



Cardinal Cushing Centers

Giving Wisely



A Newsletter of the Planned Giving Advisory Committee

Welcome

Hello and welcome to the first edition of Cardinal Cushing Centers's newsletter "Giving Wisely". This newsletter is sponsored by the members of Cushing's Planned Giving Advisory Committee, a group of local attorneys, accountants and financial advisors who generously donate their time to benefit Cardinal Cushing Centers. I am pleased to Chair this Committee and hope you find these newsletters helpful to you as you support the good work of the Cardinal Cushing Centers.

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[Learn more about Planned Giving.](#)

Is It Time to Review Your Estate Plan?



As the New Year begins, many people spend time reflecting on the previous year while also looking ahead to goals for the upcoming year. Are there goals you were not able to accomplish last year? Have you made yourself a to-do list for this year? What items have you been putting off that you have promised yourself you will take care of in 2016?

At my law practice, I receive many calls in the early months of the year from clients who have been putting off a review of their estate planning. Often it is the simple things that need to be reviewed. Is my will up to date? Do I have a good Power of Attorney or Health Care Proxy in case something happens to me? Or, even more pressing, has something happened in my (or our) lives that warrants a review of how to protect assets either from the nursing home spend down or inheritance taxes. Do my parents need help in these areas or have they just left it up to me to figure it out?

This is a great time of year to do this type of planning. According to Forbes, your estate plan should be reviewed at least every five years-more often if there is a change in the law, your finances or personal circumstances.

I agree with this advice and recommend that you take some time to think about how your life situation has changed since you first established your will or estate plan. Schedule a time to have a brief conversation with an attorney who is experienced in handling these matters to ensure that the plan still meets your long-term goals. Perhaps you would like to add a charitable gift to your plan? This is a simple change and one that could possibly reduce the tax liabilities to your heirs. Cardinal Cushing Centers would make a great beneficiary.

Regardless of your situation, I encourage you to take some time in 2016 to review your plan and think about your legacy.

John McCluskey
John E. McCluskey, Esq. PC

A Gift From the MacKinnons

When Sarah MacKinnon started working two years ago at Cushing, she knew she found a special place. "I like being a part of the special needs community ... the kids here are so well taken care of and loved. This is their other family."

Working especially in this environment is meaningful to Sarah as one of her four daughters had special needs. When Melissa MacKinnon was a newborn, she stopped breathing and suffered brain damage. She required 24-hour care until she died at age 12 in 2001.



"I find myself relating to the parents and understanding their side of things," Said MacKinnon. "I feel like it's a ministry here." MacKinnon has been so touched by her experience working at the school that in their will, she and her husband, Robert, have designated a donation to Cushing in their daughter Melissa's name.

"I believe in what they do here and it's a blessing to be able to give a gift in memory of her," said MacKinnon.