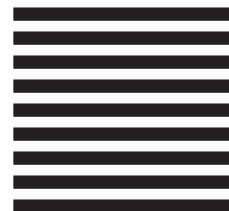




NO POSTAGE
NECESSARY
IF MAILED
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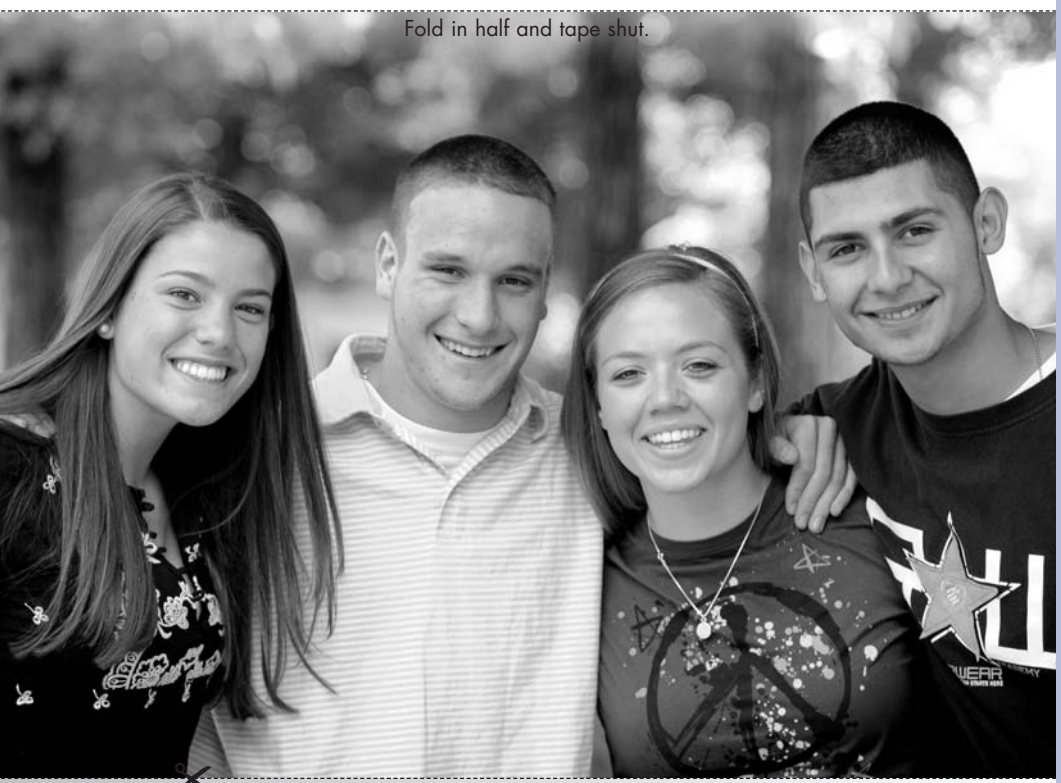
BUSINESS REPLY MAIL
FIRST-CLASS MAIL PERMIT NO. 42 NAPA CA

POSTAGE WILL BE PAID BY ADDRESSEE

JUSTIN-SIENA FOUNDATION
4026 MAHER ST
NAPA CA 94558-2243



Fold in half and tape shut.



Need Help Getting Your Estate Plan Done?

1. Go to www.justin-siena.org
2. Click on "Foundation"
3. Then click on "Planned Giving"

If you then click on "Essentials" you can find basic estate planning information to help you finally get that estate plan going.

For more information, contact:
Joseph W. Bracco • Executive Director
(707) 775-5703 • E-mail: jbracco@justin-sienafoundation.org



JUSTIN-SIENA HIGH SCHOOL FOUNDATION
Lasting Support to Justin-Siena High School since 1972

4026 Maher St. • Napa, CA 94558

Legacy Circle

The *Legacy Circle* honors those alumni, parents and friends who have included a gift to the Justin-Siena High School in their estate plan through a bequest, trust or other planned gift *and* those who have been memorialized through the establishment of a perpetual scholarship.



JUSTIN-SIENA HIGH SCHOOL FOUNDATION

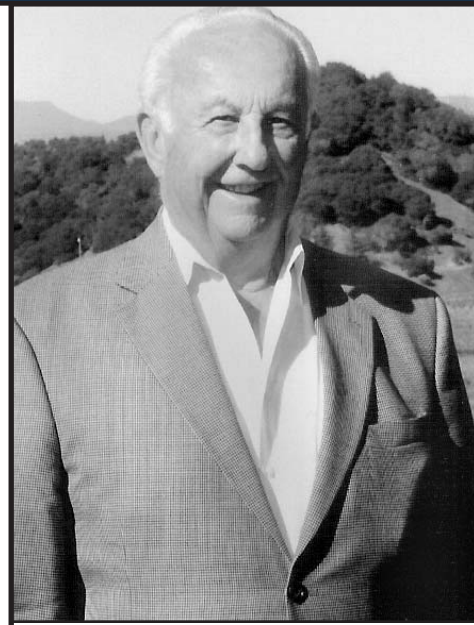
Lasting Support to Justin-Siena High School since 1972



HONORING DONORS AND INFORMING SUPPORTERS ABOUT GIFTS TO JUSTIN-SIENA

LONGTIME JUSTIN-SIENA SUPPORTER'S BEQUEST TO CREATE LASTING LEGACY

Napa native Ray Nasuti has spent his 88 years in the valley, "Just getting it done!" He says, "In the old days, if your neighbor needed something, you helped him out. If your family needed something, you helped out. If your child's school needed something, then you dropped everything and did what you could to help!" Ray's son, Ron, graduated from Justin-Siena in 1973, and Ray made sure that he contributed as much as he was able during Ron's high school years. "We used to have a raffle at the 'Sports Night' fundraiser, and my wife and I would assemble 1,000 pounds of groceries up on the stage so folks would get excited about buying raffle tickets to win that much food. It was impressive!"



Ray Nasuti

Now Ray continues to help Justin-Siena creatively by designating Justin-Siena as a beneficiary in his will. He is dedicated to ensuring the well-being of the school into the future, maintaining that the school has meant so much to his family, and the friendships that he made through the school have lasted a lifetime. Years ago he became involved with Brother Bede, Brother Richard, Brother Joseph, Brother Conrad and Sister Carole. "I got attached to them—they were just terrific people," Ray says. "So from day one, I wanted to do whatever I could to help, and I still feel that way. Whatever was needed, it just got done! The school is something that Napa County is proud to have."

As a *Legacy Circle* member, Ray is one of Justin-Siena's most enthusiastic fans, and the Justin-Siena Foundation appreciates his many decades of loyalty!

ROBERT AND LYDIA RUFRAN SCHOLARSHIP FUND CREATED

Justin-Siena Foundation is pleased to announce the receipt of \$568,000, a bequest from the estate of Robert and Lydia Rufran, to establish an endowment to fund annual scholarships for deserving students.

“This is a wonderful opportunity for Justin-Siena, as one of the most critical needs we face in the coming years is our capacity to help families who struggle with the cost of tuition,” says Brother Robert Wickman, FSC, president of the school.

The income from the endowed scholarship will be used for scholarship support while the principal is preserved. This assures the Rufrans of a perpetual memorial and Justin-Siena of a permanent resource for scholarships.

Bob and Lydia did not have children but did realize the importance of a Catholic school education. A native of Chicago, Bob moved to California when he was 10 years old. He was a veteran of both World War II and the Korean War, eventually settling in Vallejo and working at Mare Island for 34 years. Lydia was a native of Crockett and also worked at Mare Island. The Rufrans were married for 55 years, with Lydia preceding Bob in death. Both were active in the Italian Catholic Federation and the Moose Lodge, and Bob was a past Grand Knight of the Knights of Columbus.

The Justin-Siena Foundation and Justin-Siena High School would like to express its appreciation to Cathy Azevedo at Wachovia Securities for her role as an advisor to Bob in establishing the priorities for the eventual distribution of his estate.



HONOR A LOVED ONE

You can perpetually honor a loved one who may have had a special relationship with Justin-Siena and establish a lasting source of scholarship support for deserving students by establishing an **endowed scholarship** named in that person’s memory.

You may establish the criteria for the selection of the scholarship recipient, in keeping with the mission of the school. A minimum contribution of \$25,000 is required. Scholarship awards are based on the annual earnings derived from the donated funds.

The assets of an endowed scholarship are professionally managed and permanently maintained in the Foundation’s Endowment Fund, with investment performance monitored by the Foundation’s board of directors. The Foundation currently manages funds for 21 endowed scholarships.

For more information on **endowed scholarships**, please contact Joseph W. Bracco at jbracco@justin-seinafoundation.org.



JUSTIN-SIENA DONORS CAN MAKE GIFTS THAT PAY THEM

Supporters of Justin-Siena can now enjoy the tax and income benefits of a **charitable gift annuity** while providing a future gift to the school.

Using the services of the National Catholic Community Foundation (NCCF), donors can help Justin-Siena while receiving fixed payments for life and an income tax deduction.

Annuity payments depend on the age of the annuitant. For example, a person aged 75 making a \$10,000 gift would receive a \$670 annuity—6.7 percent of the original gift. \$468 of the \$670 payment is tax-free for 12 years. The donor also receives an immediate \$4,197 charitable income tax deduction (based on a 3.4 percent charitable midterm federal rate, which changes monthly).

NCCF follows the maximum rates recommended by the American Council on Gift Annuities. “We provide each donor with an estimate of their tax and payment benefits and encourage independent review by the donor’s legal and financial advisors,” says Joseph Bracco, Executive Director of Justin-Siena High School Foundation.

Once the annuity contract is signed, the annuity payment never changes. The minimum gift is \$10,000. Donors must be at least age 65 before payments begin. Annuity contracts may be for one or two lives.

“Charitable gift annuities are easy to understand,” Joe adds. “Older people like them because their payments are guaranteed and fixed. Younger people can defer their annuity payments until they turn age 65, creating a supplementary retirement plan.”

Annuitant’s Age	Annuitant’s Rate
65	5.7%
70	6.1%
75	6.7%
80	7.6%
85	8.9%
90+	10.5%



CHARITABLE BEQUESTS A MEASURE OF YOUR GENEROSITY AND OUR FUTURE

In making a will, you exercise your right to choose what to do with assets you have accumulated over a lifetime. There may be a range of people you want to remember in your will. You may also wish to consider how your will can be an expression of your generosity toward our future. Arranging a bequest to Justin-Siena creates a lasting memorial and provides you with satisfaction and joy.

Many people consider a bequest the perfect way to make a gift. A bequest allows you the flexibility to use the asset if you need it. But at the same time, you become a part of the giving community of Justin-Siena by promising a gift in the future.

BEQUEST LANGUAGE

The most popular way of remembering Justin-Siena is by adding a bequest to your will or living trust. Here is typical bequest language for your attorney’s review:

“I give, devise, and bequeath to the Justin-Siena High School Foundation, (tax I.D. #94-2165246) located in Napa, California the sum of _____ dollars (\$_____), OR _____ percent (____%) of the residue, and remainder of my estate OR the following described property: _____ for the benefit of its general purposes (or specify the program you wish to support).”

YES! I WOULD LIKE TO KNOW HOW TO UPDATE MY WILL AND BENEFIT JUSTIN-SIENA

- Please provide me with more information about:
 - wills and estate planning
 - gift annuities
 - endowed scholarships
- I have not previously informed you, but I have already included Justin-Siena High School in my estate plan through:
 - my will a trust arrangement an insurance policy
 - my retirement plan assets other _____
- I would like to receive your *Estate Planning Organizer*.
- BONUS!** Please send me more information on how recent tax legislation provides new options for my IRA distributions.

Name (Please print) _____

Address _____

City, State, ZIP _____

Telephone _____

E-mail _____

This information is strictly confidential.

For more information, contact:
Joseph W. Bracco • Executive Director
(707) 775-5703 • E-mail: jbracco@justin-sienafoundation.org

Fold in half and tape shut with clear tape. No staples.



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