

# Donors receive welcome news from new IRA Charitable Rollover law

December 22, 2015, Sterling, Kansas - A welcome sign has come out of the U.S. Congress and has been sent to the President's desk in the form of a new spending and tax law package, which includes an IRA charitable rollover. The rollover is retroactive to January 1, 2015, meaning individuals can take advantage of tax savings on charitable donations on their 2015 returns.

"These developments have a significant effect on the impact that individuals can make by donating straight from an IRA account. Sterling College is blessed by a support network of alumni, friends and individuals who value the discernibly different education that our students receive," said Scott Rich, president.

This comes as refreshing news for individuals who are looking to make year-end gifts, but are required to take the minimum distributions from their traditional (pre-tax) individual retirement accounts in order to do so.

With the IRA charitable rollover, once an individual reaches age 70 ½ they can make direct gifts of up to \$100,000 per year to charity from their IRA account. The end result is if an individual itemizes deductions on their 1040 personal income tax return, they will come out ahead by making gifts this way instead of taking withdrawals from their traditional IRA, paying income taxes and then making a gift to charity.

"Sterling has so many wonderful alumni and friends who support our mission. This is an easy asset for anyone age 70 ½ or older to give that brings significant tax benefits as well to the giver," said Sheila Bird, director of planned giving.

Sterling College is a Christ-centered, four-year college located in Sterling, Kansas, with a mission to develop creative and thoughtful leaders who understand a maturing Christian faith. For more information, visit [www.sterling.edu](http://www.sterling.edu) <<http://www.sterling.edu>>.



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# GOOD SAMARITAN SOCIETY ENCOURAGES YOU TO Make your wishes known

**By GABRIELLE HOING**  
Services@Home Manager, Good Samaritan Society's National Campus

Recently, my grandmother's health declined. She had a stroke and is showing some signs of dementia. I often wonder to myself how we could have prepared better for this. I wish someone had given us a checklist that said, "Before your grandparent's health declines, do the following." Knowing what I know now, I think the place to start would have been with an advanced directive. An advanced directive would have allowed my grandmother to make her healthcare and financial wishes known while she was still able.

An advanced directive is a legal document that provides written instructions for the care of your health and finances in the event that you become permanently or temporarily incapable of making or communicating these decisions. Three types of advanced directives include: a living will, power of attorney for health care and power of attorney for property.

**Living will**  
A living will is used when you are unable to make decisions for yourself and are facing terminal illness. This document provides instructions for the healthcare provider regarding the extent to which you wish to receive medical treatment. This document will let the healthcare provider know if you wish to receive treatment such as dialysis, tube feeding or life support.

**Power of attorney for healthcare**  
A power of attorney for healthcare allows you to name someone as your proxy or agent, and it gives this person the power to make healthcare decisions on your behalf if you become unable to do so yourself. In this document, you can state at what point in time you wish for the power of attorney to take affect.

**Power of attorney for property**  
A power of attorney for property allows you to designate a person to make financial and business decisions on your behalf. Your power of attorney for property can access your bank accounts, pay your bills and sell your property.

Your power of attorney for healthcare and property can be the same person. It is vital that you trust this person or these people to invest themselves in understanding your wishes. Make sure that you and your powers of attorney are comfortable with how your wishes are recorded in legal documentation.

There are additional documents that can be included with your advance directive, such as a "do not resuscitate" order, organ donation and primary physician selection. The more information you include in your advance directive, the easier it will be for your family to honor your wishes. This will also help

lessen the stress on your family in time of crisis.

Every state has unique laws regarding advanced directives, so it's wise to consult a lawyer who is familiar with these unique laws. There are Web sites that can assist you in creating an advanced directive such as [agingwithdignity.org](http://agingwithdignity.org). Once an advanced directive is drafted, a copy should be added to your medical record and given to your agent or proxy, lawyer, and healthcare provider(s). Store the original in a safe place, and let your proxy or agent know where it is located.

Having an advance directive can give you peace of mind knowing that your wishes will be followed and that you have helped make decisions easier for your family. Don't wait to create this important documentation.

If you would like more information about this topic or others relating to senior care, please contact Good Samaritan Society – Lyons at (620) 257-5163. The Evangelical Lutheran Good Samaritan Society owns and operates more than 240 long-term healthcare centers and senior living communities across the country, including Good Samaritan Society – Lyons. The Good Samaritan Society's mission is to share God's love in word and deed by providing shelter and supportive services to older persons and others in need, believing that "In Christ's Love, Everyone Is Someone."

# Criminal justice is offered as another SC Major choice

Sterling College began offering students a Bachelor of Science in Criminal Justice starting fall 2014, with concentrations in law enforcement and pre-law. In addition to over 15 new criminal justice courses, the curriculum draws from psychology, government, ethics, and a variety of law courses that are already part of Sterling College programs.

"There is a strong interest among prospective students for a criminal justice major. Previously, our students interested in working with the law studied history or psychology. Most students continued on to receive further education in criminal justice as they were in training to become law enforcement officers. With our new major in criminal justice, our students will be able to graduate with a degree that will make them better trained candidates," said Dr. Gregory Kerr, vice president for academic affairs.

The criminal justice major will offer classes that study the various components of law enforcement, as well as prepare students for entering law school. Beginning with an introduction to criminal justice, students will continue through the program to study constitutional law, criminology, the judicial process and more. They will also have hands-on field experience available through local internships.

"We've had several police departments from

local cities express an interest in allowing our students to complete internships in their department. We also have connections with attorneys and prosecutors who are willing and eager to have our students intern at their practices. The response that we received from local communities while we were researching the need for this major was overwhelmingly positive," said Kerr.

"We expect that students will be connecting this new offering with some of our existing programs. For example, students wanting to be involved in prison ministry could combine courses from Christian ministries and criminal justice. Or students interested in being a game warden could combine biology and criminal justice. Students interested in forensics could combine biology, chemistry, and physics with criminal justice to be prepared for graduate work." Kerr added. "This new program really connects well with Sterling College strengths."



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ment that is enthusiastically Christian. Benefit from the personal relationships you will build with your professors, coaches and directors as you fill your resume and learn from their workplace experience.

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