

Join us in the Legacy Circle

CVSM is always worthy of our annual support. However, it takes a much greater commitment to secure the future of CVSM and music instruction to benefit our children, families and communities. That is why I have made CVSM a beneficiary of my estate. -Elise S. Overcash

Sandy and I have always been impressed by the remarkable work the CVSM faculty and staff do and the talented and enthusiastic students they instruct. We have been happy to establish a foundation to provide tuition help for students and have named CVSM a beneficiary of a charitable remainder trust. -John Gates

The growth and impact of CVSM in its first 30 years is a small indication of what it can become in years to come. We want to keep this vital "quality of life" element vibrant and alive for future generations. -Clint and Mary Bolte

Plan for the future

A desire to plan for the future leads many to ponder their legacy. A BEQUEST is perhaps the easiest and most tangible way to leave a lasting impact on the people and organizations that mean a lot to you.

The CVSM Legacy Circle

We invite you to provide the gift of music for many years to come. Investing in CVSM students, faculty, performers and audiences ensures that future generations can enjoy and appreciate local musical arts as you have.

Cumberland Valley School of Music

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YOU can bring music to future generations



Wills,

Bequests

& Trusts



What kind of legacy will you leave?



The search for significance and desire to plan for the future leads many to ponder their legacy. For many of us, there is a need to leave a lasting impact on those dear to us and the world in which we live.

A bequest to CVSM is an effective way to make a gift and lessen the burden of taxes on your family and estate - as well as support music education and performances in the greater-Chambersburg, PA region.

Charitable Bequest

- Is a clause in your will that directs a gift to be made to a qualified charity when you pass away.
- Ensures the good work of CVSM when you are gone.
- Can help lessen estate taxes by providing your estate with a charitable deduction for the value of your gift.
- Check with your attorney, accountant and/or other tax advisor about implementing the best strategy for your situation.

Bequests can be made in several ways:

- Gift a percentage of your estate
- Gift a specific asset
- Gift of the residue of your estate
- Gift a specific dollar amount

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<u>Other Types of Gift</u> <u>Planning</u>

There are numerous ways to make a legacy gift to CVSM, such as outright gifts of:

- Life Insurance
- Securities
- Personal Property
- Real Estate

Deferred Gift Options:

Consider a future gift while retaining, or possibly increasing, income from the gift. These gifts entitle you to a current charitable deduction the year of the gift.

- Charitable gift annuities
- Deferred Charitable Gift Annuities
- Charitable Remainder Trusts & Unitrusts
- Charitable Lead Trusts

