

LEGACY BUILDERS

PLANNED GIVING IDEAS FOR FRIENDS OF MARY BIRD PERKINS CANCER CENTER

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The Man and His Motto: Semper Fi

With the same dedication and sense of duty he displayed storming the beaches of Iwo Jima, Saipan and Guam as a U.S. Marine during World War II, Hillar C. Moore Jr. emanates a strength of character and a commitment to worthy causes that reflect the motto of his beloved Corps – Semper Fidelis, or Semper Fi – Always Faithful.

Since moving to Baton Rouge over 30 years ago, Hillar Moore has consistently been involved in civic and charitable endeavors positively impacting the Baton Rouge community. He has served in many volunteer capacities at Mary Bird Perkins Cancer Center, including sitting on the Center's Board of Directors and its Development

Committee. In addition to becoming a Legacy Builder by notifying the Center that he made a provision in his will for Mary Bird Perkins, Moore recently presented the Center with a check for the Endowment from the sale of his life insurable interest. "It allowed me to make a nice gift today to an organization that means so much to me without taking anything away from me or my family," he said.

Moore said he wishes he would have started donating to nonprofit organizations earlier but other things took precedence, much like they do for young people today. "Things happen in your life to cause you to pick one thing over another. I had seven kids. All my donations went to schools and churches," he said with a

laugh. "I didn't purposefully think about giving. If I had it to do all over again, I would have thought about it more, planned better and started sooner."

Moore balks at being called a philanthropist. "I think of a philanthropist as one who gives much more money than I am able to give. I see myself more as a concerned citizen. It's not so much about big amounts, but smaller amounts to many good causes."

Moore believes it helps if one is actually able to see the results of his or her giving. "This is especially true where cancer is concerned. Radiation treatment technology is so expensive and always changing. It takes a lot to keep up with the latest advances. At Mary Bird Perkins, you can

see what you've done to help because the latest advances are right here."

In 1989, even before losing both his wife, Bernadine, and his daughter, Janet, to cancer within two years of one another in 1991 and 1993, respectively, it was brought to Moore's attention that funds were needed for indigent patient care at Mary Bird Perkins Cancer Center. He proposed creating a charity golf tournament as a means toward that end. Over the past 16 years, the tournament has netted more than \$1 million, helping save the lives of countless cancer patients. The event continues to provide much needed funds and, as its Founding Chairman, Moore



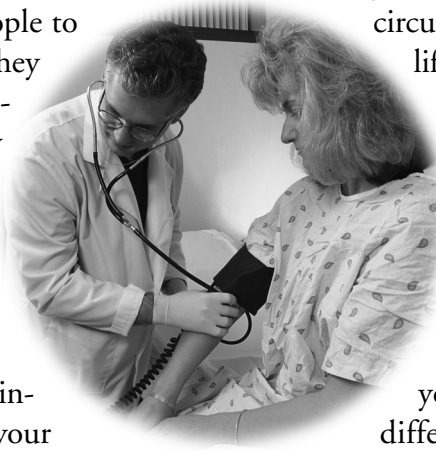
Hillar C. Moore Jr.

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How Will Important Health Care Decisions Be Made?

Estate planning, broadly defined, should encompass everything related to the end of life, including a living will and health care power of attorney. Recent news events prompted many thoughtful people to give consideration to whether they would want life-sustaining medical treatment continued if they became comatose and had no chance of recovery from an accident or illness.

A “living will” is simply a statement by you, in writing, as to your preferences on life-sustaining treatment, that you give to your



doctor and family members. A power of attorney for health care names a person to make medical treatment decisions for you, in the event you are incapacitated, and specifies the circumstances under which you want life-sustaining treatment maintained, withheld or removed.

A health care power of attorney or proxy is governed by state law as to form, number of witnesses, and other issues. Consult your attorney as to the requirements, especially if you reside for part of the year in a different state.

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continues to serve on the Golf Organizing Committee in a leadership role.

Though he aspired to become a journalist for the *Times Picayune* and had already submitted an application before being called to serve his country, Moore, upon his military discharge, instead went to work for The Louisiana Grocers Cooperative, Inc. Retired after 50 years of service in the grocery industry, including 20 years as CEO of Associated Grocers, Inc., Moore is now a volunteer member of the Service Corps of Retired Executives

(S.C.O.R.E.) and helps counsel people who want to go into business for themselves.

As unassuming as he is generous, Moore believes that young people should be taught the value of giving back. “It’s built up in you as

you’re taught. First it makes you feel good, especially when you get in the habit. But the older you get, the more helping others should be part of your daily chores, not something you just do on the side when it happens to feel good.”

**Make a difference in the lives that follow.
Make a gift to charity in your will.**

Include Mary Bird Perkins Cancer Center in your will or estate plan. Contact Mary Bird Perkins, your attorney or financial adviser to learn how.

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LEAVE A LEGACY[®]
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Ingredients for Owning Your Piece of the Pie!

There's been much talk lately about privatizing a portion of workers' Social Security contributions, to create more "ownership" of the retirement funds. But IRAs, which have been available for 30 years, already allow working taxpayers the opportunity to set aside funds for retirement that they "own." For 2005, up to \$4,000 can be contributed to either a traditional or Roth IRA. Those age 50 and older can also contribute an additional \$500 as a catch up. Despite the long history of IRAs, less than half – 40.4% – of U.S. households had an IRA in 2004, according to the U.S. Census Bureau.

Although owners of traditional IRAs are required to begin withdrawing funds after age 70½, any remaining balance at death can be left to family members. Or, for more favorable tax treatment, the account can be left to Mary Bird Perkins Cancer Center. But taxpayers can't take advantage of these opportunities if they don't contribute. The chart at the right shows the growth potential available for those who contribute annually

to an IRA or other qualified retirement plan. To learn more about the tax advantages of using your IRA for a thoughtful bequest to Mary Bird Perkins Cancer Center, please call our office.

What Annual Investments of \$1,000 Will Grow to Over Time*

Years	4%	5%	6%	8%	10%	12%
1	\$1,040	\$1,050	\$1,060	\$1,080	\$1,100	\$1,120
2	2,122	2,153	2,184	2,246	2,310	2,374
3	3,246	3,310	3,375	3,506	3,641	3,779
4	4,416	4,526	4,637	4,867	5,105	5,353
5	5,633	5,802	5,975	6,336	6,716	7,115
6	6,898	7,142	7,394	7,923	8,487	9,089
7	8,214	8,549	8,897	9,637	10,436	11,300
8	9,583	10,027	10,491	11,488	12,579	13,776
9	11,006	11,578	12,181	13,487	14,937	16,549
10	12,486	13,207	13,972	15,645	17,531	19,655
11	14,026	14,917	15,870	17,977	20,384	23,133
12	15,627	16,713	17,882	20,495	23,523	27,029
13	17,292	18,599	20,015	23,215	26,975	31,393
14	19,024	20,579	22,276	26,152	30,772	36,280
15	20,825	22,657	24,673	29,324	34,950	41,753
16	22,698	24,840	27,213	32,750	39,545	47,774
17	24,645	27,132	29,906	36,450	44,599	54,750
18	26,671	29,539	32,760	40,446	50,159	62,440
19	28,778	32,066	35,786	44,762	56,275	71,052
20	30,969	34,719	38,993	49,423	63,002	80,699

* Assuming tax-free growth of principal with investments made at the start of each year.

Some Surprising Statistics

A recent survey by PNC Advisors in Pittsburgh revealed that about 20% of their clients with at least \$500,000 in investable assets don't have wills. Even more troubling is that of those with \$10 million or more of investable assets, 43% don't have wills.

The estate tax credit currently shelters estates up to \$1.5 million from taxes. That will increase to \$2 million for 2006 through 2009, meaning a couple could potentially shelter a total of \$4 million to pass free of estate taxes to family members.

But without proper planning, one or both could squander some of the credit shelter, resulting in the payment of unnecessary estate taxes.

No matter how large your estate, we urge you to see an attorney about drafting a thoughtful estate plan that will allow you to direct how your assets will be divided and to take full advantage of the estate tax credit. If your estate will be subject to tax, consider bequest options that combine gifts to family members with support for Mary Bird Perkins Cancer Center.

Free Booklet!

In working with the financial programs of scores of donors, we have found that a *Personal Affairs Record* can be most helpful – particularly in establishing or reviewing an estate plan. Such a record will also serve as a key to the successful administration of your estate.

We are pleased to make such a booklet available to you. Our *Personal Affairs Record* is a rich reservoir of vital information.

Our office will be delighted to send you a *Personal Affairs Record* if you simply return the enclosed card in the envelope provided. We'll also be glad to provide you with more information on estate and financial planning and on the opportunities, programs and goals of Mary Bird Perkins Cancer Center. There is, of course, no obligation.

This issue of Legacy Builders underwritten by:



Legacy Builders

Legacy Builders is comprised of individuals who have made – or have notified Mary Bird Perkins Cancer Center of their intent to make – planned gifts through their estate plans. Donors who have made outright gifts of \$10,000 or more to the endowment or created endowed gifts for specific MBPCC programs are also recognized as Legacy Builders.

Through their generosity, the following individuals are helping MBPCC to remain steadfast in continuing its mission of providing the highest-quality, most state of the art treatment technology and compassionate support services to all patients and their families today and in years to come.

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