



The Tracks You Leave Behind



LEGACY AND FINANCIAL PLANNING NEWS
FOR FRIENDS OF DEFENDERS

Success of Wood River Wolf Project Continues!

As we wrap up the sixth season of Defenders' Wood River Wolf Project in central Idaho, the project continues to prove that with the use of nonlethal deterrents, livestock and wolves can coexist.

Last year alone, we protected more than 27,000 sheep in the 1,200-square mile project area, losing only four in an accidental encounter with an undocumented wolf pack.

“Defenders once again is on the leading edge of promoting coexistence between carnivores, humans and their livestock.”

This set a record not only in Idaho, but in the entire Northern Rockies region! And because of our success in protecting these sheep, not a single wolf in the project area was killed due to preying on sheep.

In a letter to Defenders, central Idaho's Blaine County commissioners praised the project as “effective in minimizing and nearly eliminating wolf depredation on sheep in [project target] areas.”

With the support of local leaders and the commitment of our members, Defenders has been able to increase the positive impact of the Wood



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River project so much that Blaine County officials asked us to expand the project countywide to include cattle ranchers and sheep producers. In June, Defenders hosted a well-attended training workshop in Idaho, demonstrating a wide range of nonlethal wolf deterrence tools and techniques from the Wood River model to more than 50 individuals from state and federal wildlife agencies, university researchers, conservationists, ranchers and members of the local community.

According to one workshop attendee, “Defenders once again is on the leading edge of promoting coexistence between carnivores, humans and their livestock. We need more work like this in more places!”

And with your continued support, that's just what we intend to do. Thank you!

Visit defenders.org to learn more.



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Year-End Gift Planning Opportunities Under th

The American Taxpayer Relief Act (ATRA) signed into law January 2, 2013, creates a new tax landscape. As a result of ATRA and other tax law changes in 2013, certain taxpayers will face increased income taxes and capital gains taxes. This makes year-end planning more important than ever. As always, charitable gifts can provide substantial tax savings. And if your tax rates have increased, charitable gifts will provide even greater tax savings than before.

Maximizing your tax benefits may also be particularly important this year in light of proposals from both sides of the aisle to limit or eliminate the charitable income tax deduction in the future.

Here are three smart ways to reduce your 2013 taxes while helping Defenders protect the wildlife you love:

- 1. Make outright gifts of appreciated securities:** With the stock market booming, this is an ideal time to donate appreciated stock or mutual fund shares. You will get an income tax deduction for the full fair market value on the date of your gift and you will completely avoid capital gains tax and the new 3.8% unearned income tax that might otherwise be due on the sale.
- 2. Make a gift that will pay you and others income for life:** Creating a charitable gift annuity

or a charitable remainder trust is a great way to secure an attractive return for the rest of your life from a gift of cash, appreciated securities, real estate, valuable artwork or other collectibles. You can also name others as income beneficiaries in



addition to or instead of yourself. You will get an income tax deduction for part of the value of the assets you donate and obtain considerable capital gains tax savings if you donate appreciated property. See the box at the right to learn more about our attractive gift annuity rates and tax benefits.



Join us for a telephone seminar

The New Tax Landscape:

Tuesday, November 5

Participation is easy, free of charge and available from everywhere in the U.S.

To register, please call us toll-free at 1-800-915-6789, or e-mail us at legacy@defenders.org

Learn about the new tax landscape created by ATRA and other recent tax law changes and explore important strategies for your:

- Income tax planning
- Estate planning
- Charitable gift planning

For More Information | Call 1.800.915.6789 | Email



The New Tax Landscape

If your tax rates have increased, charitable gifts will provide even greater tax savings than before.



3. Make a tax-free transfer

from your IRA: The new tax law has reauthorized the popular charitable IRA rollover for 2013. So if you are 70½ or older, you can transfer up to \$100,000 tax-free from your IRAs to qualified charities like Defenders. Amounts distributed directly to charity will not be included in your taxable income and will count toward your required minimum distribution for the year. So, for maximum tax savings, consider this possibility **before** you take your 2013 required minimum distribution.

EXAMPLE: If your required minimum distribution this year is \$15,000 and you ask your trustee to transfer \$10,000 directly to Defenders of Wildlife, you will only need to withdraw and report the remaining \$5,000 as taxable income. Donate the entire \$15,000 and you will not have to personally withdraw or report any taxable income at all.

Avoiding the increase in your reportable income from a required minimum distribution may help you avoid other financial and tax problems (e.g., higher Medicare B & D premiums, reductions in itemized deductions and personal exemptions and higher taxes on capital gains and dividends). And you can benefit from an IRA rollover even if you don't itemize deductions.



Low CD Rates Getting You Down?

Build Up Your Lifetime Income with a Defenders Annuity

Create a Defenders of Wildlife charitable gift annuity with a gift of cash or appreciated securities and you will receive a rock-solid return for the rest of your life. (Minimum gift amount is \$5,000. Minimum age to receive first payment is 60.)

Sample Single-Life Rates

Age	Rate
60	4.4%
65	4.7%
70	5.1%
75	5.8%
80	6.8%
85	7.8%
90	9.0%

(Two-life annuities also available)

EXAMPLE: Donate \$25,000 at age 60 and receive \$1,100 (4.4%) a year for the rest of your life. You get an income tax deduction when you make your gift and part of your annuity payments will likely be tax-free.

To receive a free personal illustration showing the annuity rate and tax benefits you would receive, please email Jim Luerssen at legacy@defenders.org, visit our website or call 1-800-915-6789.

Your gift will help protect bears, wolves, sea otters and other wildlife for generations to come!



Meet Wildlife Defender Stephanie DeThomas

CREATING A LASTING LEGACY FOR AMERICA'S WILDLIFE

For Stephanie DeThomas, what began as a high school research assignment has evolved into a lifelong passion and an opportunity to write her own wildlife legacy.

"During a class in high school, I was asked to write a paper about a current event," Stephanie explains. "I decided to research the wolf reintroduction to Yellowstone National Park." Since Defenders of Wildlife was a key player in the reintroduction, Stephanie wrote a letter to Defenders to request more information. "I was so impressed by Defenders' response and by what they were doing to help the wolves, that I've been a member ever since."

"I've named Defenders as beneficiary of my Roth IRA, because I want to ensure the good work they are doing to preserve and protect wildlife continues long after my lifetime."

And decades later, Stephanie says she is still impressed by Defenders' work. "I love how Defenders helps people coexist with wildlife on the ground level, while also holding government accountable and keeping members informed and involved."



Stephanie with her three huskies: Walter, Balto and Sky

Stephanie, a resident of Aventura, Florida, now runs the Sky Miami Foundation, an organization she founded to help rescue abandoned Siberian huskies in Miami-Dade County. But her passion still lies with wolves. "I love dogs, but there's something really special about wolves," Stephanie says. "They have an aura, a mystique. And it's really disheartening to see the struggles they still face in this country."

With that in mind, Stephanie has chosen to include Defenders in her estate plans. "I've named Defenders as beneficiary of my Roth IRA, because I want to ensure the good work they are doing to preserve and protect wildlife continues long after my lifetime. Nature is our most precious resource."

Don't forget...

Please use this legal language when remembering Defenders in your will, trust or beneficiary designation forms:

Defenders of Wildlife (Tax ID #53-0183181) a nonprofit corporation organized under the laws of the District of Columbia with its principal office at 1130 17th St., NW, Washington, DC 20036

We recommend you seek the advice of an estate or tax professional in connection with any planned gift.



For additional information...

ABOUT REMEMBERING DEFENDERS IN YOUR ESTATE PLANS, CONTACT US:

Defenders of Wildlife
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Washington, DC, 20036

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