



PS-S Grads Making a Difference at McKee Medical Center *By Mary Carraher*

Visiting **Jenny** and **Ashley** at McKee today was like a family reunion! It had been awhile since I had seen either of them, but they had both been on my mind. Fol-



Ashley and Jenny using the tools of their trade.

lowing their progress over the years has been heart-warming and inspiring. That includes PS-S grad Kelsey, who also works at McKee but was unavailable today.

Jenny was hired by Banner



Health in 1997 shortly after she earned her R.N. degree. She has been employed by the company in Greeley and Loveland since that time. Jenny is a charge nurse for the Surgery / Oncology Unit at McKee and is completing the Advanced Practice Nursing Program at the University of Northern Colorado. She will soon be a Clinical Nurse Specialist. Jenny is married, has two grown children, and, believe it our not, is grandmother to two.

Ashley is a relative new-hire at McKee following years of service in Child Protection at Larimer County. In her new position, Ashley is a Social Worker in the same unit as Jenny. She is responsible for discharge planning and supportive services for patients and their families. She

loves her job! Ashley has two sons who are included



in her graduation photo above. This picture was taken the day Ashley earned her Masters in Social Work degree from Colorado State University.

Kelsey is a Registered Nurse at McKee and pro-



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vides nursing services on a variety of units. She is the mother of three children. One of my favorite stories involves Kelsey caring for one of her scholarship sponsors. The sponsor woke up in her hospital bed to see Kelsey standing over her and providing her with care.

Congrats to Jenny, Ashley, and Kelsey for all of their accomplishments!

Our annual Recognition Event held on July 29th celebrated the past year's scholastic and career related accomplishments of many of our participants. This year twenty-six participants and program graduates attended with their families so they could be honored for their hard work and diligence.



Melanie with her advisor Bethany



Advisor Stephanie with Sheila



Advisor Fran and Tammy



Advisor Nicole and Sherice



Advisor Beth and Val



Advisor Michele and Kandi



Advisor Maggie and Carrie



Ginny Johnson and Jane Ray, members of PEO Chapter CO, a local philanthropic organization, present a scholarship to Tina.

Our "Cool Kids" in This Year's Hottest School Fashions

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Once again our donors heeded the call for funds for our "Cool Kids Back-to-School Clothing" program. With a 20% increase in eligible children from 2009, the need was greater than ever. \$14,500 was necessary to fulfill this need and our wonderful donors met and even exceeded our goal! Our kids are so grateful to start off the new school year in brand new clothes like many of their classmates. And we at PS-S are so grateful for their generosity and their understanding of how important this program is in creating the kids' desire to return to school each year.

We Need Car Donations!

We're experiencing a decline in used car donations and could use your help.

- ▶ Your car donation creates opportunity for single parent families.
- ▶ All donated cars are given directly to low income families in need – never sold at auction.
- ▶ Receipts for estimated value are provided. This is a chance for you to maximize your tax deduction!

Visit www.ps-s.org or contact Susan at 970-407-0305 ext. 5 or susan@ps-s.org to learn more about donating a car.



Our Own Mary Carraher Receives Women of Distinction Award

At the Northern Colorado Business Report Women of Distinction breakfast on August 12, 2010, PS-S Executive Director Mary Carraher accepted an award in the Nonprofit field. Mary joined 11 other distinguished Northern Colorado women who received awards in a variety of categories.



NCBR's Women of Distinction awards are intended for "women who have given unstintingly of their time and talent to make our region the community of excellence that it is." With over 20 years as leader of PS-S, Mary definitely fits that description. Congratulations, Mary!

We all know someone in need.

Help United Way of Larimer County meet the needs of those in need right here at home.

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Houska Challenge Doubles Number of Donors from 2009!

At the CSU Lagoon Concert on July 14th, Houska Automotive donated a 1999 Saturn Sedan to a PS-S participant selected by our Volunteer Car Donation Committee. And for the second year, **Dennis and Noreen Houska** put out the **Houska Challenge** to other automotive businesses to donate products or services to Project Self-Sufficiency participants.

With the help of PS-S board members and other volunteers who solicited donations, we were fortunate to receive donations from twice as many businesses as last year! Donations included two additional cars from Summers Auto Repair and other much needed automotive products and services for PS-S participants. (See complete list below.)

"I am absolutely thrilled to have been chosen to receive the car from Houska. And also a little shocked!" said

28-year-old Rebecca, a local single mother currently involved in PS-S.

"Having a car will relieve the stress of having to plan out bus routes and transfer buses to get across town to school and my young daughter's day-care. Getting an 18 month old to sit still for an hour bus ride is next to impossible!" said Rebecca. "I am deeply grateful."

Rebecca is studying microbiology at Colorado State University and has been working part-time as an Evaluation and Enrichment Coordinator at the Larimer Humane Society. A parent to 18 month old Madison, she has been in the Project Self-Sufficiency program since September, 2009.

Rebecca states that her PS-S advisor helped her to set and achieve more realistic, attainable goals. Upon entering the program, her advisor helped her explore alternative careers and set up a series of informational interviews with professionals in fields of interest. Although she wants to ultimately attend veterinary school, Rebecca's near term goal is to complete her microbiology degree and secure a living wage job that will allow her to support her daughter and pay off student loans.

Through the efforts of Houska Automotive and 18 other generous automotive businesses who met the **Houska Challenge**, many PS-S participants will have more reliable transportation for their families.



Rebecca and daughter Madison with L.J. Houska and Dennis Houska

Houska Challenge Business Donors

Besides the car from Houska Automotive, PS-S received two cars from **Summers Auto Repair**, money toward repairs from **Mason Automotive**, **Ed Carroll**, and **MazTech**, tires from **E & B Automotive (Loveland)** and **Dellenbach Motors**, and services from **Big O Tires** and **Grease Monkey on N. College, Co's BMW (Loveland)**, **Discount Tires North and South**, **Nice Car**, **Markley Motors**, **Pedersen Volvo**, **Oil Can Henry's (Windsor)**, **Peerless Tires (Loveland)**, **Schrader's Country Store**, and **Tim's Automotive (Loveland)**. All are Fort Collins businesses unless otherwise indicated.

Thanks to all of these bighearted business owners and their employees! You can help by donating your used car to a PS-S family.

Making the Most of Your Gifts to PS-S: Tips for Charitable Giving

By Ray Caraway, President of the Community Foundation of Northern Colorado



Even if the value of your estate will be low enough to be fully exempt from estate taxes, it is highly likely that your estate will go to at least two of the following three beneficiaries upon your death: 1) Your family and friends, 2) charitable causes or 3) the U.S. government. Two of these three will be significant beneficiaries, but you get to choose which two. Planned giving puts you in control of the ultimate distribution of your estate. Planning ahead for your charitable giving can result in larger gifts to charity and greater tax benefits while making the whole process more enjoyable and meaningful to you. Here are three ideas to consider:

Including Project Self-Sufficiency in your will

A will is the most basic tool for controlling the distribution of your estate, yet most adults do not have one. A charitable bequest is a wonderful planning tool and a strong statement of the value you place in giving back to your community. A charitable bequest in your will can specify a dollar amount or a percentage of your estate. You can also leave a “contingent bequest” based on a certain condition being met. For example, “If my wife should not survive me, I leave the portion of my estate designated for her (or a % of that portion) to Project Self-Sufficiency.”

Making Project Self-Sufficiency the beneficiary of a retirement account

The most heavily taxed asset in your estate will almost certainly be your 401(k) or IRA assets. Consult with your tax planner and you will begin to see that donating all or a portion of your retirement account is more attractive than you might have imagined. Attempting to pass on a \$300,000 IRA to a child or other relative could result in a \$120,000 tax! Passing on stock or real estate to your children is much better from a tax standpoint. It is very simple to name PS-S as the beneficiary of a retirement plan. Naming a charity as a partial beneficiary can also be done very easily in most cases, but may require some extra steps in the planning process. Either way, a retirement fund should be at the top of your list of assets that can be passed on to charity at your death with the greatest tax benefits. To the contrary, retirement plan assets are not typically the best means of making a gift during your lifetime.

Gift Annuities and Charitable Remainder Trusts

If you are over 65, paying more in taxes than you would like, and could use some additional income, a gift annuity or charitable remainder trust could transform your retirement years in a very positive way. For example, a 72 year-old person would receive a 6%

annual payout from a charitable gift annuity. If the annuity is funded with appreciated stock, the capital gains can be avoided, and some of the annual payout will be tax-free income. And, not only will you avoid capital gains taxes, you will receive an income tax deduction for a large percentage of the amount that goes into the annuity. In this low interest rate environment, the person who is thinking about renewing a certificate of deposit would also benefit tremendously from the extra income and the tax benefits of a charitable gift annuity. After your lifetime, PS-S will become the beneficiary of the gift annuity. A charitable remainder trust works in a similar manner and is typically used for amounts of \$100,000 or more.

PS-S works with the Community Foundation of Northern Colorado to build the PS-S Endowment Fund. The Community Foundation staff is available to assist our donors who are interested in establishing giving plans that include PS-S. Contact Mary at PS-S (970.635.5901) or Ray Caraway at the Community Foundation office (970.224.3462) for more information.

Project Self-Sufficiency would like to thank the following organizations and businesses for their generous support over this past year.

Major Funders:

8th Judicial District Victim Assistance Fund
A.V. Hunter Trust
Anschutz Family Foundation
Bohemian Foundation
City of Fort Collins Community Development Block Grant Program
City of Loveland Human Services Commission
Community Foundation of Northern Colorado
Daniels Fund
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Women's Independence Scholarship Program

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Woodward Governor Charitable Trust

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Chinn Family Foundation

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