

The Tracks You Leave Behind

LEGACY AND FINANCIAL PLANNING NEWS
FOR FRIENDS OF DEFENDERS

Setting Wolves Free

by Suzanne Stone

It was January 14, 1995, and the reintroduction of gray wolves to the northern Rockies was a dream come true—but it could have easily turned into a nightmare.

So much has changed over the past two decades, but one thing hasn't: wolf hatred is still a powerful force to reckon with.

The death threats started long before the day of the first release. With a winter storm raging, we had to wait overnight with the wolves that arrived on January 13. I helped federal agents locate an airplane hangar where the four young wolves could be guarded in their shipping kennels until the weather broke.

By morning, the snowstorm had passed, and a convoy of 15-20 trucks set out to escort the wolves to their release point in Idaho's wilderness. We were advised not to fasten our seat belts during the perilous ride. If we skidded off the icy road into the river below, there might not be time to unfasten seat belts before the freezing water took its toll.

The weather wasn't our only worry that day. The many threats of armed attacks from anti-wolf extremists were on also on our minds. Finally we arrived at the release point. As we set each wolf free into their new

wilderness home, those four young gray wolves made history. It was a magical moment. For the first time in decades, there were wolves in Idaho and Yellowstone!



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As I reflect on that day, I'm appalled by the reckless killing now happening in Idaho, Montana, Wyoming – even Wisconsin. A shameful history of persecuting wolves is repeating itself. And it's even harder to accept that the federal government is trying to turn its back again on the fate of gray wolves.

Nearly 20 years later, I'm still working to protect wolves, and I take so much heart in knowing people like you are out there who share my passion and determination. Your support makes all the difference!

Based in our Idaho field office, Suzanne Stone is Defenders' Senior Regional Western Representative. Visit defenders.org to learn more.



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Inside this Issue...

- Smartest Assets to Leave From a Tax Standpoint
- 5 Reasons to Put Estate Planning on Your "To Do" List
- Meet Wildlife Defender Don Lipmanson

Be a Defender Forever

Leave a Legacy for the Protection of Wildlife

The proposed delisting of most gray wolves across the lower 48 is a shocking reminder that there is no such thing as a permanent victory in wildlife conservation. The defense of wildlife must never rest! By providing for Defenders in your estate plans, you will protect and defend wildlife for years to come. Here are some ways you can become a wildlife defender forever:

- **Remember Defenders in Your Will or Living Trust:**

You can leave a set dollar amount to Defenders or designate Defenders as a beneficiary of a percentage of assets in your estate or trust. Another option is to choose one or more specific assets to leave to Defenders. For example, government savings bonds may be particularly smart assets to leave to charity from a tax standpoint. (See “Smartest Assets” on next page.)

“I was delighted to find out that for my IRA, I was able to name Defenders as a beneficiary...”

— Steve M., Lincoln, Nebraska

- **Use Beneficiary Designation Forms:**

Not all assets pass through your will or living trust. Some pass instead according to beneficiary

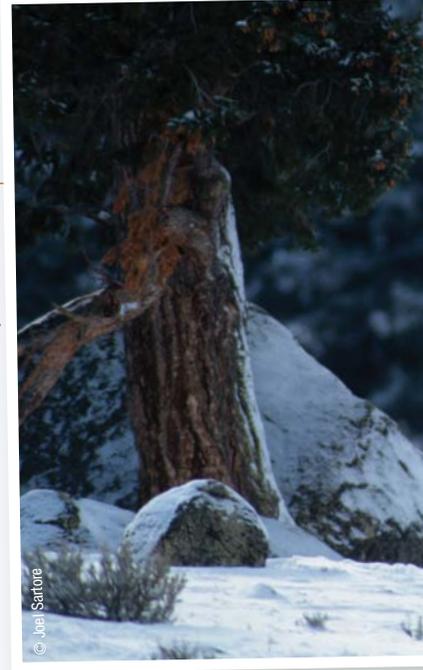
designation forms your plan provider asks you to complete. Among these assets are:

- Your IRAs
- Qualified retirement plans such as your 403(b) or 401(k) plans
- Death benefits of life insurance policies

Using your beneficiary designation forms, you can name Defenders of Wildlife as a beneficiary of an entire plan or a percentage of plan assets. Beneficiary designation forms are easy to complete on your own and can be changed at any time. It is very important to review your beneficiary designation forms frequently to be sure that they reflect your current wishes. And traditional IRAs and qualified retirement plans are among the smartest assets to leave to charity from a tax standpoint (See “Smartest Assets” on next page.)

- **Title or Retitle Bank or Brokerage Accounts:**

When you create a bank account or brokerage account, you are asked how you would like it titled. You can title or retitle a bank account as “payable on death” (POD) to Defenders. You can also title or retitle a brokerage account as “transfer on death” (TOD) to Defenders. These accounts will automatically pass to Defenders upon your death. Your bank or broker can provide necessary paperwork.



For More Information | Call 1.800.915.6789 | Email





“I would like my bequest to fund wolves forever.”

— Sharon W., Rockford, Illinois

Five Reasons

to Put Estate Planning High On Your “To Do” List for 2014

- 1** Life can be unpredictable. Only by having estate plans in place will you ensure that your estate will be distributed to the individuals and charities of your choice. Remember that you can change your plans if you change your mind.
- 2** Estate tax uncertainty has been lifted by the American Taxpayer Relief Act of 2012. So this is an opportune time to put new plans in place or review plans created under older tax laws.
- 3** By doing comprehensive estate planning, you can arrange for somebody to handle your financial affairs if you become incapacitated. You can also put health care directives in place.
- 4** You may need to update your plans to reflect changes in your personal circumstances, such as births or deaths in the family, marriage or divorce, an out-of-state move or changes in your intentions for charities or heirs.
- 5** If you provide for Defenders, imagine the sense of satisfaction you will have knowing that you will be a defender forever of the wildlife you love.

Smartest Assets to Leave to Defenders From a Tax Standpoint

With the federal gift and estate tax exemption now permanently set at \$5 million indexed for inflation (\$5,340,000 for 2014), and portability of the exemption between spouses, most individuals will not be subject to federal estate tax when leaving assets to heirs. But certain assets will be subject to income taxes when left to heirs. However, since these assets can pass to charity completely tax-free, they are often considered the smartest assets to leave to charity from a tax standpoint. Among them are the following:

- **Government Savings Bonds (E, EE, H or HH bonds):**

If you leave these bonds to loved ones, the recipients will have to pay income taxes on all accrued interest from the time of your purchase. Taxes will be due at the earlier of the time the bonds are redeemed or reach final maturity. If, however, you leave the bonds to a charity like Defenders, both the income tax and estate tax will be completely avoided. You can do this in your will, detailing the issue date, denomination and serial number of each bond you wish to leave to Defenders. You can also do this through your revocable living trust if your bonds have been retitled in the name of your trust.

- **Traditional IRAs and Qualified Retirement Plans (e.g., 401(k) or 403(b) plans):**

If these assets are left to heirs, distributions taken by your beneficiaries are generally taxable as ordinary income. However, these same assets would pass completely tax-free to charity. So if Defenders is named as a beneficiary, every penny of your hard-earned money designated for Defenders would be put to work protecting the wildlife you cherish. You can name Defenders as a beneficiary of part or all of a traditional IRA or qualified retirement plan, using the beneficiary designation form provided by your plan administrator.



Meet Wildlife Defender Don Lipmanson

COMMITTED ADVOCATE. GENEROUS DONOR.

At the crack of dawn for several mornings last August, Don spotted five to six adult wolves from the Junction Butte pack. He was standing breathlessly with several other members during Defenders' annual Yellowstone workshop. "The sound of the wolves' howls was especially beautiful," says Don, "and very different from that of coyotes."

Don, who is a member of both our Wildlife Legacy Society and President's Council, joined Defenders in 1984 as a result of our work to protect migratory waterfowl in central California's Kesterson Wildlife Refuge from selenium toxicity.

A criminal defense attorney and long-time resident of rural California, Don was also active in California forest protection struggles throughout the 1980s and 1990s. He served as statewide coordinator for the Forest Forever California initiative, defended protestors against forestry-related felony assault trespass charges, and from 2000-2006 served as a Mendocino County planning commissioner.

"I've included a bequest to Defenders in my plans," says Don, "because its steadfast engagement in protecting wolves, other keystone predators, less charismatic creatures and their critical habitat makes me trust Defenders to continue this important struggle for generations to come."



Don on California beach with dogs Pia and Gypsy.

Living on what is perhaps the country's premier goat farm—where goats and chickens are securely fenced to avoid conflicts with numerous coyotes—Don is still advocating for wildlife, most recently working with Defenders' Government Relations program on public hearings to reverse the proposed de-listing of gray wolves from federal ESA protections.

"I can't think of another national group that does such a great job handling issues both inside and outside Washington, DC," continues Don. "Some groups are way too eager to compromise when it's not called for. But Defenders doesn't lose its influence by hanging tough; in fact it strengthens its bargaining position for wildlife."

Don't forget...

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.



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For additional information...

ABOUT REMEMBERING DEFENDERS IN YOUR ESTATE PLANS, CONTACT US:

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