

# BEQUESTS AND LIVING TRUSTS



Gifts that Last Beyond Tomorrow

BLT MANUAL  
for  
COMMITTEE CHAIRPERSONS  
and  
COMMITTEE MEMBERS

Revised 5/9/12

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**BEQUESTS & LIVING TRUSTS COMMITTEE  
2013-2014**

<u>District/Lodge</u>	<u>Name/Address/City/E-mail</u>	<u>Spouse</u>	<u>Phones</u>
San Gabriel Valley West Covina-Diamond Bar Lodge No. 1996	Vern Campion, Chairman CHEA Bequests & Living Trusts 15719 Ute Road Apple Valley, CA 92307-3153	Merrie	Cell (562)244-5053
Northwest San Rafael Lodge No. 1108	Robyn Sembenini, Vice Chairman CHEA Bequests & Living Trusts P.O. Box 605 Forest Knolls, CA 94933 E-mail: r_sembenini@yahoo.com	Joe	Res. (415)488-0137 Cell (415)246-1194 Bus. (510)406-3194 Fax (415)962-0630
West Central Gilroy Lodge No. 1567	John F. Berger, Vice Chairman CHEA Bequests & Living Trusts 9245 Jacaranda Way Gilroy, CA 95020-7426 E-mail: phoxy2@cliffordlink.com	Phyllis	Res. (408)842-2515 Cell (408)804-0634
Bay San Francisco Lodge No. 3	Bob Merjano, Chairman CHEA Bay BLT/Business Practices 279 Sequoia Avenue Redwood City, CA 94061-3424 E-mail: bobmerjano@gmail.com	Terri	Cell (415)290-8858 240 (415)441-7144  Fax (415)563-5394
Central Modesto Lodge No. 1282	Anna Maria Bratton, Chairman CHEA Central Bequests & Living Trusts 1219 Wellesley Avenue Modesto, CA 95350-5009 E-mail: amb_elks1282@yahoo.com	Tony	Res. (209)522-1447 Bus. (209)404-9502
East Central Porterville Lodge No. 1342	Dennis Shaffer, Chairman CHEA East Central Bequests & Living Trust 326 Sycamore Avenue Lindsay, CA 93247 E-mail: bdentprz@aol.com	Beverly	Res. (559)562-6867 Cell (559)920-7087  Fax (559)562-5304
East Central Hanford Lodge No. 1259	Robert "Bob" Phillips, Chairman CHEA East Central Bequests & Living Trusts 1505 Cypress Lane Lemoore, CA 93245 E-mail: 2245249@lemoorenet.com	Ellen	Res. (559)924-3383 Cell (559)362-3671  Fax (559)924-7212
Metropolitan Burbank Lodge No. 1497	Joseph McHugh, Chairman CHEA Metropolitan BLT 10866 Art Street Sunland, CA 91040-1355 E-mail: jmchugh@la-lawcenter.com	Kathy	Res. (818)353-1620 Bus. (818)241-4238
North Central Rancho Cordova Lodge No. 2484	Neil Bodine, Chairman CHEA North Central BLT 10370 Sheldon Road Elk Grove, CA 95624-9352 E-mail: nbodine@beesontayer.com	Joanne	Res. (916)689-5423 Cell (916)765-0635 Bus. (916)325-2100 Fax (916)689-0296
Northeast Calpine Lodge No. 2432	Robert "Bob" Vieira, Chairman CHEA Northeast BLT/Ritual Contest P.O. Box 1641 Portola, CA 96122-1641 E-mail: ellenv1@sbcglobal.net	Ellen	Res. (530)832-5648 Cell (530)394-7017  Fax (530)832-5234

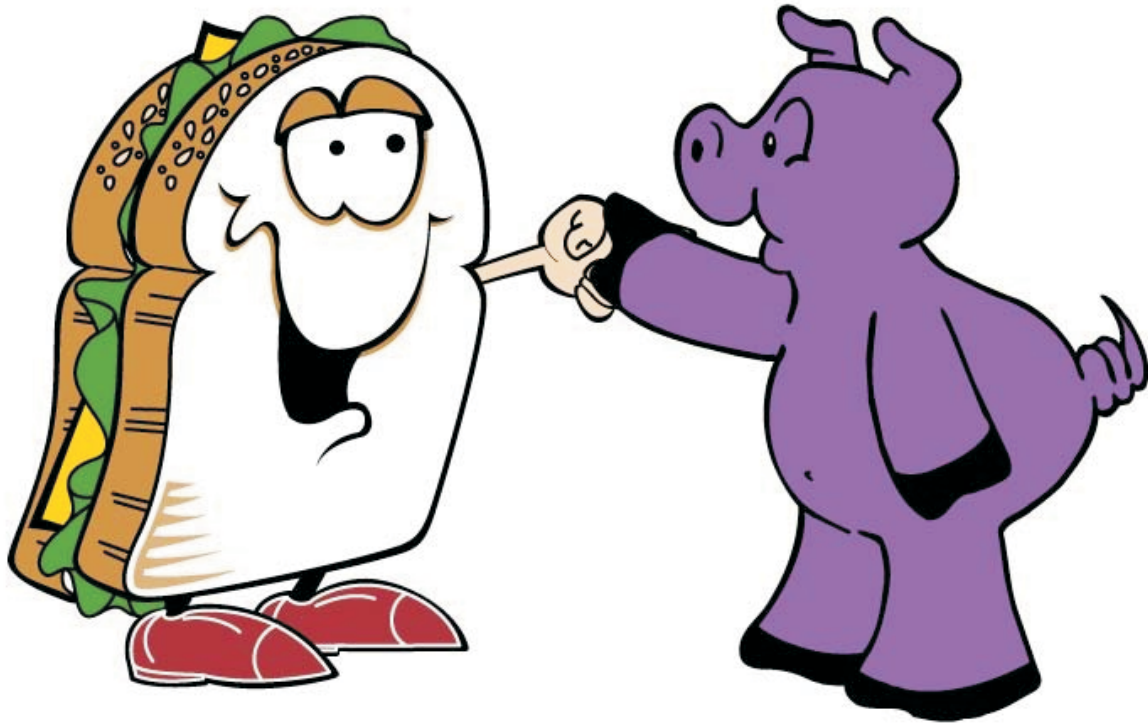
**BEQUESTS & LIVING TRUSTS COMMITTEE  
2013-2014**

<u>District/Lodge</u>	<u>Name/Address/City/E-mail</u>	<u>Spouse</u>	<u>Phones</u>
South Palm Springs Lodge No. 1905	George Sutton, Chairman CHEA South Bequests & Living Trusts 73-150 Adobe Springs Drive Palm Desert, CA 92260-1140 E-mail: georgersutton@gmail.com	Mary	Res. (760)568-5159 Cell (760)219-7295
South Central San Pedro Lodge No. 966	William W. Chang, Chairman CHEA South Central BLT 5732 Scotwood Drive Rancho Palos Verdes, CA 90275 E-mail: changww8@yahoo.com	Anita	Res. (310)377-2920 Bus. (310)373-7351
South Central Coast Westchester Lodge No. 2050	Daniel M. Baccelliere, Chairman CHEA South Central Coast BLT 7314 Vista Del Mar Lane Playa Del Rey, CA 90293-7653 E-mail: danimil64@hotmail.com		Res. (310)704-6285
Southeast Yucaipa Lodge No. 2389	Harold Tulledge, Chairman CHEA Southeast Bequests & Living Trusts 760 Weather Way Banning, CA 92220-6722 E-mail: popahoney@aol.com	Sharon	Res. (951)849-8355 Cell (909)228-2626 Bus. (909)746-1008 Fax (909)746-1008
West Central Coast Atascadero Lodge No. 2733	Carol Harter, Chairman CHEA West Central Coast BLT 5655 Ardilla Avenue Atascadero, CA 93422 E-mail: ghch3@aol.com	Jerry	Res. (805)461-6353
Inland Ridgecrest Lodge No. 1913	Don Holeman, Chairman CHEA Inland Bequests & Living Trusts 1032 S. McCall Street Ridgecrest, CA 93555 E-mail: d.holeman@verizon.net		Res. (760)371-9467  Fax (760)371-4321
North Paradise Lodge No. 2026	Bonnie Vaught, Chairman CHEA North Bequests & Living Trusts 4973 Malibu Drive Paradise, CA 95969 E-mail: bonnibella@comcast.net		Res. (530)876-1303
Orange Coast Newport Harbor Lodge No. 1767	David Armstrong, Chairman CHEA Orange Coast Bequests&LivingTrusts 283 Stanford Court Irvine, CA 92612 E-mail: david@armstrongnet.com	Cathy	Res. (949)854-0662 Cell (949)646-2233  Fax (949)854-0662
San Gabriel Valley Pasadena Lodge No. 672	Thomas Lang, Chairman CHEA San Gabriel Valley BLT 9438 Broadway Temple City, CA 91780-2445 E-mail: tomlang@tomlang.com		Res. (626)287-5004 Cell (626)260-6727
South Coast San Diego Lodge No. 168	Glenn Montague, Chairman CHEA South Coast BLT/Lodge Activities 8313 Lake Gaby Avenue San Diego, CA 92119-2631 E-mail: erglennSD168@aol.com		Res. (619)460-4209 Cell (858)344-7934 Bus. (619)474-8548 Fax (619)474-6128

**BEQUESTS & LIVING TRUSTS COMMITTEE  
2013-2014**

<u>District/Lodge</u>	<u>Name/Address/City/E-mail</u>	<u>Spouse</u>	<u>Phones</u>
West Central Sunnyvale Lodge No. 2128	Jim McCloskey, Chairman CHEA West Central Coast BLT 7961 Woodlark Way Cupertino, CA 95014 E-mail: <a href="mailto:jmccloskey@mvwsd.org">jmccloskey@mvwsd.org</a>	Eva	Res. (408)255-6483 Bus. (650)224-6231
Hawaii Pearl City Lodge No. 2669	Joe Michalenko, CHEA Hawaii Bequests & Living Trusts 91-020 Popoi Place Ewa Beach, HI 96706-2934 E-mail: <a href="mailto:joemichalenko1@hotmail.com">joemichalenko1@hotmail.com</a>	Joan	Res. (808)608-2621 Cell (412)608-2621

# Hand in Hand Building for the Future



**B.L.T.**

**Major Project**

## **BLT CHAIRPERSON DUTIES**

Ronald H. Berglund, Association Chairperson

You have agreed to help the Major Project by serving as a Chairperson of the CHEMPI Bequests and Living Trusts Committee.

We welcome and appreciate your involvement. As Chairperson your role is simple yet an invaluable one which is to remind the members of your lodge that there is a Major Project BLT Committee and Legacy Trust Fund.

You may face discouragement; but your job is to let everyone know the function and purpose of the BLT program. Be assured that the money raised through your efforts will be well spent, and 96% of every dollar given goes to aiding disabled children.

In executing your activities on behalf of the Major Project you are urged to work closely with the Leading Knight and Piggy Bank Chairperson of your lodge as their responsibilities are essential for raising charitable funds for the Major Project.

In making a presentation to the lodge you may wish to describe the work performed by the Major Project and stress that this work can be expanded if each member of the Lodge would remember the Major Project in making out their will or trust.

Questions will likely arise as you make your pitch. If you are unable to answer them, please get the member's name and phone number, promise to get back to him and do it.

If your District Chairperson cannot get back to you, call the CHEMPI office at any one of the points of contact listed on the pages in the front of this manual. Either the CHEMPI office or someone from the BLT Committee will get back to you with the appropriate answer.

We would caution you against furnishing legal advice. The thrust of your efforts is to encourage individuals to remember the Major Project in their will.

We will be assisting you with your mission by furnishing articles regularly to The California-Hawaii Elk Magazine you receive bi-monthly in the mail and to your local lodge bulletin editor.

It may be that you would elect to plan a seminar or program on wills and estate planning for your lodge. You can do it by soliciting the help of legal counsel familiar with estate planning to make the presentation at a meeting at your lodge.

We suspect that there will be questions that need answering, mistakes that need correcting and for all of us this is a learning experience. Basically, however, the message we hope to ingrain upon the minds of our listeners is that each of them can have a very direct part in easing the burden on disabled children by naming the Major Project as a beneficiary in their will or trust.

**CALIFORNIA-HAWAII ELKS MAJOR PROJECT, INC.**

**BEQUESTS AND LIVING TRUSTS COMMITTEE**

**POLICY STATEMENT:**

It is the policy of CHEMPI to maintain a committee to oversee, confer and advise on testamentary giving to the California-Hawaii Elks Major Project, Inc. It shall be known as the Bequests and Living Trusts (BLT) Committee. The Committee is responsible to and makes reports to the CHEMPI Board of Trustees.

**MEMBERSHIP:**

This committee will consist of a Chairman and a member from the northern and southern regions, each of whom will be appointed by the Chairman of the CHEMPI Board of Trustees. The appointments are for one year each.

**MEETINGS:**

Committee meetings will be held at least each calendar quarter. If necessary, additional meetings will be held when called by the committee chairman.

**DUTIES AND RESPONSIBILITIES:**

1. Develop programs to educate the membership on BLT concepts.
2. Develop brochures, posters and appropriate notices to promote BLT.
3. Give appropriate recognition for BLT accomplishments.

**CALIFORNIA-HAWAII ELKS MAJOR PROJECT, INC.  
GIFT ACCEPTANCE POLICY**

California-Hawaii Elks Major Project, Inc. (CHEMPI) encourages the solicitation and acceptance of gifts for the purpose of furthering and fulfilling our charitable mission. The following policy governs the acceptance of gifts to CHEMPI.

1. **Statement of Purpose:** These policies and guidelines govern the acceptance of gifts by CHEMPI and provide guidance to prospective donors and their advisors when making gifts to CHEMPI. The provisions of these policies shall apply to all gifts received by CHEMPI for any of its programs or services.
2. **Use of Legal Counsel:** CHEMPI shall seek the advice of legal counsel in matters relating to acceptance of gifts when appropriate. Review by counsel is recommended for:
  - 2.1 Closely held stock transfers that are subject to restrictions or buy-sell agreements;
  - 2.2 Gifts involving contracts or other documents requiring CHEMPI to assume an obligation;
  - 2.3 Transactions with potential conflict of interest that may invoke IRS sanctions;
  - 2.4 Other instances in which use of counsel is deemed appropriate by the gift acceptance committee.
3. **Conflict of Interest:** CHEMPI will urge all prospective donors to seek the assistance of personal legal and financial advisors in matters relating to their gifts and the resulting tax and estate planning consequences.
4. **Restrictions on Gifts:** CHEMPI will accept unrestricted gifts, and gifts for specific programs and purposes, provided that such gifts are not inconsistent with its stated mission, purposes and priorities. CHEMPI will not accept gifts that are too restrictive in purpose. Gifts that are too restrictive include those that are too difficult to administer, or gifts that are for purposes outside CHEMPI's mission. CHEMPI's gift acceptance committee will make all final decisions on the restrictive nature of a gift, and its acceptance or refusal.
5. **The Gift Acceptance Committee:** CHEMPI's gift acceptance committee shall consist of :
  - 5.1 The Chairman of the Board of Trustees;
  - 5.2 The Chairman of the Investment Committee;
  - 5.3 A sponsor (Past Grand Exalted Ruler) of the California-Hawaii Elks Association; and the following ex officio members:
  - 5.4 The Executive Director;
  - 5.5 General Counsel.

The gift acceptance committee is responsible for reviewing planned gifts to CHEMPI, properly screening and accepting those gifts, and, when appropriate, making recommendations on gift acceptance issues to the Board of Trustees.

6. Acceptable Giving Methods: The following methods of giving are generally acceptable:

- 6.1 Cash: Cash, including donations by credit card, is acceptable in any form. Checks shall be made payable to CHEMPI and shall be delivered to the CHEMPI office in Fresno;
- 6.2 Bequests: CHEMPI's donors will be encouraged to make bequests to CHEMPI under their wills and trusts. Such bequests will not be recorded as gifts to CHEMPI until such time as the gift is irrevocable. When the gift is irrevocable, but is not due until a future date, the present value of that gift may be recorded at the time the gift becomes irrevocable;
- 6.3 Tangible Personal Property: CHEMPI will exercise extreme caution when reviewing proposed gifts of tangible personal property. The following factors will be considered:
  - Does the property fulfill CHEMPI's mission?
  - Is the property marketable?
  - Are there any undue restrictions on the use, display, or sale of the property?
  - Are there any carrying costs for the property?

CHEMPI's gift acceptance committee shall make the final determination on the acceptance of tangible property gifts.

- 6.4 Securities: CHEMPI can accept both publicly traded securities and closely held securities.

**Publicly Traded Securities.** Marketable securities may be delivered physically to CHEMPI's Fresno office with the transferor's signature or stock power attached. As a general rule, all marketable securities shall be sold upon receipt unless otherwise directed.

**Closely Held Securities.** Closely held securities which include not only debt and equity positions in non-publicly traded companies, but also interests in limited partnerships and limited liability companies, or other ownership forms, can be accepted subject to the approval of CHEMPI's gift acceptance committee. However, gifts must be reviewed prior to acceptance to ensure that:

- There are no restrictions on the security that would prevent CHEMPI from ultimately converting the assets to cash;
- The security is marketable;
- The security will not generate any undesirable tax consequences for CHEMPI.

If potential problems arise on initial review of the security, further review and recommendation by an outside professional may be sought before making a final decision on acceptance of the gift. The gift acceptance committee of CHEMPI and legal counsel shall make the final determination of the acceptance of closely held securities when necessary. Every effort will be made to sell non-marketable securities as quickly as possible.

- 6.5 Real Estate: Gifts of real estate may include developed property, undeveloped property, or gifts subject to a prior life interest. Prior to acceptance of real estate, CHEMPI shall require an initial environmental review of the real property to ensure that the property has no environmental damage. In the event that the initial inspection reveals a potential problem, CHEMPI shall retain a qualified inspection firm to conduct an environmental audit. The cost of the environmental audit shall generally be an expense of the donor.

Prior to acceptance of the real property, the gift must be approved by the gift acceptance committee of CHEMPI and by CHEMPI's legal counsel. Criteria for acceptance of the property shall include:

- Is the property useful for CHEMPI's purposes?
  - Is the property marketable?
  - Is it a full, fee-title interest?
  - Are there any restrictions, reservations, easements, or other limitations associated with the property?
  - Are there carrying costs, which may include insurance, property taxes, mortgages, or notes, etc., associated with the property?
  - Does the environmental audit reflect that the property is not damaged?
- 6.6 Remainder Interests in Property: CHEMPI will accept a remainder interest in a personal residence, farm, or vacation property subject to the provisions of "6.5" above. The donor or other occupants may continue to occupy the real property for the duration of the stated life. At the death of the donor, CHEMPI may use the property or reduce it to cash. Where CHEMPI receives a gift of a remainder interest, expenses for maintenance, real estate taxes, and any property indebtedness generally are to be paid by the donor or primary beneficiary.

The donor will receive credit for the value of the property, discounted to reflect the retained "life estate" interest. For federal income tax purposes, depreciation and depletion must also be taken into account in determining the charitable income tax deduction.

- 6.7 Oil, Gas and Mineral Interests: CHEMPI may accept oil and gas property interests, when appropriate. Prior to acceptance of an oil and gas interest, the gift shall be approved by the gift acceptance committee, and if necessary, by CHEMPI's legal counsel. Criteria for acceptance of the property shall include:

- Gifts of surface rights should have a value of \$20,000.00 or greater;
- Gifts of oil, gas, and mineral interests should generate at least \$3,000 per year in royalties or other income (as determined by the average of the three years prior to the gift);
- The property should not have extended liabilities or other considerations that make receipt of the gift inappropriate;

- A working interest is rarely accepted. A working interest may only be accepted when there is a plan to minimize potential liability and tax consequences;
- The property should undergo an environmental review to ensure that CHEMPI has no current or potential exposure to environmental liability.

6.8 Bargain Sales: CHEMPI will enter into a bargain sale arrangement in instances in which the bargain sale furthers CHEMPI's mission and purposes. All bargain sales must be reviewed and recommended by the gift acceptance committee and approved by the Board of Trustees. Factors used in determining the appropriateness of the transaction include:

- CHEMPI must obtain an independent appraisal substantiating the value of the property;
- If CHEMPI assumes debt with the property, the debt ratio must be less than 50 percent of the appraised market value;
- CHEMPI must determine that it will use the property, or that there is a market for sale of the property, allowing sale within 12 months of receipt;
- CHEMPI must calculate the costs to safeguard, insure, and expense the property (including property tax, if applicable) during the holding period.

The donor will receive credit for the excess of the value of the property over the sale price.

6.9 Life Insurance Beneficiary Designations: CHEMPI's donors will be encouraged to name CHEMPI as beneficiary or contingent beneficiary of their life insurance policies. Such designations shall not be recorded as gifts to CHEMPI until such time as the gift is irrevocable. Where the gift is irrevocable, but is not due until a future date, the present value of that gift may be recorded at the time the gift becomes irrevocable.

6.10 Life Insurance - Gifting: CHEMPI must be named as both beneficiary and irrevocable owner of an insurance policy before a life insurance policy can be recorded as a gift. The gift is valued at its interpolated terminal reserve value, or cash surrender value, upon receipt. If the donor contributes future premium payments, CHEMPI will include the entire amount of the additional premium payment as a gift in the year that it is made.

If the donor does not elect to continue to make gifts to cover premium payments, CHEMPI may:

- Continue to pay the premiums;
- Convert the policy to paid-up insurance;
- Surrender the policy for its current cash value.

- 6.11 Charitable Remainder Trusts: CHEMPI may accept a designation as a remainder beneficiary of a charitable remainder trust with the approval of its Gift Acceptance Committee. CHEMPI will not accept appointment as Trustee of a charitable remainder trust.
- 6.12 Charitable Lead Trusts: CHEMPI may accept a designation as income beneficiary of a charitable lead trust. CHEMPI will not accept an appointment as Trustee of a charitable lead trust.
- 6.13 Retirement Plan Beneficiary Designations: CHEMPI's donors will be encouraged to name CHEMPI as beneficiary of their retirement plans. Such designations will not be recorded as gifts to CHEMPI until such time as the gift is irrevocable. Where the gift is irrevocable, but is not due until a future date, the present value of that gift may be recorded at the time the gift becomes irrevocable.
7. Pass-Through Gifts: CHEMPI is not a pass-through vehicle. It cannot accept a gift on behalf of non-501(c)(3) entities, such as Elks Lodges, for the purpose of providing the donor with a tax deduction.
8. Miscellaneous Provisions:
- Securing appraisals and legal fees for gifts to CHEMPI generally will be the responsibility of the donor. Fees borne by CHEMPI will be netted against the value of the gift;
  - CHEMPI will record gifts received at its valuation on the date of receipt.
  - The Gift Acceptance Committee of CHEMPI is responsible for filing IRS Form 8282 upon the sale or disposition of any asset sold within two years of receipt by CHEMPI when the charitable deduction value of the item is more than \$5,000. CHEMPI must file this form within 125 days of the date of sale or disposition of the asset.
  - Acknowledgment of all gifts made to CHEMPI and compliance with the current IRS requirements in acknowledgment of such gifts shall be the responsibility of the CHEMPI office.
9. Changes to Gift Acceptance Policies: The CHEMPI Board of Trustees must approve any changes to, or deviations from, these policies.

ADOPTED on November 1, 2002 at Sacramento, California.

Note: This policy is a substantial replication of the Gift Acceptance Policy of the Elks National Foundation which should be reviewed for any changes in policy for accepting individual gifts.

**CALIFORNIA-HAWAII ELKS MAJOR PROJECT, INC.****ALLOCATION OF CONTRIBUTIONS AND GIFTS**

The question arises periodically as to where a contribution to our Major Project should be credited. There are three (3) possibilities.

1. Piggy Bank
2. Lodge Per Capita
3. BLT Legacy Trust Fund

These three (3) will be discussed individually.

Numbers 1 and 2 are closely related. Money contributed as a result of Piggy Bank Fund raising activities or otherwise, are credited to the lodge generating the income; the lodge is given credit for that sum of money through the Exalted Ruler's March and allocated on a per capita basis. The monies raised through the Piggy Bank program, the Exalted Rulers March, are allocated to the operating income and expense account of the Major Project.

Number 3 - The Bequests and Living Trust (BLT) Legacy Trust Fund was created to separate out gifts of property and money, customarily arising as a result of the death of a Lodge Member. These funds are generated through a direct contribution of \$500.00 or more; amounts of \$499.00 or less are placed in the Major Project Operating Fund. Income produced by the Legacy Trust Fund may be transferred to the operating account of the Major Project on a yearly basis; otherwise, such income, when not used, becomes a part of principal and thus continues to earn income. By a majority vote of the Major Project Trustees, the principal of the Legacy Trust Fund may be used for operating expenses.

A donation or contribution to a specific lodge is not generally deductible as a charitable contribution; whereas a gift to the Major Project is a charitable deduction which is tax deductible to the donor. The underlying question in all donations is the intent of the donor. In making the contribution, did the donor intend to benefit the lodge or did he or she intend to benefit the Major Project? A few guidelines in determining that intent are as follows:

- a. What is the specific language of the gift?
- b. Was the lodge named or was the Major Project designated as the beneficiary?
- c. Did the donor receive a charitable deduction for his/her contribution?

If, as an example, a contribution is made to a lodge to be used for the Major Project, then the lodge is a conduit and the Major Project is the intended beneficiary and as such this contribution would be placed in the Legacy Trust Fund and would not be counted towards the lodge per capita. If, however, the gift was made to the lodge to be used for its charitable purposes or as the lodge deems wise, then any gift by the lodge to the Major Project resulting from that gift to the lodge would count towards lodge per capita.

Gifts to lodges and the Major Project are encouraged and most welcome, and it is the wish of both the Association and the Major Project that the wishes and intent of the donor be scrupulously observed.

## HELPFUL INFORMATION FOR BLT CHAIRPERSONS

At the present time, CHEMPI is actively assisting a large number of children with an annual budget that reaches into the millions. Much of the work is done in rural areas, which lack the special services furnished by the Major Project.

Since the Major Project began, thousands of youngsters have received Preschool Vision Screening and Occupational, Physical or Speech-Language Therapy in their homes. In addition, some scholarships for students with disabilities are awarded.

Unfortunately, there were (and still are) countless needy children who could not (cannot) be helped simply because the Elks Major Project lacked the required funds to expand its work.

CHEMPI has a fine Continuing Education Committee. An educational workshop is held once a year to increase the skills of the therapists. Most important, quality guarantee checks are made to ensure that the quality of care offered by the Major Project remains the best that can be provided, second to none.

Those you talk to about BLT will have their own ideas on the subject of charitable giving. Do not oppose them. Ask them if they have had a will or living trust prepared to carry out their wishes. If not, encourage them to do so.

You will develop friends, who when they draw up their will or enter into a Living Trust agreement, will include the Major Project in that document and thereby enhance the quality of life for countless needy children.

Funds raised through BLT are allocated to the BLT Legacy Trust Fund if the gift is \$500 or more. Lesser amounts go directly to help underwrite the Major Project expenses for the year in which it is given.

Over the years the BLT Legacy Trust Fund will increase as gifts come in to build a strong financial base in support of the Major Project. And, much like the Elks National Foundation, interest earned from the millions of dollars in the fund could, if necessary, provide many of the dollars needed to carry out the functions of the Major Project in lean economic times when income from the Exalted Ruler's March might decline.

Interest not used for the Major Project services in any given year is added to the principal of the Bequests and Living Trusts Legacy Trust Fund. Such funds can only be spent in emergency situations with the consent of the CHEMPI Board.

The important thing to remember about including the Major Project in estate documents is that funds are not required to be given now. It is only involvement and participation, as the actual contribution is after one's lifetime, unless there is a desire to establish a BLT Commitment Trust.

## **THE BEQUEST AND LIVING TRUSTS**

### **BENEFACTORS PROGRAM**

#### **WHAT IS BLT?**

BLT is a full time committee of the Major Project approved and budgeted by the CHEM-PI Trustees upon approval of the Past Grand Exalted Rulers. The BLT staff consists of the Association Committee directing District and Lodge Chairperson who will serve without compensation.

#### **THE BLT CONCEPT**

The idea behind BLT is to encourage all Elks to name the Major Project as a beneficiary of their Estate in any amount an Elk and spouse can afford. It is recognized that an Elk's first responsibility is to the family...we just ask that they remember our children with disabilities if they have any extra money or property available.

#### **THE PURPOSE OF BLT**

BLT was not begun as a replacement for the Piggy Bank Program. Its aim is to ensure the future of the Major Project. To guarantee that future, the BLT Committee is seeking commitments from Elks and their spouses, stating that they have provided for a distribution from their estate (upon their death) to continue the good works of the Major Project. Giving to the Major Project through BLT is not limited to Elks alone. Anyone can direct that a charitable gift be given to CHEMPI from their Estate.

#### **HOW TO GIVE**

If you provide for your Major Project in will, trust or as a beneficiary of an insurance policy or annuity (for example) you then qualify to become a BLT Benefactor. You will then receive a beautifully framed certificate and lapel pin.

#### **WHERE TO GET HELP**

There will be questions. Direct all inquiries to the District or Association Chairperson who are all listed in the Association Directory, or contact the Major Project office in Fresno at 5450 E. Lamona Avenue, Fresno, CA 93727-2224. They are just a phone call away at (559) 255-4531 or 1-800-742-1907, or e-mail at [chea@chea-elks.org](mailto:chea@chea-elks.org)

## **GUIDELINES FOR ARRANGING A BLT SEMINAR**

Planning, preparing and executing a detailed plan of action will enable you to reach any goal you desire. As Lodge BLT Chairperson you should plan and present a program that will effectively present the BLT concept.

To create common interest there must be communication and exchange of ideas. To establish interest in a plan within a group requires that the entire body be present during its presentation. It is the group's opportunity to discuss and modify the plan and make it their own. You as the presenter should allow the refinement process to take place. In so doing you have the opportunity to strengthen your plan within the group. And you will gain respect, acceptance as a leader and get team effort.

Obviously a meeting has to be called to bring the group together to hear, discuss, modify and declare their support for your plan. This brings us to the intent of this section, which is to provide you with some guidelines in arranging for a meeting. You need to ask yourself several questions and the obvious first question is.....

### **IS THIS MEETING NECESSARY?**

The first compelling reason for ordering a group meeting is adequately explained in the introduction of this section . . . to establish interest in a plan within the group you have assembled to publicize BLT. Other justifiable reasons for holding a group meeting are to sustain interest, to indoctrinate and to evaluate the effectiveness of your BLT publicity plans. Otherwise use the phone, write a letter, send an e-mail or make personal visitation.

If you are not the kind of person who likes to organize group meetings the least you should do as Lodge BLT Chairperson is to make sure BLT articles are being published in your Lodge bulletin on a regular basis.

The following suggested guidelines should be viewed as such. They are not designed to hamper your own creative ability. However, they are the result of analysis and evaluation of the need for a meeting. Do likewise and your decision will always be right.

### **SELECTING THE FORUM**

Group seminars are the most widely used forms by business for instructing and directing their representatives. Other methods can be used, but they are costly and time consuming. You would be well advised to arrange a group session within your Lodge or with other Lodges at a mutually agreed upon location, to present a Bequests and Living Trusts Benefactor's Seminar.

### **SELECTING THE SITE**

In choosing the conference site be considerate of the attendees. Select a location convenient to all which does not impose excessive traveling expense and has available all public facilities at a reasonable cost.

## **SELECT THE DATE**

Set the date of your seminar well in advance and send out reminders as the day approaches. Short notice will get you no cooperation and meager attendance. You will need to choose the date because a time convenient to all is very elusive. Cancellations should never be considered and will not be necessary if you have followed the above guidelines.

Be wise and select a weekend day for your group to meet. Saturday is a good day. Attendees will be in better physical, emotional and mental attitude ensuring better learning and greater results for your efforts. If you have chosen a weekend seminar you will have the option of inviting the attendees spouses. And if you choose, you can conclude your meeting with a well-planned recreation event for all.

## **TIMING THE MEETING**

You should schedule your seminar to begin at an hour that will enable the person traveling the farthest an opportunity to arrive on time. A meeting session should not run longer than two hours without a break. Minds, like parachutes, function best when wide open. Longer periods generate restlessness, affect concentration and cause disruptions as participants leave to use the restrooms, etc. Prepare your program to allow for coffee breaks and lunch. Otherwise, you will find yourself rushing through your presentation to present quantity rather than quality material.

Last but not least, stick to the time frame set for the seminar. Start on time and finish on schedule unless the participants themselves extend the time through lively discussions.

## **PREPARING THE AGENDA**

In a business meeting when there are a number of items to be presented, a list is made to determine the order of consideration. The order of consideration, or presentation, is an agenda.

Conducting an effective meeting requires preparation of such a plan. It allows the participants to give full attention to each item in an orderly manner without confusion. Such methodical consideration ensures that order will be maintained, the order of business will be completed and effective decisions will be made.

Never try to prepare an agenda that eliminate open discussion pro or con. Let everything be in an orderly and gentle manner. It is the only way to get decisions, “of the people, for the people, and by the people” which they will support.

Your yearly program which is an agenda, should reflect a logical degree of order to make it an effective plan. With things in their proper place in relationship to each other your plan will be potent.

Logical order puts first things first. It is the only way to formulate a program that will be effective. So plan evaluate your plan and rearrange it as many time as necessary to give it order and possible opportunity to be effective.

## **PREPARING YOURSELF**

Roger Ailes puts it this way, “You are the message. Take stock of your personal assets. If you use your good qualities your listeners will want to cooperate with you.”

Extemporaneous action may produce a favorable or unfavorable outcome. Planned actions, well executed by a confident individual, will produce a predetermined result or accomplish a specific goal.

## CHARITABLE GIVING

Charitable giving is a disposition (distribution of personal assets through a will or other legal document) which is classified as charitable if its aims and accomplishments are in some way beneficial to society as a whole. Those who provide for charitable gifts in their wills, or through other means do so because of specific concerns for others. They have a disinterested generosity if they contribute without the expectation of personal benefit.

The California-Hawaii Elks Major Project, Inc. is tailor-made for concerned givers. CHEMPI specifically directs all efforts toward aid to disabled children. Anyone who desires to help them can give a charitable gift to CHEMPI knowing that the gift will be used to help disabled children. Yet, because CHEMPI is a recognized charity, both in California and on the Federal level, the concerned giver also receives a tax advantage for his/her charitable gift albeit the primary reason for giving was to benefit society.

No matter what class of giver we encounter, it is up to representatives of BLT to be prepared to effectively handle any inquiry regarding it. A thorough understanding of BLT and the Major Project will enable all chairpersons to respond to any questions.

### **BLT BENEFACTORS DEFINED**

The BLT Committee determined that anyone, member and non-member alike, could become a BLT Benefactor by making a minimum gift of \$500.00 to the Major Project. They felt such a policy would improve the chances of the success of the BLT Benefactors Program.

### **UNKNOWN BENEFACTORS**

There are individuals who do not want their charitable works made public. Yet they can become BLT Benefactors by including a gift in their Will to the Major Project with instructions to their Executor/Executrix to present the gift. Their privacy will be respected.

### **KNOWN BENEFACTORS**

Those who want to document their gift to the Major Project (through the BLT Program) can have their names placed on the BLT master list by contacting the CHEA office by one of the points of contact listed in the front of this manual and do the following:

- Inform the Fresno office by sending a signed and dated statement, to the effect, that a gift to the Major Project has been made through a will, trust, bank account, insurance policy or through other means.
- Upon receiving the notice of your gift, the Fresno office will send a release form to the Benefactor. It should be filled out and signed by the Benefactor and returned to the Fresno office.
- CHEMPI will then send the Benefactor a lovely, beautifully framed Benefactor's Certificate according to the instructions contained on the release form. The new Benefactor will also receive the distinctive triangular BLT lapel pin to wear with pride.
- The Benefactor's name will be added to the computerized master list when the certificate and the lapel pin are sent out.

## **ARE YOU A BLT BENEFACTOR?**

Those who represent the BLT Benefactors Program are urged to themselves become members. Personal participation in the BLT Program can encourage others to also give generously to the future of the Major Project.

## **ALLOCATION OF CONTRIBUTIONS AND GIFTS**

### **CONDUIT FOR DISTRIBUTION OF CONTRIBUTIONS AND GIFTS**

All gifts for the work of the Major Project, in any amount or from any source, go directly to the California-Hawaii Elks Major Project, Inc. (CHEMPI) because it is the Elks Program for Children with Disabilities and is a charitable entity that allows donors to receive federal and state tax advantages derived from their charitable donations.

### **ALLOCATION OF DIRECT GIFTS TO CHEMPI**

Charitable gifts sent directly to CHEMPI for the Major Project by a member are distributed in the following manner:

- A contribution of \$499 or less is allocated to the operating income and expense account of the Major Project. *Lodge receives per capita credit.*
- A contribution of \$500 or more is allocated to the BLT Legacy Trust Fund. *Lodge does not receive per capita credit.*

### **ALLOCATION OF LODGE GIFTS TO CHEMPI**

All monies presented at the Exalted Rulers March resulting from Piggy Bank fund raising activities are earmarked for the operating income and expense account of the Major Project. *Lodge receives per capita credit.*

### **ALLOCATION OF OTHER GIFTS TO CHEMPI**

If a gift were made to the Lodge to be used for its charitable purposes, then any gift by the Lodge to the Major Project from that gift would be credited to the Lodge. *Lodge receives per capita credit.*

If a gift were made to the Lodge to be used for the Major Project, then the Lodge is the conduit and the Major Project is the intended beneficiary. A gift of \$500 or more will go to the Legacy Trust Fund; less would be directed to annual income and expenses. In either case, the *Lodge would not receive per capita credit*

### **CALCULATING PER CAPITA**

Per capita is determined by dividing a lodge's total contribution credits (Exalted Ruler's March and funds on hand in Fresno) by the lodge's March 31<sup>st</sup> membership count. Example: \$10,000 given divided by 500 equals a per capita of \$20.00 per member.

## **The Greatest Investment of All: A Child's Future**

### **How the Commitment Trust Works**

Many Elks have invested carefully over the years. There have been good times and bad times in the stock, bond and real estate markets. Right now no one is sure if this is a good time or bad time for investing. Everyone agrees though that diversification is important.

The CHEMPI BLT Commitment Trust is one investment that you need to consider in both good and bad times. Fellow Elks who established a BLT Commitment Trust at the height of the stock market used highly appreciated stock. While that same stock is worthless today, these savvy investors are getting a 7% annual return on their investment because the Commitment Trust is a diversified investment.

Recently, several Elks have established BLT Commitment Trusts with CDs that matured. They found that the 7% annual distribution made more sense. A few Elks have used highly appreciated (or highly depreciated) real estate as a contribution. It solves several problems for them and provides a steady income.

All of these Elks were making a diversified investment that had significant benefits. The most important and unique benefit was the investment that these Elks made in the lives of children. The BLT Commitment Trust makes an important contribution to the children that receive critical services through CHEMPI's outreach to families in need. That is a benefit of infinite value!

A more measurable benefit is the immediate income tax deduction based upon your age and the age of your spouse, if included. The BLT Commitment Trust does pay you an annual income based upon 7% of the trust's value each year, as long as you and/or your spouse is living. Yes, that 7% income will vary from year to year. But one thing will not change. Thanks to you and the generosity of other Elks, CHEMPI will be there to serve the needy children.

The CHEMPI BLT Commitment Trust is loaded with benefits and alternatives to meet individual situations. We want you to know about them.

For more information look over the following income tax deduction table. The precise amount of your deduction is based on the age or ages of you and your spouse, as well as the timing of your gift. If you want to know more about the program and your income tax deductions, fill out the enclosed form and mail it to CHEMPI

# AVOID TAXES

HOW: CREATE AN ELKS COMMITMENT TRUST

## POSITIVE ASPECTS OF THIS TRUST

1. Assets will be removed from your estate (**decreasing federal estate tax**).
2. Any capital gain on appreciated assets is bypassed (**avoid capital gains tax**).
3. You may take an income tax deduction for the present value of the remainder interest (**avoid income tax**).
4. You and/or your spouse will receive income interest for the remainder of you and/or your spouse's **life**.
5. **Most importantly**, your trust eventually goes to support the important work of CHEMPI in caring for disabled children and their future.

## HISTORY AND FINANCIAL WORK OF BLT

### ORIGIN OF BLT

The Bequests and Living Trusts (BLT Committee) was the collective brainstorm of two great Elks, Leonard A. Cosgrove and Larry D. Morse, who promptly enlisted the aid of another Elk, Larry Crispo. This transpired in 1981 and originally was an unfunded trial or test committee for the Major Project.

### BLT CONCEPT FORMULATED BY LEONARD COSGROVE

The idea behind BLT is to motivate all Elks, their spouses, family and friends to name the Major Project in their wills, living trusts, insurance policy annuities, retirement programs or by any other document suggested by their financial advisor or personal lawyer.

Giving is encouraged in any amount that an individual can afford. BLT acknowledges that for Elks, their ladies and friends, their first responsibility is to their families . . . they just ask if there are any surplus funds or holdings available that a gift of love can be given to the Major Project to assist disabled children.

When asked to approve the new BLT Program, the Past Grand Exalted Rulers (PGERs) were at first reluctant to approve it and opted to authorize the committee on a trial basis.

The Past Grands soon saw the need for a charitable program such as BLT and with the leadership of PGER Gerald Strohm became enthusiastic supporters. In 1984 the Lodge Chairperson Program was enacted and approval obtained to make it a full time committee of the Major Project. With this approval, funding became available to support this ongoing program.

In 1989 the BLT Committee formed the "BLT Benefactors" group to recognize Elks, their spouses and others who have made a commitment to the Major Project through the Benefactors Program. Those, who notify the Elks Association Office in Fresno that they have made provisions from their estate for the Major Project, receive a beautifully framed certificate and BLT pin. This designates them as persons who care about our disabled children.

### BLT PROGRAM NAMED

The BLT Program name was developed at a District Chairperson meeting held in Pasadena, California in 1986. Jim Lane, then a member of the San Diego Lodge, fellow Elk members and early supporters of the program, Leonard A. Cosgrove, Larry Crispo, Larry Morse and Robert J. McLain spent several hours attempting to develop a name for the new program. Finally, Leonard A. Cosgrove devised a name. It was a take-off of the bacon, lettuce and tomato sandwich, or BLT, as it is many times called. At an ensuing convention, Cosgrove, in talking about the unknown Bequests and Living Trusts Benefactors Program held up a poster with a huge BLT sandwich on it. It gave the new program immediate and widespread recognition.

## **BLT SET IN MOTION**

PSP Robert M. McLain became an advisory member of the CHEMPI BLT Committee. He contributed much in the way of ideas and was, to a great extent, instrumental in getting the Benefactor Program off the ground. He designed the BLT Benefactor pin which is also used on our news releases and stories.

## **BLT PROMOTED**

At the 1986-87 convention in Sacramento, District Chairpersons stood outside the convention hall on Saturday morning before the Exalted Ruler's March and handed out BLT pamphlets to all the people that entered the hall. At subsequent conventions, permission was sought and granted to place the BLT pamphlet on the tables of various luncheon meetings.

## **PUBLIC RELATIONS PHILOSOPHY DEFINED**

Cosgrove, Crispo and Morse, all attorneys, early on recognized that when Estate Planning was involved and one was dealing with people's assets and sensibilities, it was necessary to use a "soft-sell" approach.

It has always been the thought and the theory to present the program, exhibit our good work and hope that Lodge members will willingly insert the Major Project in their wills and trusts via the BLT Program.

## **BLT BROCHURE DEVELOPED**

Over the years several different variations of the BLT brochure have been developed. The front page design has been changed several times but the materials of the inside have remained quite the same with some occasional updates on statistics.

There was a substantial redesign of the back page so that it could be used as a mailing card. The most recent revision was designed by Vice Chairperson North for BLT Don Schutzler in 1992. The BLT Committee subsequently approved this revision.

## **ELKS LADIES PARTICIPATION ENCOURAGED**

Early in the development of BLT, the Committee recognized the necessity of obtaining the help of the ladies in promoting BLT to increase the chances of its success. Therefore, they were invited to participate in all of the activities of the Bequests and Living Trusts Program.

## **PLAQUE PROGRAM CONCEIVED**

Since 1985 plaques have been presented at the Annual Association Convention to lodges responsible for an unusually large bequest to the Major Project through the Bequests and Living Trusts Program. The recognition of the charitable generosity of our members and the work of the lodges in promoting the BLT Program persists to this day.

## SPECIAL FUND PROPOSED (BLT LEGACY TRUST FUND)

At BLT seminars held in Sacramento and Pasadena various concepts for an image change were presented and discussed. On June 29, 1991, BLT advisor Larry D. Morse was asked to explore with the CHEMPI Trustees the idea of creating a special fund for incoming BLT gifts. Subsequently, he prepared and presented the following resolution for consideration by the CHEMPI Trustees.

- Resolved: That the California-Hawaii Elks Major Project, Inc. establish a special fund to be designated as the “BLT Legacy Trust Fund” and,
- Resolved: That any gift to the Major Project of \$500 or more arising from a bequest, trust or other such memorial donation be placed in the BLT Legacy Trust Fund, and,
- Resolved: That such funds on deposit principle and interest, be accumulated from year to year subject only to a special vote by the Trustees of the Major Project to expend the funds.

On that date in Fresno, California-Hawaii Elks Major Project, Inc. Trustees did discuss and pass the resolution as presented by Advisor Morse, with undisputed approval, thus creating the “BLT Legacy Trust Fund.” Since the resolution involved retention and some segregation of CHEMPI funds, it was logical and desirable to have the approval of the CHEA Trustees. The Board unanimously approved the action of the CHEMPI Board of Trustees on November 11, 1991.

All gifts in any amount go directly to the Major Project because it is the charitable entity, which allows donors to receive a tax break for a charitable donation. Gifts of \$500 or more are allocated to the BLT Legacy Trust Fund that prudently invests the monies to obtain maximum growth. These funds are accumulated to build a firm financial foundation for the Major Project.

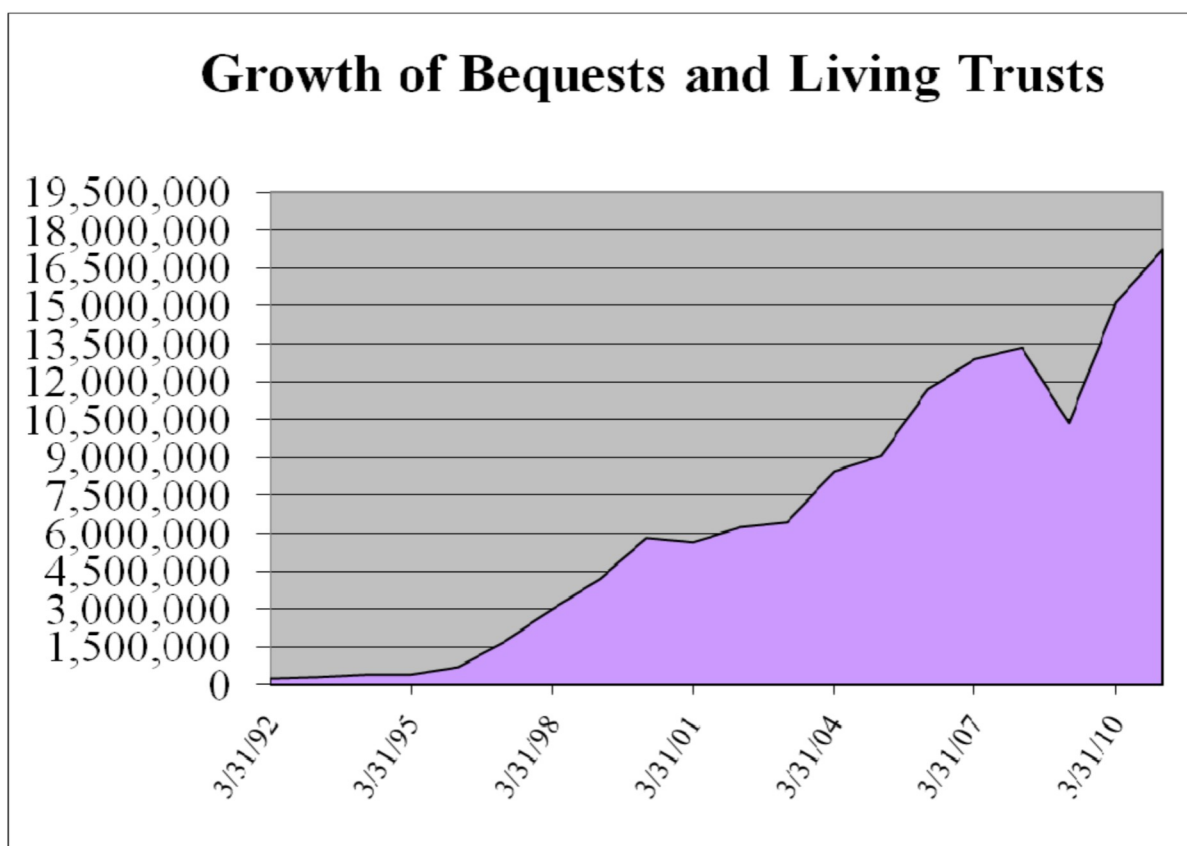
## GROWTH OF THE FUND

The 1991 unanimous approval of the BLT Benefactor’s Program gave it the impetus it needed to become highly successful. It was an important and bold step into the future. When every dollar counts, gift by gift from each donor doing his or her best and wise investment of the funds has caused the phenomenal growth of the fund. The outlook of the BLT program remains bright because of those who promote BLT and those who care enough about disabled children to give generously to help them.

### Growth of the Bequests and Living Trusts Program (in dollars)

March 31, 1991	\$0	March 31, 2003	\$6,400,000
March 31, 1995	\$415,769	March 31, 2004	\$8,400,000
March 31, 1996	\$711,961	March 31, 2005	\$9,600,000
March 31, 1997	\$1,739,473	March 31, 2006	\$11,700,000
March 31, 1998	\$3,009,605	March 31, 2007	\$12,892,563
March 31, 1999	\$4,099,618	March 31, 2008	\$13,345,879
March 31, 2000	\$5,819,447	March 31, 2009	\$10,561,156
March 31, 2001	\$5,654,596	March 31, 2010	\$15,116,580
March 31, 2002	\$6,246,876	March 31, 2011	\$17,243,782
		March 31, 2013	\$19,802,694

(See Chart)





## COMMITMENT TRUST (BLT-CT) ESTABLISHED

The BLT-CT is a Charitable Remainder Unitrust under IRS Regulations. There are many complex variations. Income tax deductions and income are influenced by many factors. Anyone can be provided with specific information by calling the Major Project. They will provide interested parties with specific information related to the above-mentioned trust, and all are encouraged to discuss this with their own financial advisors as well.

## COMMITMENT TRUST VALUES

A BLT-CT requires a minimum investment of \$10,000 or any amount above that which a family or individual can afford. The more invested the greater the personal income for the family.

From a \$10,000 investment the family would receive the following benefits:

1. Immediate income tax deduction.
2. An annual income of \$700 the first year. After that the income may go up or down depending upon trust investments. But each year the BLT-CT will pay out to the family 7% of the annual trust value.
3. When deceased, the monies remaining in your BLT-CT will be sent to the Major Project to take care of disabled children.

### Growth of the BLT Commitment Trust (in dollars)

March 31, 1996	\$200,000	March 31, 2005	\$451,000
March 31, 1999	\$299,716	March 31, 2006	\$488,000
March 31, 2000	\$483,921	March 31, 2007	\$500,332
March 31, 2001	\$534,796	March 31, 2008	
March 31, 2002	\$450,807	March 31, 2009	\$859,189
March 31, 2003	\$384,000	March 31, 2010	\$1,146,756
March 31, 2004	\$446,000	March 31, 2011	\$1,288,059
		March 31, 2013	\$1,095,590

.....

# CHARITABLE UNITRUST

Elk Donor - Age 79    Elk Spouse - Age 75

Property	
Value	\$10,000
Cost	<u>10,000</u>
Gain	\$0

**7% Unitrust**

**Principal**  
\$10,000

**MAJOR PROJECT**  
\$11,749

**1** Transfer asset into trust. Trustee is responsible for asset management. Income tax deduction of \$4,256. may save \$1,064.

**Two Lives**

**2** UT annual income \$700  
Increased income \$600 over prior \$100 income. Estimated income in 16.2 years \$12,245. Effective pretax rate 7.83%.

**3** If trust earns 8%, pays 7%, then grows by 1%. After two lives, trust passes without probate to charity.

October 3, 2007

This educational illustration is not professional tax or legal advice; consult a tax advisor about your specific situation. See data sheets for assumptions.

# Sample Articles and Flyers



# California-Hawaii Elks Major Project, Inc.

*The More You Know...*

## **Information About Bequests and Living Trusts**

**"GIVING, RECEIVING, and PRESERVING"**

### **A TRIPLE PLAY Opportunity with a BLT-Commitment Trust**

Bequests and Living Trusts Commitment Trust, also known as BLT-Commitment Trust or BLT-CT for short, is a charitable remainder trust (CRT), set up by the Elks to benefit the California-Hawaii Elks Major Project.

As with other charitable remainder trusts, the donor in a BLT-Commitment Trust makes an irrevocable transfer of money or property to the trust ("GIVING" - the first leg of the triple play). In return, the donor receives an immediate income tax deduction for the value of the remainder interest. In addition, he (or his designated beneficiary) will receive a portion of the trust income for a certain period of years or for a lifetime or lifetimes ("RECEIVING" - the second leg of the triple play). When the donor dies or after the period of years expires, the trust assets are turned over to the charitable organization. Since life insurance can be purchased in a Wealth Replacement Trust to replace the value of the property given to the CRT, the heirs' interest on the estate is preserved ("PRESERVING" - the third leg that completes the triple play).

Consider an Elk, age 75 and his spouse, age 73. They have a CD in the bank earning about 5% interest per year. By establishing a \$10,000 BLT-CT, they will receive a \$700 annual income during the first year. Thereafter, an annual income of 7% of the trust value, which may go up or down depending upon the investments of the trust, will be paid out to them as long as they live. In addition, they will also get an immediate income tax deduction of \$3,901, which translates to even more income for them. When they both pass away, whatever remains in the trust will go to the charity, our Major Project.

For people who donate highly appreciated assets such as stocks or real properties to a charitable remainder trust, the same process will work even more to the benefit of the donor. Since there is no capital gain tax if these assets were sold inside the CRT, more money will be invested and as a result more income will be generated for the donor.

If the donation is high enough to generate more income than they could use, they could establish a Wealth Replacement Trust and use the extra income to purchase a survivorship (a.k.a. second-to-die) life insurance policy on their lives so that when they die, the proceeds of the insurance will go to their heirs, income and estate tax free, replacing all or part of the money that they have given away.



# California-Hawaii Elks Major Project, Inc.



*The More You Know...*

An Informative Message from Your District  
Bequests and Living Trusts Committee Chairman

## **The BLT Benefactor Program** **Making Charitable Giving Affordable**

The idea behind the Bequests and Living Trusts ("BLT") Program is to motivate all Elks, and their spouses, families, and friends to name the Major Project in their wills, living trusts, insurance policies, annuities, or in any other similar document suggested by their financial advisor or personal lawyer. Giving is encouraged in any amount an individual can afford. BLT acknowledges that for Elks, their first responsibility is to their families. They are asked only to consider donating surplus funds or holdings as a gift of love to the Major Project to assist disabled children.

In 1989, the BLT Committee formed the Benefactors Group to recognize Elks, their spouses and others who have made a commitment to the Major Project through the Benefactors Program.

The BLT Benefactor Program encourages people to give to the Major Project. It makes it easy and affordable for anyone to give. Anyone, member or non-member alike, making a minimum present of \$1,000 to the Major Project through the BLT Benefactor Program will automatically become a BLT Benefactor. However, if one were to make a deferred gift through a Will, Living Trust, Bank Account, Insurance Policy, or other means, there is no minimum amount. You may designate any amount with which you now feel comfortable to become a BLT Benefactor immediately, and add more to it later as circumstances allow. As a BLT Benefactor, you will receive a beautiful oak-framed certificate and a distinctive triangular BLT lapel pin to wear with pride.

All gifts through the BLT Benefactor Program will be allocated to and invested in the special BLT Legacy Trust Fund. Funds on deposit, principal and interest, are invested prudently to obtain maximum growth. These funds are accumulated from year to year, and only the interest earned can be expended by the Major Project, only after a special vote by the Trustees of the Major Project. The BLT Legacy Trust Fund currently has grown to over \$11.7 million.

The BLT Benefactor Program is designed to make it easy and affordable for everyone to give. With tax benefits to the donor and immeasurable benefits to disabled children, won't you consider becoming a BLT Benefactor today?



# California-Hawaii Elks Major Project, Inc.



## *The More You Know...*

### An Informative Message from Your District Bequests and Living Trusts Committee Chairman

#### **New Tax Law Encourages Giving To Charities**

On Aug. 17, 2006, President Bush signed into law new tax incentives for charitable gifts from donors who are 70½ or older. The Pension Protection Act of 2006 encourages financial support of charitable organizations across the United States.

#### **The New Law**

Under the law, you can make a lifetime gift using funds from your individual retirement account (IRA) without undesirable tax effects. Previously you would have had to report any amount taken from your IRA as taxable income, then, take a charitable deduction for the gift, but only up to 50 percent of your adjusted gross income. In effect, this caused some donors to pay more in income taxes than if they didn't make a gift at all.

Fortunately, now these IRA gifts can be accomplished simply and without tax complications. Plus, you can make the gift now—while you are living and able to witness the benefits of your generosity.

You may contribute funds this way if:

- You are age 70½ or older
- The gift is \$100,000 or less each year
- You make the gift on or before Dec. 31, 2007
- You transfer funds directly from an IRA or Rollover IRA
- You transfer the gift outright to one or more public charities, but not supporting organizations or donor advised funds

#### **How The New Law Works**

Mr. Elk, aged 80, has \$450,000 in an IRA and wants to give \$75,000 to charity. If Mr. Elk transfers \$75,000 from the IRA directly to the California-Hawaii Elks Major Project, he will avoid paying income tax on that amount. He cannot, however, claim a charitable deduction—it is a pure “wash.” Prior to this new law, he has to pay income tax on the entire amount that he is giving away, and may or may not be able to deduct it all from his income for income tax purpose. Mr. Elk has found an easy way to benefit our Major Project without tax complications.

The legislation allows a maximum \$100,000 gift in both the 2006 and 2007 tax years. So if Mr. Elk missed the opportunity to give in 2006, he could still give up to \$100,000 before the end of 2007. If his wife, Mrs. Elk, has an IRA and is 70½ or older, she too can give up to \$100,000 before the end of 2007.

#### **How to Make a Gift**

Contact your IRA custodian to transfer your desired gift amount directly to the California-Hawaii Elks Major Project.

# CALIFORNIA-HAWAII ELKS MAJOR PROJECT, INC.

Since 1950  
Elks Program For Children With Disabilities



TO: DISTRICT BLT CHAIRMEN

DATE: 05/15/07

RE: BEQUESTS AND LIVING TRUSTS ARTICLES

FROM: VERN CAMPION, STATE BEQUESTS & LIVING TRUSTS  
VICE-CHAIRMAN SOUTH

Following are articles for use in your district's lodge bulletins if you are not currently writing them yourselves.

#### ARTICLE FOR JULY:

This year we are making a concentrated effort to get the word out about the Bequests and Living Trusts Program and if you have not had an opportunity to hear about this program you should contact the lodge BLT Chairman. The Elks Bequests and Living Trusts Programs are designed to benefit Elks' members, their families and friends. A well informed person makes good decisions about their future that benefits themselves and their family. The lodge BLT Chairman is there to help you and if you become an Elk's Bequests and Living Trusts Benefactor this is a great decision.

#### ARTICLE FOR SEPTEMBER:

In July you were asked to inquire about the Elks Bequests and Living Trusts Program – Did you? If you didn't you are missing a great opportunity to preserve the future of your assets. Asking your Lodge Chairman about the BLT Program is not like pulling a tooth or getting a vaccination and the Lodge BLT Chairman does not bite . . . so inquire about the BLT programs. The information you will receive will satisfy your curiosity and could give you peace of mind about the future of your assets. Please contact your Lodge BLT Chairman.

ARTICLE FOR NOVEMBER:

Soon the Thanksgiving and Christmas holidays will be here and your family and friends will be getting together to enjoy each other's company during this special time. I hope you have made inquiries about the BLT Program and are comfortable with the information you have received. Please take time during the holiday season to make sure you become a Bequests and Living Trusts Benefactor. Let us make everyone happy during the holidays and make sure the future is bright for your family. Happy Thanksgiving, Merry Christmas and Happy New Year.

ARTICLE FOR JANUARY:

We start the new year with great expectations. I hope your plans include the Elks Bequests and Living Trusts Program. Whatever your bequest is it will benefit the children in the Major Projects Program and help fund the miracle working technicians that work so hard for our children in the State of California. Please inquire for information about the BLT Program through your lodge BLT Chairman or Leading Knight. Start this year off by making sure you are leaving a loving legacy to those who are in need.

/vc

2013  
Theme Child  
Andrew



Thanks from the MAJOR PROJECT TRUSTEES, the BLT Committee and the generations of disabled children your thoughtfulness will help.

**BLT**  
CALIFORNIA-HAWAII ELKS  
MAJOR PROJECT, INC.  
5450 E. Lamona Avenue  
Fresno, CA 93727-2224

**WHERE DO I GET MORE INFORMATION?**

Complete the below coupon and mail to:

**BLT Committee**

c/o The Major Project  
5450 E. Lamona Avenue  
Fresno, CA 93727-2224

Fax: 559-456-2659

Call: 1-800-742-1907

Website: [www.chea-elks.org](http://www.chea-elks.org)

email: [chea@chea-elks.org](mailto:chea@chea-elks.org)

*Please send me additional information on the BLT Commitment Trust*

Name (s): \_\_\_\_\_

Address: \_\_\_\_\_

Home Phone: \_\_\_\_\_

E-Mail: \_\_\_\_\_

ASK  
ABOUT OUR  
**BLT**  
Commitment  
Trust



**BEQUESTS AND  
LIVING TRUSTS**



**BECOME A BLT BENEFACTOR**

## The Commitment Trust

The Commitment Trust is a charitable remainder **unitrust (UT)** that pays you 7% of the trust value each year as long as the donor or spouse is living. When both of you have passed on, the value of the trust is transferred to the **CHEMPI** program in order to help disabled children. There is a \$10,000 minimum to establish a commitment trust.

Based upon your ages, a \$10,000 **Commitment Trust** will create an immediate partial income tax deduction. The final figure depends upon the timing of the trust since your ages and IRS monthly factor impact the deduction calculation. In addition, you will receive an annual income of about \$700 initially.

## BENEFITS

### BENEFITS TO YOU:

- Lifetime income
- Income tax deduction
- Avoidance of capital gains taxes
- Reduced estate taxes
- Tax sheltered growth
- BLT recognition



### BENEFITS TO THE ELKS MAJOR PROJECT:

- A gift commitment
- A promise for the future
- Help for disabled children.

## AN ESTATE GIFT

### WHAT IS A BEQUEST?

It is a gift by your will, usually a clause in your will, that bequests money or other property to your heirs or selected beneficiaries, e.g., your favorite charity.

### WHAT IS A LIVING TRUST?

It is a document in which a person (trustor) leaves property to another (trustee) for the benefit of another during your lifetime; you have created a LIVING TRUST.

### WHAT CAN YOU DO?

You can remember the Major Project in your will or living trust. If each of us would remember the Major Project, a pool of millions of dollars would be available for the treatment and care of children with disabilities.

### HOW DO YOU MAKE SUCH A GIFT?

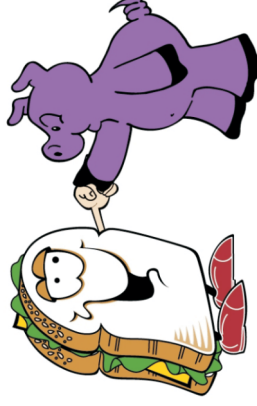
If you do not have a will, have one prepared for you by your legal advisor, naming the **MAJOR PROJECT** as one of the recipients of your estate. If you have a will, your attorney can add a codicil (change) naming the **MAJOR PROJECT** in a bequest.

If you have a living trust, your legal advisor may make an amendment to your trust to add a gift to the **MAJOR PROJECT**.

## BEQUESTS AND LIVING TRUSTS

CALIFORNIA-HAWAII ELKS MAJOR PROJECT, INC.

**Hand in Hand**  
**Building for the Future**



**B.L.T.** **Major Project**

**OVER 14,000** therapy sessions annually for children with disabilities are provided by our 24 therapists.

**OVER 57,000** children with disabilities have received therapy from the Major Project since it was formed in 1950.

**OVER 125** children are on waiting lists for therapy services from the Major Project.

**OVER 50,000** children have their vision screened by our ten pediatric vision screeners. Each year through the screening, over 2,000 children are referred to an eye specialist for possible "lazy eye" and other vision problems.

**OVER 1,450,000** children screened for vision problems since 1965.

**OVER 500,000** miles are traveled annually by our therapists and pediatric vision screeners to service the children.

How would you like to make some money?  
 Plus get a tax break?  
 Plus build the future of the Major Project?  
 Plus help children with disabilities?

# The **BLT** Commitment Trust

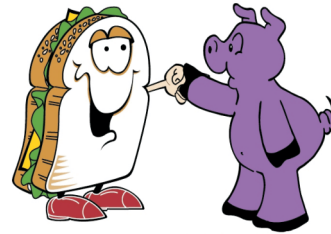
The answer is:  
**THE BLT COMMITMENT TRUST!**

You invest \$10,000 or more and receive an income of 7% annually. Plus you get a tax break depending on your age. Yes, the \$10,000 or more stays in the Commitment Trust growing and providing for the future of the Major Project.

## NOT A BAD DEAL!

You profit, the Major Project profits and the children with disabilities have a chance to walk, talk, see and play. You and your spouse will receive the income from the trust until both of you have passed away. What a wonderful way to help the children in need and make it possible for them to have better care in the future.

## Hand in Hand Building for the Future

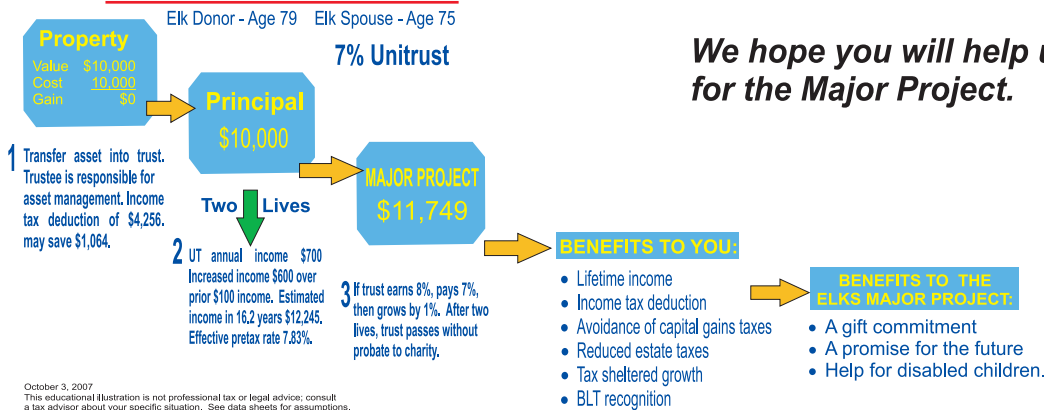


**B.L.T.**      **Major Project**

For information on all the BLT programs, go to the web site at [www.chea-elks.org](http://www.chea-elks.org) and then click on Bequests/Living Trusts. Then download the information you require. If you don't find the answers you need, contact your Lodge or District BLT Chairpersons. No question will go unanswered and no bequest ignored.

*We hope you will help us build the future for the Major Project.*

## CHARITABLE UNITRUST



Gifts That Last Beyond Tomorrow

October 3, 2007  
 This educational illustration is not professional tax or legal advice; consult a tax advisor about your specific situation. See data sheets for assumptions.

Please send me additional information on the BLT Commitment Trust

Name (s) \_\_\_\_\_

Address \_\_\_\_\_

Home Ph. \_\_\_\_\_ Cell Ph. \_\_\_\_\_

Email: \_\_\_\_\_

**BLT Committee**  
 c/o The Major Project  
 5450 E. Lamona Avenue  
 Fresno, CA 93727-2224

or FAX to: **(559) 456-2659**

or Call: **1-800-742-1907**

Website: [www.chea-elks.org](http://www.chea-elks.org)  
 email: [chea@chea-elks.org](mailto:chea@chea-elks.org)

# LOOKING For BLT

INFORMATION  
ON THE WEB

THE WEB SITE IS:  
[www.chea-elks.org](http://www.chea-elks.org)

Then click on: BE@ESTS/LIVING TRUSTS



Gifts That Last Beyond Tomorrow

**BEQUESTS AND  
LIVING TRUSTS**

# ***BLT Forms***

# CALIFORNIA-HAWAII ELKS MAJOR PROJECT, INC.

Since 1950

Elks Program For Children With Disabilities



BEQUESTS AND

LIVING TRUSTS

## DISTRICT BLT CHAIRPERSON – GENERAL DUTIES

1. Secure a BLT Chairperson for each Lodge, preferably a CPA or insurance agent that deals with annuities. Obtain name, address and telephone numbers.
2. Have one-on-one sessions with each BLT Chairperson – discuss their duties and available materials and resources.
3. Encourage the placement of BLT articles in each lodge bulletin.
4. Encourage each chairperson to make presentations to lodge members, service clubs, senior groups, CPAs, lawyers, etc.
5. Assist in developing lodge or district seminars on estate planning/living trusts, etc.
6. Provide reports/presentations at the District Deputy's Clinics.
7. Urge each chairperson and/or your spouse to become a BLT Benefactor.
8. Arrange for you and/or your spouse to become a BLT Benefactor.
9. Distribute BLT information to all lodge BLT chairpersons.
10. Attend visitations with the VP and DD – make presentations to lodge officers.
11. Request Lodge BLT chairpersons to submit reports to you – at least every three months.
12. Keep updated the list of BLT Benefactors in your district.
13. Assist in staffing the BLT Booth at Mid-Term and Annual CHEA Convention.
14. Provide input (pro and con) relative to BLT in your district to your BLT Vice Chairperson and submit requested reports to same. (See below for your district location.)

**North:** Bay, Central, Hawaii, North, North Central, Northeast, Northwest, West Central, East Central

**South:** Inland, Metropolitan, Orange Coast, San Gabriel Valley, South, South Central, South Central Coast, South Coast, Southeast, West Central Coast

# CALIFORNIA-HAWAII ELKS MAJOR PROJECT, INC.

Since 1950  
Elks Program For Children With Disabilities

BEQUESTS AND LIVING TRUSTS COMMITTEE



Return Report to:  
Vice Chairman, North  
Vice Chairman, South

## DISTRICT BLT CHAIRPERSON'S REPORT/SURVEY

Due Dates: August 1<sup>st</sup>, November 1<sup>st</sup>, February 1<sup>st</sup>, April 15<sup>th</sup>

District: \_\_\_\_\_ Date: \_\_\_\_\_

1. Number of Lodges in District: \_\_\_\_\_
2. Number of Lodge BLT Chairpersons \_\_\_\_\_ Yes No
3. Have you furnished the *list of duties* to each Lodge BLT Chairperson: ( ) ( )
4. Do you know the name, address & phone number of each Lodge BLT Chairperson? ( ) ( )
5. Have you sent a package of *BLT articles* (for lodge bulletins) to each BLT Chairperson? ( ) ( )
6. Are BLT articles being published in your district lodge bulletins? ( ) ( )
7. Approximate number of BLT articles published Y-T-D? \_\_\_\_\_
8. How many BLT presentations/reports have you made Y-T-D? \_\_\_\_\_
  - A. At Lodges \_\_\_\_\_
  - B. At DD Clinics \_\_\_\_\_
- Comments: \_\_\_\_\_
9. Are you and/or your spouse a *BLT Benefactor*? ( ) ( )
10. Are you an officer of the Lodge? ( \_\_\_\_\_ ) ( ) ( )
11. Do you also chair other lodge committees? ( \_\_\_\_\_ ) ( ) ( )
12. Do you have any marketing ideas to increase *BLT Awareness*? ( ) ( )
13. Have you read the BLT manual? ( ) ( )
14. Have you distributed the BLT manual to each Lodge BLT Chairperson? ( ) ( )

Comments: \_\_\_\_\_
15. Do you have a supply of BLT information brochures/fliers? ( ) ( )

Comments: \_\_\_\_\_
16. Is there any BLT information you would like to have? ( ) ( )
17. Please provide any *Pro or Con* comments you have on the BLT program: \_\_\_\_\_

# CALIFORNIA-HAWAII ELKS MAJOR PROJECT, INC.

Since 1950  
Elks Program For Children With Disabilities

Bequests and Living  
Trusts Committee



Return Report to District BLT  
Chairperson

## BLT LODGE CHAIRPERSON'S REPORT/SURVEY

Lodge Chairperson: \_\_\_\_\_ Lodge: \_\_\_\_\_ Date: \_\_\_\_\_

- |  | Yes | No  |
|--|-----|-----|
| 1. I have the list of <i>Duties for the Lodge BLT Chairperson</i> .            | ( ) | ( ) |
| 2. I know the name of my District's BLT Chairperson.                           | ( ) | ( ) |
| 3. I have a package of <i>BLT Articles</i> (for lodge bulletins).              | ( ) | ( ) |
| 4. Are BLT articles being published in your lodge bulletin?                    | ( ) | ( ) |
| 5. Approximate number of BLT articles published Y-T-D?                         | ( ) | ( ) |
| 6. How many BLT presentations/reports have you made Y-T-D?                     | ( ) | ( ) |
| Comments: _____  |     |     |
| 7. Are you and/or your spouse a <i>BLT Benefactor</i> ?                        | ( ) | ( ) |
| 8. Are you an officer of the Lodge? ( _____ )                                  | ( ) | ( ) |
| 9. Do you also chair other lodge committees? ( _____ )                         | ( ) | ( ) |
| 10. Do you have any marketing ideas to increase <i>BLT Awareness</i> ?         | ( ) | ( ) |
| Comments: _____  |     |     |
| 11. Do you have a supply of BLT information brochures/fliers?                  | ( ) | ( ) |
| Comments: _____  |     |     |
| 12. Is there any BLT information you would like to have?                       | ( ) | ( ) |
| Comments: _____  |     |     |
| 13. Please provide any <i>Pro or Con</i> comments you have on the BLT program: |     |     |
| _____  |     |     |

## A WAGON LOAD OF PRAYERS

Whoever heard of prayers being loaded in a wagon? A poor man who lived in the country had an accident and broke his leg. That meant that he was laid up for a long while and was unable to work. His family was large and he had saved no money.

Someone thought it would be a good idea to hold a prayer meeting at the church to pray for the family. The announcement was made and the night came to hold the prayer meeting to appeal to God for the needs of the man and his family.

One after another the people asked for God to help the family, to send them food and otherwise care for their needs. Suddenly there was a loud knock at the door and someone tip-toed to the door, opened it, and there stood a young farm boy who said:

“My dad could not attend this prayer meeting tonight, so he just sent his prayers in a wagon.” And there was the wagon loaded with pumpkins, potatoes and meat, canned goods, apples and many other products of the farm.

\* \* \* \* \*

As your Lodge BLT Chairperson you can be proud that you are part of the great Major Project. Since 1950 “CHEMPI Wagons” have been sending “...Prayers in a Wagon” to answer the prayers of concerned parents.

Dedicated and skilled therapists have knocked on the door of many a home to bring hope, smiles and a better way of life for thousands of disabled children. Your work as Lodge BLT Chairperson is to help BLT do its part in keeping the “Wagons” rolling.

## CREATION OF THE MAJOR PROJECT

### THE GREAT DEBATE

In 1950 the creation of the Major Project was debated on the convention floor. Much comment pro and con had transpired when the Late PGER L.A. "Faye" Lewis, rose in support of the concept with the following remarks:

"I have always subscribed to the belief, and I am firm in my belief now, that Elks can do as much, if not more, than any other fraternal organization, when the need is pointed out to them. I will not take a back seat for any other organizations. We just have to be shown the light, and be able to see with our own eyes, what we are doing, then our membership in this organization will be a little dearer and a little finer to us. We are alive and can do the work.

My brethren, we do not need expensive hospitals...we need no operating rooms, we need no big fireproof institutions...we can find places...with a minimum of or at no expense whatsoever. The crying need is to train people to go out and do the job. I appeal to you as members of the State Association, a body that I am justly proud of, and will be prouder of it if the action you take is favorable."

As a result of his comments the motion was passed unanimously. Our Constitution was amended to add Article 12 and our Major Project was born.

\* \* \* \* \*

The Major Project started with two station wagons, two therapists and nine children. Today it is a multi-million dollar program serving children all over California and Hawaii from birth to age 18. As disabled children fight to overcome their limitations, Elks have traditionally reached out to help them in their courageous efforts.

The Major Project therapists provide in-home physical therapy, occupational therapy and speech-language therapy free of charge. Approximately 50,000 children are screened each year by our preschool vision screeners.

In addition, in 1981 the Major Project began the Undergraduate Scholarship for Students with Disabilities Program to provide financial assistance to students wishing to further their education goals by attending an accredited education facility or licensed vocational program.

The Bequests and Living Trusts Legacy Trust Fund (BLT) created in 1991 was established to insure the perpetuity of the California-Hawaii Elks Major Project, Inc. We shall never let it fail. And as BLT gifts become available they will help us to keep that promise.

### MAJOR PROJECT AND THE PIGGY BANK PROGRAM

Elks and friends support the Elks Major Project through voluntary donations. Not a single dollar comes from federal or state funds. The California-Hawaii Elks Major Project is the largest Elks charitable project in the nation. Raising funds to support the Major Project through the Piggy Bank Program consumes a great deal of Elks' time and effort.

Leonard A. Cosgrove, Larry D. Morse and Lawrence Crispo founded the BLT Program in 1981. In 1985 it was approved and funded as a Committee of the Major Project. BLT was not funded as a replacement for the Piggy Bank Program and today, as in the past, lodge charitable activities, along with caring individuals and generous organizations continue to be the main source of dollars for the Major Project. Funds raised through BLT go to the BLT Legacy Trust Fund if the gift is \$500 or more. Any gift of \$499 or less goes directly to help underwrite Major Project expenses for the year in which it is given.

## **EARLY FINANCING OF THE MAJOR PROJECT**

### **PER CAPITA ASSESSMENT**

About the time the Major Project was accepted, a \$1.00 per member fee was levied upon each lodge to support the program. This low assessment fee was carried for many years until recently when it was increased to \$1.25 per member. The nominal per capita fee is the result of the good work performed by the lodges of the Association in raising funds through the Purple Pig Program.

### **THE PIGGY BANK PROGRAM**

Since it began the Piggy Bank Program has been the main source of income for the California-Hawaii Elks Major Project, Inc. (CHEMPI). During annual CHEA Conventions, the lodges donate an average of \$2,500,000 at the Exalted Ruler's March.

### **PIGGY BANK SPECIAL EVENTS**

In recent years charity baseball games were arranged with the Oakland A's, the California Angels and the San Diego Padres. Other special events have included "A Day at the Races" and performances of the "Ice Capades." Additionally, golfers, bowlers and campers hold annual events on behalf of the Major Project. A Piggy Bank Walk-A-Thon was established to be held at the annual CHEA Convention to raise additional funds to aid our disabled children.

### **LADIES GROUPS**

Dedicated non-member ladies Elks groups support many of the lodges of the Association. Emblem Clubs, Ladies of the Elks, Elks Wives and Elks Ladies have over the years contributed many thousands of dollars to the Major Project Program through fashion shows and other innovative fund raising projects.

### **GIFTS OF REMEMBRANCE**

Birthday, anniversary and memorial donations are another source of income for the Major Project. To assist those who wish to honor a friend in such a manner, CHEMPI has prepared an envelope for mailing in gifts of remembrance. Every lodge has them and information about this particular means of giving to the Major Project is publicized in local lodge bulletins and other Elk publications.

### **THE ELKS NATIONAL FOUNDATION**

Each year California-Hawaii Elks, their wives and friends give generously to the Elks National Foundation. As a result, we annually receive a generous Elks National Foundation grant (based on total dollars given by California-Hawaii Elks to Elks National Foundation for the previous Elks Lodge year) for our Major Project.

### **THE PETERS' ESTATE BEQUEST**

In 1997 the Major Project received a bequest of \$1,696,000 dollars under the will of John J. Peters. A perpetual trust was established entitled, "The John J. Peters Memorial Fund," and the income earned is used for the Major Project.

## MAJOR PROJECT FUND RAISING PROGRAMS

### THE 52 CLUB

PDDGER Phillip Bettencourt initiated the *52 Club* in his home lodge (Sunnyvale Elks Lodge No. 2128) to raise funds for the Major Project. The program has been adopted by CHEA and is an ongoing effort to generate funds for the work of the Major Project.

The intent of the plan is, if possible, for a member to belong to the *52 Club* on an annual basis by donating \$52.00 yearly to the Club. This can be done all at once by giving \$52.00 or in various increments, through the Purple Pig Program, to accumulate the amount. When the Lodge receives the \$52.00, a check is made out and **must be sent** to the California-Hawaii Elks Major Project, Inc. (CHEMPI) office in Fresno at 5450 E. Lamona Avenue, Fresno, CA 93727-2224, along with the name of the member, spouse or friend of the Elk, lodge name and number.

When CHEMPI receives the money, a *52 Club* certificate will be signed by the Association President along with a special *52 Club* silver pin and forwarded to the lodge for presentation. The Lodge and the donor will both be given credit when the money is received in Fresno. The Lodge will get credit in its Piggy Bank account at Fresno. The donor will receive *Millennium Club* credit and will be sent a certificate signed by the Association President along with a *52 Club* silver pin in acknowledgement of the donation.

### THE CENTURY CLUB

The *Century Club* is an exclusive club for Elks and their spouses or friends of Elks who donate \$100 to the *Century Club*. This is done either through the Lodge or directly to the California-Hawaii Elks Major Project, Inc. (CHEMPI). *Century Club* donations go directly to help fund Major Project expenses for the year in which it is given.

A \$100 check (no accumulation formula here) is made out and must be sent to the CHEMPI office in Fresno at 5450 E. Lamona Avenue, Fresno, CA 93727-2224, along with the name of the member, spouse or friend of the Elk, Lodge name and number.

The Lodge and donor will both be given credit when the money is received in Fresno. A certificate will be signed by the Association President and, along with a special *Century Club* gold pin, will be sent to the Lodge for presentation. The Lodge will get credit in its Piggy Bank account in Fresno. The donor will also get credit in the Millennium Club account.

### THE MILLENNIUM CLUB

The *Millennium Club* is a select club for individuals who, beginning April 1, 2001 achieved an accumulated donation amount of \$1,000 to the California-Hawaii Elks Major Project, Inc. (CHEMPI). This is accomplished when the Fresno office has received an accumulated total of \$1,000 either through the Lodge or directly to the California-Hawaii Elks Major Project, Inc.

Donations included in the *Millennium Club* accumulative total are memorial, general, magazine holiday greeting, Century and 52 Club donations. ***Not included in the total are Bequest and Living Trusts, label or holiday card program donations.***

When \$1,000 has been received in Fresno, a certificate will be issued and signed by the Association President and sent to the Lodge for presentation along with a special *Millennium Club* Gold pin. The donation is not based upon donations for a single year, but upon the accumulated total received in Fresno since April 1, 2001. **The determination of who is eligible for such an award will be based upon the records maintained in the CHEMPI office in Fresno.**

The *Millennium Club*, *Century Club* and *52 Club* are good programs for posting names in the Lodge bulletin. Also, it is recommended that a list of names be placed in an area in the Lodge to stimulate interest. This is also a good program to introduce to Elk spouses involved in bowling, emblem, RV, etc. Donors to the Millennium Club and Century Club will be posted in the California-Hawaii Elk magazine.

The Millennium Plus Program began on June 1, 2011. This Program has been instituted to recognize the Elk members who have already joined the Millennium Club and desire to make a difference in the lives of children in California and Hawaii every day. This program is based on four new recognition levels:

**Millennium Club Purple Level: Cumulative Donation of \$2,000**

*Our purple piggy bank has been the symbol of giving by the Elks of California and Hawaii since 1950. Donors receive a **Purple Pig (\$2,000)** to wear alone or with their Millennium Club pin. Donors also receive a Special Certificate honoring their donation.*

**Millennium Club Copper Level: Cumulative Donation of \$5,000**

*This level recognizes individuals who understand the vision of our early Elk members who were instrumental in the initiation of this program. Donors receive a **Copper Pig (\$5,000)** to wear alone or with their Millennium Club pin. Donors also receive a beautifully customized walnut plaque with their name and Lodge engraved on copper plate.*

**Millennium Club Silver Level: Cumulative Donation of \$10,000**

*This level recognizes individuals who have made a difference in the lives of children changed forever through the work of the therapists and pediatric vision screeners they support. Donors receive a **Silver Pig (\$10,000)** to wear alone or with their Millennium Club pin. Donors also receive a beautifully customized walnut plaque with their name and Lodge engraved on silver plate.*

**Millennium Club Gold Level: Cumulative Donation of \$20,000**

*This level is the highest recognition bestowed upon an individual. These individuals demonstrate their loyalty and commitment of generosity so that the children we serve can "Walk, Talk, See and Play." Donors receive a **Gold Pin (\$20,000)** to wear alone or with their Millennium Club pin. Donors also receive a beautifully customized walnut plaque with their named Lodge engraved on gold plate.*

A list of *Millennium Plus* members will be published in the California-Hawaii Elk Magazine.