



# Hope for a Better World



A Creative Estate Planning Newsletter for friends of Ananda

## Janaka Foundation 2010

### Supporting the Future of Ananda through Estate Planning

Dear friend,

In looking back over 2010, I realized it has been a wonderful year for the Janaka Foundation and its support for the future of Ananda. I thought it would be nice to share some of the highlights from it with you.

#### Number of Individuals Giving Estate Gifts

As of 2010, the number of individuals who have included the Janaka Foundation and Ananda in their estate plans has more than tripled in number to around one hundred thirty. We are deeply grateful to all those who have taken the time to complete this kind of planning. We know that there are many more of you who are intending to do this planning as well. Supporting the ideals you care most about - after providing support for your family and other loved ones - is a wonderful way to complete your estate plans. We hope that the quarterly Janaka newsletters will continue to provide you with the inspiration and support to do this.

**In the Spring of 2010 we received our first estate gift.** As we mentioned in the August newsletter, this gift made a significant impact on the following areas of Ananda: building our endowment fund, Crystal Clarity Publishers, Ananda Los Angeles and Swami Kriyananda's continued presence there, a special film project about Yogananda, support for our planned giving program.

**Estate Gift Photo Album** We have also begun a photo album with a page for each person whose estate gift we have received. Each page has a photo of the person with something about their life and why they supported Ananda. The album will be kept for viewing at the Janaka Foundation office. This is a further way for us to recognize those who have been part of Ananda's spiritual family over the years and who have remembered us in their estate plans.

#### Janaka Foundation Tea, August 10, 2010

Swami Kriyananda said to those who attended the Janaka tea this year.

*"I consider all of you who have given as I have to Ananda my brothers and sisters."*



## Janaka Foundation Tea, August 10, 2010

The Janaka tea this summer, which Swami Kriyananda attended, was a time to thank all those who have included Janaka and Ananda in their estate plans (**See photos, front page.**). During the tea we were able to share more about endowment giving, how it works, as well as talk about plans for the future.

### Building Endowment Funds The Future of Ananda

Building an endowment fund will allow Ananda to plan financially for the future. In this kind of fund, the principle amounts of money donated are preserved and only the interest and dividends gained from that principle are used for current projects. A growing endowment fund has the ability to provide ongoing support to many areas of Ananda, no matter what the ups and downs of the present-day economy may be.

### Undirected Estate Gifts (or “You decide where my gift is most needed at the time it is received.”)

When “undirected estate gifts” are received by Janaka, a percentage of each one will go into our Endowment Fund, and a percentage will go to operating costs of the Janaka Foundation. These percentages will be determined as we receive more gifts and begin to see what the needs are. Our goal is to set aside an increasing percentage for endowment from these estate gifts.

### How You Can Give

Here are three ways by which individuals can give an estate gift. (We don’t want to limit how you give by suggesting these, but simply to give you ideas of relatively easy ways to do so.)

1. Beneficiary of an IRA or Life Insurance policy
2. Beneficiary of a Will (a bequest)
3. Beneficiary of a Living Trust

Of these three, the first one is usually the easiest to accomplish. Simply contact the company/investment firm that holds your IRA or Life Insurance policy and inform them you would like to include the Janaka Foundation as a beneficiary. The company

provides the forms for this. All you need to do is fill them out and return them. The amount you want to give of your IRA or insurance policy can be determined by using a percentage amount of the total. You simply state this on the forms provided.

Less easy, and a bit more complicated, are the Charitable Gift Annuity (California residents only) and the Charitable Remainder Trust. Because of the significant tax savings, and because they “lock in” the gift for the named charities, they would be attractive to many of our long-time donors.

### What You Can Do Now

The three points for moving forward with your estate planning are always helpful to keep in mind.

1. **Discuss these estate planning ideas** with your family, your loved ones and those whose judgment you trust.
2. **Call the Janaka Foundation director** (Parvati Hansen) and talk with her about the best way for you to go about taking this very important step of including the Janaka Foundation and Ananda in your planning.
3. **Make an appointment with an estate planning professional** who can help you make it happen.

There is a saying that is very applicable in these circumstances: *the gift isn't made until it is legal.*

**For further information:** Contact Parvati Hansen at the Janaka Foundation office:

530-478-7695

parvati@janakafoundation.org

We thank you for helping us look to the future of Ananda and for taking the time to consider including us in your estate planning.

In divine friendship and joy,



Parvati Hansen  
Executive Director  
Janaka Foundation



The Janaka Foundation - Building Ananda’s Legacy of Light.

This newsletter has been written by qualified specialists in financial planning and offers explanations of current techniques in easy-to-understand language. Through charitable gift planning, you can help us to prepare for our future of helping others. The information provided is general in nature. Each reader should consult his or her own counselors in applying the principles provided here.