and, at the same time, to receive life income for themselves and members of their family.

The tax advantages of this form of giving can be so substantial that you may be able to establish an insurance trust with the tax savings realized, thereby assuring that heirs to the estate also benefit from your generosity.

This is how this so-called “perfect gift” works:

You place appreciated assets into a charitable trust. You name the Endowment Fund as the eventual (remainder) beneficiary of the assets in the trust.

You may instruct the trust to invest the assets in anyway you like, e.g., for growth, for income, for maintenance of principal, etc.

You and other family members whom you may designate can receive life incomes from the trust. The income may be partially tax-sheltered.

You receive a substantial charitable deduction allowance for federal income tax purposes. Best of all, you pay no tax on the capital gains.

Boyertown Area Multi-Service, Inc. receives the value of the trust at the death of the last income beneficiary. You receive donor credit in the Endowment Fund as a deferred gift donor for the value of the assets at the time when you place them in the trust.

Charitable Lead Trusts, Pooled Income Funds, and Charitable Annuity Trusts are other very imaginative ways in which you can make a substantial gift to the Endowment Fund while saving on taxes and increasing your current income.

Boyertown Area Multi-Service, Inc. staff and advisors can assist you and your financial planners in creating these gifts.

PLEASE
PLACE
POSTAGE
HERE

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