A publication of the IMF recognizing our supporters

Proof that Miracles Happen

WHEN PIGS FLY!

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Dear IMF Supporter,

As Director of IMF Member Events, it remains my absolute pleasure to work with IMF members throughout the country. Each and every IMF member has his and her own personal story, and each of these stories inspires the work I do. These personal stories also have powerful common thread: a desire to fund a cure while bringing public awareness about myeloma into communities – cities, towns, clubs, and groups of family and friends that the IMF might not otherwise reach.

Every event, no matter how large or small, contributes to our cause in innumerable and very important ways. I hope the events you read about in this issue of Making Miracles inspires you to look at your own schedule, in terms of what you are already planning on doing with your community with your family and with your friends, and how you can potentially add a fundraising and awareness element to your plans.

If you’ve ever thought of hosting a potluck, throwing a party, going roller skating, playing softball, training for a run, writing letters to your friends, celebrating a milestone – anything you can imagine – and would like to turn it into a public awareness and fundraising event with minimal effort, please give me a call or send me an email. I would love to chat with you, and I am here to work with you all the way through!

With warmest regards and with much appreciation,

Suzanne Battaglia
Director, Member Events
Oh, the things we jokingly put off for "When pigs fly!"

For sisters Ellen Grammel and Teresa Meier, that procrastination list once included challenging themselves by running a half-marathon. But in May 2012, Ellen and Teresa did exactly that — racing in the Flying Pig Half-Marathon in Cincinnati, Ohio in support of the IMF and in honor of their father, Chris Meier.

When their father was diagnosed with myeloma in November 2009, the disease was already familiar to Teresa. She was in medical school at the time, and had learned about it in her course of study. Her father, a physician, was also already familiar with myeloma. Nevertheless, it was a significant learning curve for their entire family once myeloma was hitting close to home, and they sought a community to help them through the transition.

Ellen and Teresa’s father and mother found the IMF-supported Cincinnati Area Multiple Myeloma Networking Group, and also attended the IMF’s Patient and Family Seminar and Regional Community Workshop in Cincinnati. “We have seen firsthand the valuable support and information made available to patients and their families via the IMF,” Teresa says. “The IMF is such an important resource.”

From Day One, my Dad’s fight against myeloma became our family’s fight too. He was the one going through treatments and suffering the side effects, and we were left frustrated and anxious to pick up the slack where we could, to always be there for him and for each other.

To combat our frustration and feel like we were doing something to help, my siblings and I started the Wamp Swim for Multiple Myeloma when by Dad was still a new patient. As a lifelong swimmer and volunteer coach, and with siblings and friends on our summer county club swim team, a swimming fundraiser seemed like a natural fit. We picked the third weekend in July, the weekend before swim team championships, when everyone was still in town and we could get all the kids on the swim team to participate. That first summer, we filled the pool with swimmers who went out seeking pledges and donations for the IMF in support of my Dad and our family. It was an amazing and empowering success.
Irish Traditions for the CAUSE

Irish traditions lead to fun and beloved events, and A Song for Ireland is no exception. This past April, Kate and Doug Farrell hosted their fourth annual IMF fundraiser wrapped around their traditional Irish family celebration—a tradition that has been passed along by generations of Farrells. “Ever since Doug was diagnosed, we’ve been inspired to host the event not just to celebrate our Irish roots, but also to raise support for research for myeloma and to create awareness,” Kate explains.

This year, 150 revelers gathered at City Tap House in Philadelphia to enjoy live Irish music, terrific food and drink, raffle prizes, and the camaraderie of family and friends. Four years in, Kate and Doug love the fact that there can still be surprises. “Every year has new faces,” Kate says. “It’s always great to be able to educate new people about myeloma, but what surprises us most is that within the group of guests, every year we meet people who have experienced myeloma in their own family.”

Suzanne Battaglia, IMF Director of Member Events, was thrilled to be a first-time attendee. “The wonderful theme made the camaraderie really special, especially when Doug got up to the microphone and sang in his beautiful Irish tenor.” Suzanne reflects. “It was obvious that a community of friends and family, Irish or otherwise, really look forward to showing their support.”

A Song for Ireland’s influence also extends beyond those who gathered together in Philadelphia. “There were an additional 75 people invited who could not attend, but made donations in support,” says Kate. “We just feel supreme gratitude for our community of friends and our family. This year we had a moment where we celebrated our wonderful parents and family who are no longer with us, but who inspired our love of our Irish heritage. Life is about so much more than just myeloma.”

When your 2014 event is officially scheduled by the time your 2013 event ends, you know you have a good thing going. This is the story for Carol Klein and Anne Girod with Ladies Game Day Blasts Myeloma, which just played its fourth hand in May 2013 at the Lakewood Country Club in Rockville, Maryland—and already has next year’s fifth annual event on the books.

Carol and Anne do not take the success for granted. “There are ten of us who plan and organize. We are a team, and the team makes it happen,” Anne says. They are also grateful that women enthusiastically return year after year, plus that each year’s event continues to grow in attendance. In their first year, 50 friends joined them. This year’s record-attendance saw 130 women playing four different card games, eating lunch together, vying for door prizes, taking the opportunity to learn more about myeloma, and supporting those who live with it and fight against it.

“Since this was our fourth year, we really had the logistics ironed out,” Carol explains. But they also took the opportunity to add new elements, including a more extensive lunch menu, and volunteer officials (from the American Contract Bridge League as well as local instructors) to organize and score the bridge games. “They’ve already told us they are happy to donate their services again next year, which is wonderful,” Carol says. “I am very, very pleased with the camaraderie this event creates, and the overall feeling of enthusiasm the fills the room.”

“I was truly impressed by the number of women who participated,” reports Meghan Buzby, IMF Director of U.S. Advocacy, who happily attended. “You could feel the energy as the women spent time catching up and making new friends in the spirit of our cause. It was a magnificent event.”

“You only need to meet Carol’s husband Benson to want to be there, and to want to help find a cure,” Anne adds. “And our past three events were so successful. Why wouldn’t we keep building on them?”
When Cynthia Howard was diagnosed with myeloma, her friends had never heard of the disease. But as members of Helping Hearts, a group of 43 women in their community that actively reach out to organizations in need, Cynthia’s friends were already primed to actively engage in a new cause. A member of Helping Hearts herself, Cynthia was nevertheless overwhelmed by her friends’ idea. “It was very humbling,” Cynthia recalls. “It’s in my nature to help and to give, so it was hard to process that it was being done for me.”

Helping Hearts’ goal was to support their friend while raising research funds and awareness of myeloma. The group decided to organize a fundraising walk, calling it Cynthia’s Pack 5K. The idea was a bit larger than their typical giving projects – and it became even larger than they had anticipated. “At first I thought it would just be a word-of-mouth group of neighbors and friends,” Cynthia says. But the Helping Hearts
As you can see from the pages of this issue of Making Miracles, 2013 is shaping up to be a creative and prolific member fundraising year for the IMF. But we also want to make sure we celebrate all of the incredibly valuable events of 2012. These events raised vital proceeds for research and support, and brought myeloma awareness to people all across the country, including communities the IMF might not otherwise be able to reach.

Let’s start with some milestone celebrations: For both Michael Walton’s wedding and Rachel Cavanaugh’s wedding, the newlywed couples requested donations of support to the IMF in lieu of traditional gifts. Joan and Harold Dozier requested the same of their family and friends, who joined them in celebrating their 50th wedding anniversary, as did both Joyce Dean and Noelle Rustico for their birthday celebrations. And amongst our youngest organizers this year, the 7th Graders of Brandeis Hillel Day School donated to worthy causes like the IMF rather than receive Bar and Bat Mitzvah gifts for themselves.

Celebrating is also more fun with music and games. Slava Rubin organized his 7th Annual Music Against Myeloma event. Nancy Ellis produced A Tribute Concert to Dominik Zuchowicz. Anne Girod and Carol Klein hosted their 3rd Annual Ladies Game Day Blasts Myeloma (see page 4 to read about their 2013 event), and Jack Aiello threw another terrific Poker Bash.

Food, drink, silent auctions and raffles are fun too! The fifth Dennis Werra Family Benefit featured tantalizing food and raffle prizes, as did the Raven’s Roost Bull & Shrimp Feast, hosted by Bonnie and Jim Schleicher. Penny Rivera hosted lunch and a silent auction as a One Year Memorial for Dr. Manuel Rivero. Holly Carson held an elegant Wine Tasting Fundraiser. Both Ashley Jones and Molly Perry organized scrumptious bake sales in support of the IMF. Nancy and Bryan Bruvsen oversaw a raffle for us, as did 5th grader Benton Rabitsch, our youngest fundraiser in 2012.

So many wonderful, long-time IMF golf fundraisers clearly mean that these are fun events as well. Bob Zins oversaw the 13th Annual JC Memorial Golf Tournament. The Coach Rob Charity Golf & Benefit Bash, organized by Rob Bradford, and the Meredith Fiacco Memorial Golf Tournament, organized by Melanie Nichols, both celebrated their seventh year of fundraising success. The Czerkies family hosted its 5th Annual Carolyn Czerkies Memorial Golf Outing. In 2012, two new golf fundraisers also joined the IMF ranks: Maurice Pierre organized the Support Sheldon Golf Tournament, and Gail and Andrew Berman created the Wayne Hamby Memorial Golf Tournament.
Fundraisers of 2012

IMFers also love to walk and run for our cause, and who are we to stop them? The Philadelphia Multiple Myeloma Networking Group hosted its 4th Annual Miles for Myeloma 5K, Charlotte Matney organized the Matney Walk, and Jeff Kearney completed the first leg of A Walk to Cure with Jon Stoudemire. Tracy Finegan ran the Philadelphia Marathon in honor of her mother, Brian Helstein ran the Laguna Hills Half Marathon in memory of Seymour Reinstein, and Ellen Grammel and Teresa Meier participated in the Flying Pig Marathon in honor of their father.

Clever fundraisers have also figured out a couple of other ways to get from here to there while supporting our cause: Andy Sninsky keeps on pedaling as a Bicyclist Riding in Search of a Cure. Tom Chelius participated in MiniUSA, a cross-country drive for Mini Cooper car enthusiasts. Technology means that reaching out coast-to-coast can also be achieved online: Jerry Walton’s Veterans Against Myeloma Campaign continues create a national community of veterans. Matt Jacobs created another successful email campaign for us, and Sean Colligan launched his first fundraiser, in honor of his friend Jeff Jones.

IMFers are also an artistic and fashionable bunch. Doug Farrell’s Leaving the Beach handmade cards are a treat to receive. Dianne Terry participated in a Fundraising Art Fair. Carol and Benson Klein’s ongoing Trooper Benson fundraiser, featuring the comic strip artwork of Bill Rechin and Don Wilder, continues to bring smiles to many faces. In the fashion world, Darlene Ritz produced a Fashion Show at the Art Institute of California, Jordon Cook threw a Jewelry Party, and Kerri Marioni once again raised funds and awareness with her annual Myeloma Month at Salon 926. IMFers also capitalized by throwing fashion to the wayside: both Sandra Wolfe and the Ben Venue Company organized Casual Jeans Fridays for our cause.

Whether it’s high-style jewelry or your favorite old pair of jeans, whether you’re running a 5K or holding a royal flush, whether you’re dancing the night away to a terrific band or curled in a corner eating your favorite food – every idea you have and everything you love to do can become an inspired fundraiser! If you’re interested in taking your idea to fruition – any idea – please contact Suzanne Battaglia at SBattaglia@myeloma.org or (800) 452-2873.
Ellen and Teresa decided they also wanted to engage themselves in the community, and to give back to the cause. They thought about what their fundraiser could be, and they realized: It was time for pigs to fly.

“I called the IMF, was put in contact with Suzanne Battaglia, and we talked about running the half-marathon,” Ellen recalls. “Suzanne gathered information and sent it to the IMF’s web design team. They set up a great web page for us, which shared details about our fundraiser, our family’s experience with myeloma, and made it easy to donate to us with the click of a button.” Ellen and Teresa shared their dedicated fundraising page with friends and family. They trained vigorously for their first ever half-marathon, which they successfully ran, donned in IMF t-shirts and caps, raising money and awareness for the cause.

“We were so excited to have raised that money for the IMF, and to raise awareness of myeloma through the event,” Teresa says. “We knew right away that we wanted to do it again.”

May 5, 2013 marked the sisters’ second Flying Pig Half-Marathon. “This year’s race felt different for Teresa and me,” Ellen says. “Our nervousness was replaced by excitement, because this year we already knew we could do it. The training and the race seemed easier this year.”

Their confidence and ease this second time around also applied to their fundraising. Ellen and Teresa set up a new web page through the IMF, and with their success the previous year, they felt empowered to share their donation link with a wider network of people than they had for their 2012 race. They increased the number of people they contacted through their email blast. They also recruited their father to place a printed-image copy of their web page in the office of his medical practice, along with pull-tabs containing the contact information for the IMF, and how donations could be made. Their father placed another copy in the doctor’s lounge of the hospital where he makes rounds, also including his own personal letter explaining how valuable a resource the IMF is for patients and the medical community.

Ellen and Teresa were also impressed that this year, the IMF’s dedicated fundraising pages had become even more sophisticated, an online experience they felt benefited both their supporters and themselves. “I liked that I could track all of the donations online, and send thank you emails right away,” Ellen says. “Seeing the donations accumulate as the race day approached was exciting and inspiring.”

The sisters saw the significant results in their expanded fundraising efforts. “This year, it seemed that more donations were coming to us through word of mouth,” Teresa observes. “We shared our efforts with more people, who in turn shared it with their people, which resulted in more donations and more awareness.”

In fact, for their second Flying Pig Half-Marathon, the sisters increased their fundraising output by almost 70 percent. “We are excited and awed by the increase in donations to the IMF we received this year. We felt we were truly supporting our dad and other patients with myeloma,” Ellen says.

With two half-marathons now under their belts, flying pigs no longer feel so out of the ordinary. Reflecting on how the 15 year-old Flying Pig Marathon got its name, Ellen explains Cincinnati’s roots: “In the 1800s, many of the local farmers raised pigs, and riverboats filled with pigs were brought into the city. So in 1988, when Cincinnati’s riverfront was renovated, Andrew Leicester designed a park depicting the city’s history. He included four smokestacks to symbolize the riverboats, and on top of each smokestack he placed the statue of a flying pig. When avid Cincinnati runners established the race, and chose the riverfront as its location, they felt it was most fitting to name it the Flying Pig Marathon.”

“The course is known for its challenging hills and fun, family-friendly atmosphere,” Teresa adds. “Andrew Leicester created those statues to represent the pigs who gave their lives so the city could grow, and the Flying Pig Marathon honors that idea of dedicating yourself to a larger, important cause.”

Challenge, fun, family, and an important cause. What a perfect fit for a fundraiser.
SAVE THE DATE

INTERNATIONAL MYELOMA FOUNDATION

7th Annual
Comedy Celebration

hosting the Peter Boyle Research Fund
and supporting the Black Swan Research Initiative™

Hosted by
Ray Romano

(additional performances to be announced)

Saturday, November 9, 2013

The Wilshire Ebell Theatre & Club in Los Angeles, California

For information about sponsorship opportunities, please call (818) 487-7455
or email events@myeloma.org or visit comedy.myeloma.org

Photos from the 2012 Comedy Celebration
For eight summers, the Wamp Swim was an annual summer tradition. One summer, we were even able to coordinate events at multiple pools, getting even more kids and parents involved in the cause. Each year, we had a raffle with prizes donated from local businesses. Food was provided by generous donors like Coca-Cola, Frito-Lay and our local bagel shop Lox, Stock and Bagel. We had Wamp Swim t-shirts made in order to raise awareness. They were sponsored by Saint Francis Hospital and Medical Center, where my Dad was often a patient, and they became a staple of everyone’s summer wardrobe. It still makes me proud to see so many of my swimmers posting pictures in their “retro” Wamp Swim shirts.

Over eight years of Wamp Swim events, our friends, family, and colleagues joined with us to raise almost $150,000 to help fund multiple IMF Novis Research Grants, with thousands more of in-kind contributions for the cause. Our goal was to raise money for the IMF, to help patients and families like ours and to hopefully find a cure, but we found we also got so much more. We spread awareness. We created a community.

“For my Dad, advocacy was not only wearing the IMF colors, but also talking with many other patients about LIVING with myeloma.”

In addition to the Wamp Swim, we had all become advocates for the cause. I remember my first lobby day on Capitol Hill representing the IMF during “One Voice Against Cancer.” At the time, I was a young political science student who’d interned for members of Congress, and I was politically active on my college campus. To go to Washington, D.C. as an advocate for multiple myeloma was an incredible experience, one that would later shape my career decisions. But advocacy comes in many shapes and sizes. For my less politically active siblings, it came in the form of wearing our IMF bracelets and Wamp Swim t-shirts, and talking to friends and family about the disease that made our Dad a little different.

For my Dad, advocacy was not only wearing the IMF colors, but also talking with many other patients about LIVING with myeloma. I remember countless occasions while sitting in the clinic for treatments where my Dad would offer support and encouragement to new patients. As a 12-year patient, my Dad’s fight gave many others hope and inspiration, but he always used the opportunity to point them to the IMF as a resource, and to brag a little about the work we’d done to support the effort. Without fail, we would return to the next treatment with an IMF pin and bracelets for the patient and their family. I will never forget my Dad’s last encounter with a new myeloma patient, just a few weeks before he died. My Dad was very sick and enduring complications from the final stages of the disease, but he was as optimistic as he always was. He sat in his treatment
A gift annuity is a simple contract between the donor(s), an individual or couple, and a charitable institution. In exchange for a contribution from the donor(s), the charity promises to make fixed payments for life to one or two annuitants. The amount paid is based on the age of the annuitant(s). The charity invests and manages the contribution, and when the last annuitant has died, uses the remainder of the contribution for its charitable purposes.

**What are the benefits?**

In addition to fixed payments, a charitable gift annuity may provide other benefits:

- **Immediate tax deduction**: A gift annuity may provide a tax deduction at the time of the contribution.
- **Guaranteed income for life**: The donor receives fixed payments for life, regardless of how the market fluctuates.
- **Testamentary giving**: The remaining balance at the last annuitant’s death can be used for other purposes.
- **Continued personal involvement**: The donor can continue to contribute to their favorite cause through philanthropy.

### One Life Annuity Rates

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### Two Life Annuity Rates

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by Heather Cooper Ortner
Executive Vice President, Development

Sometimes the simplest things have the strongest appeal. Take a charitable gift annuity – through this time-honored arrangement, a donor makes a contribution to a charitable organization in exchange for fixed payments for life. The IMF is excited to announce that we are now offering this opportunity for our donors.

An annuity is “the payment of an annual amount or allowance.” A charitable gift is a “gift to a charity.” Put them together and you have a charitable gift annuity — the giving technique with something for everyone. It’s an ideal plan for those who would like to make a significant gift while continuing to receive income from their assets.

### The Epitome of a WIN-WIN investment

by Abbie Rich

My husband, Jim, and I have made a contribution in exchange for one of the first IMF charitable gift annuities, if not the first. This is a new program for the IMF, and we jumped on it.

Why? Because investing in an IMF charitable gift annuity makes a lot of financial sense. Let me explain how it works: When we made our gift to the IMF, an annuity was triggered to be paid to us. Our payments are fixed, regardless of how the market fluctuates, and we can take an immediate tax deduction on the gift.

It’s a conservative annuity. It will earn us about the same rate that we would get if we put the money into a CD. However, the income from our Charitable Gift Annuity may add up to more than the interest we would earn by buying a CD. But that is just considering our benefits.

There is nothing conservative about our desire to benefit the IMF. We are gifting this money to the IMF because doing so is a win-win for the both of us.

We like that we’re helping the IMF because we know how much the IMF has done for the entire myeloma community since the organization was founded more than 20 years ago. I’ve been privileged to see the IMF’s contributions first-hand. For almost 12 years I’ve served as the IMF’s web producer. Now, I am retiring. In those 12 years I have seen how much is accomplished by a small but determined staff. How they identify a need, whether it is in research or support or advocacy or education, and they respond to it. How they create programs out of sheer energy and willpower. And I have personally seen how people are touched by their dedication. Honestly, they rock.

Also, I have to tell you that Jim finds this gift infinitely more appealing than the time we attended an IMF gala (before it became the hilarious Comedy Celebration that it is today) and at the live auction I impulsively bid on and spent $6,000 for a weeklong trip to an exclusive resort in Belize. We had a beautiful little house with an infinity pool and two housemen to attend to our every need. Okay, we were sick for six out of the seven days. And we were prohibited from wandering around and speaking to any of the other guests because they were very busy enjoying their “privacy.” I’ll admit that in our diminished state we couldn’t canoe, snorkel, or travel to the interior to see the animals. But I do think my husband exaggerates when he tells people it was the trip from hell.

With the IMF charitable gift annuity, we have no bugs, no intestinal distress, AND we earn money while helping the IMF help others. Really, it’s a no-brainer. And the epitome of a win-win investment for us.
I’m the publications designer for the IMF. On my way to the IMF Holiday Party in December 2012 the engine of my 2002 Mazda Protegé 5 blew a headgasket. The car had 183k miles on it and the rings were bad, so the required repair would have been an expensive engine rebuild or replacement. As much as I liked my Mazda, on such an old car it was not worth it. Instead I opted to buy a new car.

There are many lessons I learned from my Dad’s fight with myeloma, the least of which was to never give up. My goal is to continue to help the IMF as both a fundraiser and an advocate to continue my Dad’s legacy, and to give hope to myeloma patients and their caregivers.

The towtruck showed up on time, I filled out a few legal papers, and then waved goodbye to my old friend. A couple weeks later I got an email from v-Dac that the car sold at auction, and later I was mailed a notification for how much money was donated to IMF. Pretty nice! (Suzanne Battaglia, Director of Member Events, thought so, too.) It was more money than I’d expected. And the procedure with v-Dac was actually much simpler and speedier than I’d expected. I highly recommend you consider donating your old car, whether running or not. You get a tax benefit. It’s pretty danged easy to do. And a good thing for the IMF!

You’ll find v-Dac online at www.v-Dac.com or you can call them at 877-999-8322. Contact Suzanne Battaglia at SBattaglia@myeloma.org or (800) 452-2873 for additional details.
Helping Hearts — continued from page 5

women continued to be inspired by ideas, and Cynthia’s Pack 5K ultimately encompassed not only a walking route through Sedgefield Country Club Golf Course (in Greensboro, North Carolina), but also an extensive bake sale and a raffle with many high-ticket items. They also created a tent that housed IMF t-shirts, the IMF’s publications about myeloma, and the opportunity to make additional donations.

Even as their idea expanded, the Helping Hearts women themselves were wonderfully surprised by the turnout. “Leading up to the event, 100 walkers were signed up, and a few dogs too,” organizer Lin Bostian reports. “But the morning of March 25th, more than 50 additional people joined us. It was amazing! It was a beautiful day for our community to come together to honor our friend.”

In addition to the enormous outpouring from local family and friends, Helping Hearts had an additional surprise for Cynthia: her best friend from high school came to town to walk for the cause. “I am surrounded by a wonderful group of friends and family that give me amazing support,” Cynthia says. “It’s been a difficult couple of years, but I want them to have not worked for this in vain, and I finally have hope.”

“It was amazing! It was a beautiful day for our community to come together to honor our friend.”
benefits, including:
• A portion of the payments is usually tax-free
• Charitable deduction in the year of the gift
• An annuity rate often higher than the interest paid on current fixed investments
• Reduced capital gains tax
• Secure payments backed by the IMF’s unencumbered assets
• Often an increase to your cash flow
• Satisfaction of assisting the IMF in its mission.

How does it work?
Most charitable gift annuities are funded with cash or long-term appreciated securities. When you contribute securities, the annuity payments will probably exceed the dividends you were receiving. Married people typically provide for payments to be made over both of their lives. When a spouse passes away, the payments continue at the same level to the survivor.

The IMF invests and manages the contribution and at the end of the life of the donor(s) the remainder is available to the IMF to support our research programs and critical educational and support services.

The amount of the annual payments will depend on the amount transferred, the ages of the beneficiaries, and the annuity rate schedule in effect at the time of the gift. Once the annuity is established, the payments will remain fixed, regardless of changes in the economy. This makes the gift annuity especially attractive to donors over 60 who like the security of fixed payments. The IMF is a member of the American Council on Gift Annuities (ACGA), the country’s leading organization on charitable gift annuities. The rates published by the ACGA are used by the IMF in the development of all gift annuity contracts (see inset box for rate examples).

What about taxes?
The most notable tax benefit of a gift annuity is the charitable deduction in the year of the gift. The amount of the deduction depends on the rates in effect and on the age(s) of the annuitant(s) at the time the annuity is established. Gift annuities make sense not only for people in their retirement years, but also for those still working. While payments can be deferred until later years, a charitable tax deduction is available to offset current income.

An additional benefit occurs when appreciated securities are contributed. Capital gains tax is avoided on the part of the property that is considered a gift. The rest of the capital gain (assuming the donor is one of the beneficiaries) will be recognized over a period of years, spreading out payment of the capital gains tax. Consider the following examples*:

Stuart and Barbara M, who are both 75 years old, contribute $10,000 cash to the IMF for a gift annuity, naming themselves as the beneficiaries. As long as either of them lives, they will receive payments of $500 per year (an annuity rate of 5.0%). For the duration of their life expectancy, $410 of their annual payments will be tax-free. They will also receive a charitable deduction of $3,274.

Dorothy P, who is 80 years old, contributes $20,000 of securities (with an original cost of $8,000) to the IMF for a gift annuity. With an annuity rate of 6.8%, she receives fixed payments of $1,360 per year as long as she lives. For the duration of her life expectancy, $454 of her annual payments will be tax-free, and $681 of them will be taxed as capital gain. She also receives a charitable deduction of $9,339.

* The above numbers assume a gift made in September 2012, and the calculations are based on the 1.2% Charitable Midterm Federal Rate (CMFR) for July 2012.

Gift annuities are a popular gift vehicle, allowing people the opportunity to support a charity and at the same time provide for their future financial security. The IMF would be pleased to answer your questions or send you a personal financial illustration. Please contact me athortner@myeloma.org or 800-452-CURE (2873) to receive personalized information on your charitable gift annuity.

Editor’s Note: The IMF may issue charitable gift annuities in all states WITH THE EXCEPTION OF Alabama, Arkansas, Hawaii, Maryland, New Jersey, New York, North Dakota, Puerto Rico, Tennessee, Washington, and Wisconsin.
Upcoming Member Events in 2013

September 1, 2013
Salon 926 (Kerri Marioni) – Wilmington, DE
This salon is donating a portion of its proceeds throughout the month of September to the IMF. Salon 926 is located at 4723 Concord Pike, Wilmington, DE 19803 – (302) 426-9926

September 14, 2013
A Day at the Races – Monmouth Park Race Track, Oceanport, NJ.
Includes a catered luncheon and auction
http://online.myeloma.org/NetCommunity/monmouthracetrack

September 14, 2013
A Visit to Virginia’s Wine Country – 1st Annual Wine Tasting & Tour
Tour of Horton’s Cellars, Barboursville and Keswick Vineyards, and lunch at Michie Tavern
http://online.myeloma.org/netcommunity/virginiaawinetour

September 15, 2013
The Josh Billings Runaground Triathlon –
Tanglewood Music Center, Lenox, MA
http://online.myeloma.org/netcommunity/runagroundtriathlon

October 20-21, 2013
Coach Rob’s Benefit Bash and Golf Tournament –
Shingle Creek Resort, Orlando, FL
contact Todd Birmingham, 407-739-6268
http://www.coachrobscharities.com

October 26, 2013
First Annual Scare Away Cancer Walkabout for Myeloma –
La Quinta Community Park Baseball Field, La Quinta, CA
https://online.myeloma.org/netcommunity/scareawaycancer

October 26, 2013
Fourth Annual Wayne Hamby Memorial Golf Tournament –
Pinecrest Golf Club, Bluffington, SC
contact Andy Bertram, abertram@yahoo for more info.

The IMF Shopping Mall
Shop with the leading merchants on the internet, receive the same price as anyone else visiting their sites, and support the IMF at the same time! Visit the merchants using the links at shop.myeloma.org and, if you make a purchase, a percentage goes to support the IMF. Please remember that the IMF receives a donation only if you use the links on the shop.myeloma.org page, so please bookmark this page to ensure that when you are shopping your purchases are properly credited. E-commerce vendors include Amazon, Macy’s, Walmart, iTunes, 1-800-Flowers, Hotwire, The Sharper Image, Omaha Steaks, Dollar and Thrifty Car Rental, and many others. Keep checking back as we regularly add new stores to our mall. Thanks for your support!

The Hope Society

Cultivating the future by planting the seeds to sustain the IMF

The Hope Society Sustained Giving Program
With small, easy steps, you can make a huge impact on the continuation of the IMF’s mission. Hope Society members make simple, secure, recurring contributions to help maintain the level of quality that you expect from our programs and services.

You tell us how much and how often
Your monthly or quarterly gift will automatically be charged and you will be at the interval and amount that you choose. Each January, we will send you a statement of all your contributions for the previous year.

Benefits of Membership
Becoming a recurring donor means knowing that the IMF is getting the most out of your contribution by cutting the cost of paper and postage.

Membership Level | Giving Range
--- | ---
Member | $35 to $149 annually | $5 – $12 Monthly  
$10 – $37 Quarterly
Supporter | $150 to $499 annually | $13 – $41 Monthly  
$38 – $125 Quarterly
Friends’ Circle | $500 to $999 annually | $42 – $83 Monthly  
$126 – $250 Quarterly
Associate’s Circle | $1,000 to $4,999 annually | $84 to $208 Monthly  
$251 – $1,250 Quarterly
Partner’s Circle | $5,000 to $10,000 annually | $417 – $833 Monthly  
$1,251 – $2,499 Quarterly

In addition, by joining The Hope Society, you will receive:
✓ Ribbon of Hope pin
✓ Annual statements
✓ IMF Friends’ Program benefits for your annual giving level
✓ Recognition in future issues of Making Miracles

For more information program benefits, or to find out how you can join The Hope Society and set up your recurring gift, contact Randi Lovett at 818.487.7455 or at rlovett@myeloma.org.
Dedicated to improving the quality of life of myeloma patients while working toward prevention and a cure.

IMF Products

Your contribution for these items will help us provide critical education, research and support, raise awareness and show support for myeloma patients worldwide, and help us in our mission to improve the quality of life of myeloma patients while working toward prevention and a cure.

- **Ribbon of Hope Lapel Pins** ($5)
- **IMF Caps** ($15)
- **IMF T-Shirts** ($15)
- **Awareness Bracelets** (10-pack for $10)
- **IMF Holiday Ornaments** ($10)

**Imagine Moving Forward**

is the theme of the IMF’s myeloma bracelet. Wear one in honor, celebration, or in memory of a loved one. When people ask you about it, you’ll have a perfect opportunity to spread the word about multiple myeloma.

All merchandise can be viewed and/or ordered on our website myeloma.org