



**Elizabeth "Betty" Decker**

*"I just wanted to share what I have when I'm gone."*

## Honoring Her Son, Helping Children With Gifts

Elizabeth "Betty" Decker has one very good reason for her decision to leave a bequest to St. Jude Children's Research Hospital in her will—her only child, Jimmy Cleveland.

"The reason I'm so interested in helping with cancer is that five years ago I lost a son to non-Hodgkin lymphoma," she said. "He was only 56. He fought the battle."

Mrs. Decker, 82, of Temple, Texas, purchased a memorial brick in St. Jude's Pathway to Hope in honor of her son after he died in 2005. She then began to donate to the hospital on a regular basis. "Prior to losing Jimmy, I had seen all of these commercials about St. Jude. And I just thought I should put this (money) where I could help somebody," she said.

A strong lady who lives on 55 acres, Mrs. Decker says she made an independent decision about bequeathing a percentage of her investments to St. Jude. "I have included my sister and nieces (in my will), but the bulk of it is going to charity."

Mrs. Decker and her late husband, William, moved to the acreage in the early 1970s and

raised cattle for many years. When her husband was 57, he died of complications from heart trouble and Alzheimer's disease at a time when very little was known about that illness.

To provide help and hope for others in her situation, Mrs. Decker started a local support group for Alzheimer's caregivers, which she led for 27 years.

Mrs. Decker stays very busy—working in her vegetable and flower gardens and reading mystery novels. She also makes time to keep up with her favorite television show, "The Young and the Restless."

Mrs. Decker is happy about her decision to leave a gift to St. Jude, the only pediatric cancer center that never asks families to pay for treatment not covered by insurance and never asks families without insurance to pay.

"I just wanted to share what I have when I'm gone," she said.

If you would like to become a member of the **Danny Thomas – St. Jude Society**, like Mrs. Decker, or are interested in more information, please call us at 1-800-395-1087 or e-mail us at [giftplanning@stjude.org](mailto:giftplanning@stjude.org).

# St. Jude Friends in Hope



Winter 2012

## Plan Today for a Secure Future

Danny Thomas, founder of St. Jude Children's Research Hospital, began his life humbly—one of nine children born to immigrant parents. He went on to become one of the best-loved entertainers of his generation, and created one of the most special places in the world—St. Jude Children's Research Hospital.

When Danny was a struggling young entertainer, he turned to the church. Praying to St. Jude Thaddeus, the patron saint of hopeless causes, Danny asked the saint to "help me find my way in life, and I will build you a shrine." In 1962, after his career was flourishing, Danny fulfilled his promise—creating a hospital for sick children in St. Jude's name.

For 50 years, St. Jude has been saving the lives of children with deadly diseases. And, as Danny vowed from the beginning, no family ever pays for the lifesaving care their child receives.

Danny's good intentions have led to remarkable accomplishments in cancer survival rates for children. You may be surprised to learn that you can carry out *your* good intentions through careful planning for your family and others.

People from all walks of life share the desire to provide long-term support to those they hold dear. But did you know that the



**Easton, age 9 months, retinoblastoma**

average American does not plan ahead by preparing a valid "last will and testament?" Not having a will can have serious consequences for families, who are often left to cope with a bewildering array of unnecessary legal problems, expenses and delays.

With a properly drafted will, however, you can designate that family members receive different assets based on their specific needs. After you provide for the needs of family and friends, let your will reflect your generosity through gifts to charitable causes that are special to you.

In this issue of *Friends in Hope*, you will learn how your will can be a personal statement of your good intentions—for your family, friends and favorite charities, like St. Jude.

### Inside:

- *Take control of your plans*
- *Big or small, your estate deserves a valid will*
- *Meet St. Jude patient Brayden*



1962-2012  
**50**  
Years

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(800) 395-1087 or e-mail [giftplanning@stjude.org](mailto:giftplanning@stjude.org)

For more information you may contact our national office, complete and return the enclosed form or visit our website at [www.stjudelegacy.org](http://www.stjudelegacy.org).

Please write to us if you do not wish to receive further fundraising materials from St. Jude Children's Research Hospital. All reasonable efforts will be made to ensure that your request is honored.

**"No child should die in the dawn of life." -- Danny Thomas**

## Benefit Today and Tomorrow

With a St. Jude charitable gift annuity, you can make a gift today while you also:

- Enjoy generous payments that will continue and never shrink as long as you live.
- Unlock spendable income from low-yielding assets.
- Help support a sibling, parent or other loved one.
- Reduce or eliminate gift, estate and income taxes.
- Support the lifesaving research and treatments for the children at St. Jude.

For complimentary information on the benefits of charitable gift annuities, please call 1-800-395-1087, email [giftplanning@stjude.org](mailto:giftplanning@stjude.org) or visit [www.stjudelegacy.org](http://www.stjudelegacy.org).

## Securing Your Loved Ones' Future

One important part of any home improvement project is choosing the right tools. After all, if you need a hammer, a saw just won't do the job.

In a similar way, you cannot provide for your family's future economic security if you do not have the proper estate plans in place. Many professionals suggest beginning with a will, the basic building block of most estate plans.

### A good place to start

Your will makes your wishes known and answers such questions as:

- Who inherits my property?
- In what amount? A percentage, a specific dollar figure, or the remainder?

A thoughtfully written will, prepared in consultation with a qualified attorney, distributes property to those you wish

to provide for, in amounts you determine. A will also allows you to name guardians for minor children or other dependent loved ones.

### Your will: a gift of love

You may also make charitable gifts through your will to St. Jude or other charitable interests that have earned a special place in your heart. Charitable gifts in your will, often called bequests, are an easy and effective way to make sure your philanthropic goals are met.

A well-planned will is a precious gift to your family and other loved ones. It protects you, your family and your property.

If you would like more information about how to remember the children of St. Jude in your will or other plans, please return the enclosed card, call 1-800-395-1087 or email [giftplanning@stjude.org](mailto:giftplanning@stjude.org).

## What a Will Can Do

Your will can do much more than distribute property. With a will you can also:

- Designate who you want to care for your children if they are still minors,
- Provide for management of property after your lifetime,
- Waive requirements for filing complex accountings and other reports, and
- Make provisions for your favorite charitable organizations like St. Jude.

**St. Jude patient Kennedi, age 4, acute lymphoblastic leukemia**

The purpose of this publication is to provide general gift, estate and financial planning information. It is not intended as legal, accounting or other professional advice. For assistance in planning charitable gifts with tax and other financial implications, the services of appropriate advisors should be obtained. Consult an attorney for advice if your plans require revision of a will or other legal document. Tax deductions vary based on applicable federal discount rates, which can change on a monthly basis. Some opportunities may not be available in all states. ©MMXI RFSCO, Inc. All Rights Reserved. NWXX-11

## Accomplish Your Goals

People often believe that only the wealthy need wills. However, anyone who owns any assets, no matter the size, should have a valid and up-to-date will.

### List your assets

Do you know how much you really own? You might be surprised. Make a list—include your home and any other properties you own, vehicles, checking and savings accounts, certificates of deposit, retirement plans, stocks and bonds, and any collections or other personal property that is valuable, such as jewelry or family heirlooms.

With a will, you can distribute your property among your relatives and other loved ones as you see fit. Charitable gifts can also be included in your will.

### Consult with professionals

A will is one of the most important documents you can create for yourself and your family. Therefore, you should rely on an attorney with estate planning experience to assist you with legal arrangements.

Because state laws govern wills and trusts, be sure to use an attorney who practices in the state where you legally reside. If you do not have an attorney, ask friends or relatives or others for suggestions.

For more information about creating a will that works to protect you and your loved ones, please call 1-800-395-1087 or return the enclosed card.



## Danny Thomas – St. Jude Society

Fifty years ago, Danny Thomas opened the doors of St. Jude Children's Research Hospital. Thanks to Danny's dream that no child should die in the dawn of life, children from around the world come to St. Jude to fight childhood cancers and other catastrophic diseases. And more are winning their battles than ever before.

If you decide to make a special legacy gift to St. Jude in your will or other estate plans, we invite you to join the Danny Thomas – St. Jude Society. Like Danny, Society members have made a thoughtful decision to bring health and hope to desperately ill children.

If you are interested in learning more about how to make a legacy gift to St. Jude, please return the enclosed card, call us toll-free at 1-800-395-1087 or visit [www.stjudelegacy.org](http://www.stjudelegacy.org).

## Brayden's Journey

Brayden's mother was concerned that something was wrong with her precious baby's eyes, and expressed her worries to her doctor at his seven-month check-up. His parents were devastated when the doctor said Brayden was likely blind, but he didn't know why. When an ophthalmologist diagnosed retinoblastoma, a type of eye cancer, Brayden's parents asked where he would send his own child in such a situation, and he referred them immediately to St. Jude Children's Research Hospital.

You can learn more about Brayden's treatment and progress at St. Jude, and why Brayden's mother says "I believe that the children who come to St. Jude are very blessed," by visiting [www.stjudelegacy.org](http://www.stjudelegacy.org).



**St. Jude patient Brayden, age 1, retinoblastoma**