



# Giving Wisely

## NEWSLETTER

FOR FRIENDS OF GIRL SCOUTS SAN DIEGO ♦ FALL/WINTER 2018

2018 PROMISE  
CIRCLE  
HONOREE  
SPOTLIGHT *p. 2*



*p. 3*

### POWERFUL EXPERIENCE OF CAMP

Four hundred forty-six girls received camperships this summer.



*p. 6*

### CAMP EXEC MENTORS INSPIRE TEENS

Girls encouraged to choose their own path.



# The Cushman Family: Girl Scouts for Life

For the Cushman family, Girl Scouting is a way of life that spans five generations. It all started with Grandmother M. Louise Miller, who co-led the troop of her Girl Scout daughter, Marjorie. Continuing this tradition, Marjorie and her husband, Stephen Cushman, raised two Girl Scout daughters, the now-grown Debby Parrish and Lori Moore. Debby was the troop leader for her own daughter, Britny, and Lori did the same for her daughter, Keely. Later, Britny's brother Nikolas married a Girl Scout alumna, Kristen. The Cushman family also has a future Girl Scout in the wings: Charli, the 11-month-old daughter of Britny and her husband, Tony Camacho.



*The Cushman family received our 2018 Promise Circle Award for its longtime involvement in Girl Scouting (from left, standing): Keely Moore, Allie Outcalt, Nikolas and Kristen Parrish with son Blake, Kent and Debby Parrish, Britny Camacho with daughter Charli, Marv Mittleman, and (seated) Trevor Moore, Marjorie and Stephen Cushman, Lori Moore, and (not pictured) Tony Camacho and Joe Bandini.*

**G**irl Scouting has long been a staple in the Cushman family culture. Debby and Lori were Girl Scout Cookie entrepreneurs under their mother's troop leadership, and wanting a constructive and uplifting environment for her daughter, Debby led Britny's troop for 13 years. Debby recalls, "It was the first experience she had in community service. She learned early how to give back and help others."

Debby has continued to proudly mentor girls in their leadership journeys. She is a champion of the Girl Scout Gold Award, and strives to eliminate road blocks so more Girl Scouts across our council can earn this prestigious honor. Under Debby's guidance, the girls in her troop and many others in her service unit completed Gold Award projects with lasting, positive benefits.

"Most of my girls earned their Gold Award, and it has been great hearing

how instrumental that was for them."

The Cushman family's Girl Scouting-inspired values and passion to change the world continue on generationally through the family's foundation.

**F**or the past 30 years, the Cushman Foundation has created an enduring legacy of civic leadership and proactive influence, supporting local projects "with a goal of bringing about constructive change and promoting human welfare." Cushman family members remain highly involved in our local community, giving both time and financial support. The family's generosity includes contributing to Girl Scouts San Diego's Gold Award ceremony, Cabin 3, and Urban Campout.

"We want to give smartly, make a difference in San Diego, and be impactful," says Debby.

The Cushman family hopes its contributions will continue to make Girl Scouting possible for every girl, regardless of her circumstances. In Debby's words: "Our dream is that all girls benefit from the power of Girl Scouts so they can step out into the world and achieve anything they want to do!" Her niece, Keely, is among those who discovered firsthand how Girl Scouting builds future leaders.

"Girl Scouts has helped us all to build courage, confidence, and a strong character. It is really special to be part of an organization that has impacted our family since our great grandma was a little girl," reflects Keely.

Girl Scouts San Diego recognized the Cushman family for its sustained level of support. Cushman family members were our guests of honor at the 2018 Promise Circle and Juliette Gordon Low Society Reception on Oct. 25 (see p. 4).

## The Power of Camperships

Every summer, Girl Scout camps are bustling with girls ready to embark on adventures and try new things. Robot-building, canoeing, adventure courses, hiking, archery, and coding are examples of what Girl Scout campers experience—some for the first time. Through activities like these, girls overcome fears and take risks. They are challenged and build resilience. Campers learn to love the outdoors and become caretakers of our environment.

Camp is a transformative experience where, within days, girls build their leadership skills. This year, 3,870 girls attended Girl Scout camp and grew from that experience. Because of the generosity of our donors, along with Girl Scouts who donated their cookie rewards to help fund “camperships,” 446 girls were able to go to camp. Just imagine: 446 girls would have missed out on spending a night away from home, riding a horse, experimenting with science, making new friends, building confidence in a theatre production, or testing themselves on the High Ropes Challenge Course.

In some cases, these adventure camp experiences allowed girls to take a break from hardships and simply have fun! Thanks to you, girls from foster care, homeless shelters, low-income families, or with special needs, went to camp this summer.

Girl Scouts San Diego’s actual cost to run camps averages \$2,000-5,000 per girl per session. However, through support from donors, we are able to subsidize our camps to ensure more girls can have outdoor adventures, which keeps camp available to girls for \$100-500 per session. Additionally, more than two-thirds of campers benefited from reduced fees, which made the fun and adventure of Girl Scout camp affordable and accessible, regardless of family circumstances.

A heartfelt thanks to everyone who supported Girl Scouts at camp this year!

To send a girl to camp, or to learn about other ways to help fund our outdoor programs, contact Director of Development Laura Rice at 619-610-0735 or [lrice@sdgirlscouts.org](mailto:lrice@sdgirlscouts.org).



Nearly 100 girls attended Mountain Adventure Camp.

## Honoring Cool Women, Investing in Emerging Leaders

Each year, Girl Scouts San Diego honors exemplary women whose personal and professional lives make them consummate role models for girls. Cool Women make the world a better place as they balance work, family, friends, and community service. During mentoring sessions, a luncheon, and ceremony, these female leaders share the spotlight with the Emerging Leader Girl Scouts who are recognized for their outstanding achievements by their professional mentors and community leaders.

Proceeds support programs that empower Girl Scouts to use their voices, develop a strong sense of self, step outside their comfort zones, and build resilience.

*Honoring Cool Women*

*Cool Women*

*Investing in Emerging Leaders*

**Save the date:**  
**Friday, March 22, 2019**  
**11:15 a.m.-1:30 p.m.**  
**Kona Kai Resort**  
**Shelter Island**

To learn more about the Cool Women and Emerging Leaders luncheon and partnership opportunities, visit [sdgirlscouts.org/coolwomen](http://sdgirlscouts.org/coolwomen).

For details about the Emerging Leaders Program, go to [sdgirlscouts.org/emergingleaders](http://sdgirlscouts.org/emergingleaders).



Juliette Gordon Low Society member Mimi Murray spent time with local Girl Scouts during our recent celebration. For more event photos visit [sdgirlscouts.org/promisecircle](http://sdgirlscouts.org/promisecircle).

## Promise Circle and Juliette Gordon Low Society Reception

Esteemed members of the Promise Circle and Juliette Gordon Low Society recently gathered at the home of longtime Girl Scouts San Diego friends Tange and Tom Gavin to present the Promise Circle Award to the Cushman family (see p. 2). The exclusive award honors generous donors who embrace Girl Scout values and demonstrate an extraordinary and sustained level of support for Girl Scouts San Diego.

During the celebration, Promise Circle and Juliette Gordon Low Society members were recognized for the immense impact they make when they choose to invest in Girl Scouts.

The Promise Circle is our group of special donors committed to developing girls into the next generation of leaders by making

an annual investment of at least \$1,000. These donors ensure that our local Girl Scouts have the resources they need to reach their fullest potential.

Members of the Juliette Gordon Low Society are dedicated to sustaining Girl Scouting in the future by naming Girl Scouts San Diego as a beneficiary in their wills, retirement plans, living trusts, donor advised funds, life insurance policies, remainder gifts of real estate, or other estate planning tools.

To learn more about the Promise Circle, contact Director of Development Laura Rice at 619-610-0735 or [lrice@sdgirlscouts.org](mailto:lrice@sdgirlscouts.org). For additional information about the Juliette Gordon Low Society, contact Gift Planning Officer Merle Brodie at 619-610-0804 or [mbrodie@sdgirlscouts.org](mailto:mbrodie@sdgirlscouts.org).



Financial and estate planning volunteers (from left) Carol Stachwick, CPA; Nancy Spector, Esq.; Girl Scouts San Diego Gift Planning Officer Merle Brodie; and Teresa Kakadalis, CFP, CDFA served as Volunteer Conference session panelists.

## Ten Tips for Financially Savvy Women

During our Volunteer Conference in August, our What Every Financially Savvy Woman Should Know workshop panelists shared actionable steps on how to plan for the future:

1. Select a trusted attorney and financial advisor or accountant.
2. Avoid the courts and the IRS whenever possible. If you have more than \$150,000 in assets (without a beneficiary designation), you should have a trust to keep your estate out of probate following your death.
3. Select guardians to care for your minor children in case you die unexpectedly. Create a letter of intent so the guardians understand your wishes.
4. Review successor trustee and agents every few years.
5. Check your beneficiary designations.
6. If you have a child with special needs, create a special needs trust.
7. Communicate with your adult children regarding who your financial professionals are, and share your estate planning documents.
8. Consider a 529 plan, which is an excellent way for parents and grandparents to save money for children's educations.
9. Make sure your parents' estate is in order. Talk to them sooner rather than later about their wishes for when they can no longer take care of themselves. Go to the bank with them. Research assisted living options, and agree on where they will live later in life. Simplify your parents' finances and confirm so there are no misunderstandings.
10. Consider leaving a legacy to Girl Scouts San Diego with a gift in your will or trust, or a beneficiary designation in your IRA or life insurance policy. To learn more about giving options, contact Gift Planning Officer Merle Brodie at 619-610-0804 or [mbrodie@sdgirlscouts.org](mailto:mbrodie@sdgirlscouts.org).



## Seven Things You Need to Know About the New Tax Law

You may be wondering how the introduction of the new tax law this year may impact you. For many taxpayers, the lower tax rates create an opportunity in the form of increased disposable income.

Following are the main takeaways of the new law, along with some things to consider for tax readiness and charitable giving.

### What's different?

#### Income tax brackets

Whether you're a single filer or a married person who files jointly or as head of household, your tax bracket will be new in 2018.

The new law maintains the seven existing tax brackets, but lowers rates for most brackets (to 10, 12, 22, 24, 32, 35, and 37 percent). Most taxpayers will see their tax rate decrease. A single person with an income of \$70,000, for example, will go from a 25 percent tax rate to 22 percent under the new law.

As a result of these changes, you may now have an opportunity to give to the charitable organizations you care about, such as Girl Scouts San Diego.

#### Higher standard deductions

The standard deduction is nearly doubled to \$12,000 for single filers, \$18,000 for heads of household, and \$24,000 for joint filers. You may be less likely to itemize on your taxes and use the income tax charitable deduction.

The increased deductions provide an incentive to give more to charity in one particular year over another to exceed the standard deduction and be able to itemize.

#### Itemize deductions

If you elect to itemize this year, your deductions may look a little different (though charitable deductions remain under the new law). Under the new plan, you will be able to deduct up to a total of \$10,000 for state and local taxes. If you purchase a new home, there is now a cap on the mortgage interest deduction for the first \$750,000 of debt on a newly purchased home.

#### Charitable contributions for cash gifts

The new law increases the current limitation of 50 percent of your adjusted gross income for donations by cash, check, or credit card up to 60 percent. Higher net worth donors may want to consider increasing cash gifts.

### What's the same?

#### Charitable deductions

You will still be able to deduct your charitable contributions if you itemize your taxes.

#### Long-term capital gains and dividends

The tax rates on capital gains and dividends remain the same (at 0, 15, and 20 percent, depending on your tax bracket).

#### Charitable contributions of appreciated property

The limitation on charitable gifts of long-term appreciated property to public charities will remain at 30 percent of your adjusted gross income. You can still carry over any excess for up to five additional years.

For questions or assistance, please contact Gift Planning Officer Merle Brodie at [mbrodie@sdgirlscouts.org](mailto:mbrodie@sdgirlscouts.org) or 619-610-0804. She would be happy to discuss how you can support Girl Scouts San Diego.



Merle Brodie

Gift Planning Officer

619-610-0804 or [mbrodie@sdgirlscouts.org](mailto:mbrodie@sdgirlscouts.org).



## Camp Exec Mentors Open Doors to Girls' Futures

During our third annual Camp Exec, 34 Girl Scouts in grades 10-12 spent a weekend at Camp Whispering Oaks learning about career success and leadership development from 20 high-achieving professional women. Mentors included San Diego Superior Court Judge Sharon Kalemkiarian (pictured, below right). She was introduced to the opportunity by Kathryn Ashworth (below center), a Girl Scouts San Diego Cool Woman of 2013 and Camp Exec mentor.

The program addressed topics like social and business etiquette, projecting a positive image, developing a personal brand, and networking strategies—as taught by the pros! Grouped into “squads” based on strengths and interests, girls and mentors shared dreams, life lessons, and how to turn challenges into opportunities. Campers

also explored the High Ropes Challenge Course, tried their hands at catch-and-release fishing, and practiced archery.

“Camp Exec is an incredible experience that fosters community and values the mentorship model, especially when discovering your own strengths and how to use them to help others,” said mentor Syp Siligato, Intuit Product Designer and Co-founder of Live Offline. Special thanks to Gold Sponsor Wells Fargo, Bronze Sponsor Northrop Grumman, and all our mentors for making Camp Exec possible.

For more information about next year’s session and other ways to support Girl Scout leadership programs, contact Program Specialist Steph Dawes at [sdawes@sdgirlscouts.org](mailto:sdawes@sdgirlscouts.org) or 619-610-0792. To view photos from Camp Exec, visit [sdgirlscouts.org/campexec](http://sdgirlscouts.org/campexec).



### 2018 CAMP EXEC MENTORS

**Melanie Amarasekara**, Program Manager, Northrop Grumman

**Patrice Amon**, Latinx Producer in Residence, San Diego Repertory Theatre

**Kathryn Ashworth**, Founder, Voices for Children, Retired

**Allison Blake**, COO, WorthPointe

**Tiffany Chatham Smith**, Sales Manager, Regent Publishing Services

**Pamela Cosman**, Professor, Electrical and Computer Engineering, UC San Diego

**Anne Fege**, Forrester

**Jennifer Harris**, Veterinary Surgeon

**Sara Herrmann**, Quality Complaint Analyst, Illumina Inc.

**Devin Jones**, Associate Director, Point Loma Nazarene Strengths and Vocations Center

**Divya Kakaiya**, Founder and CEO, Healthy Within Inc.

**Sharon Kalemkiarian**, Judge, San Diego Superior Court

**Stephanie Malyn**, Donor Engagement Manager, ACLU San Diego

**Margaret Paddock**, Regional Managing Director, Wells Fargo

**Ashley Parker**, Manager, Northrop Grumman

**Laura Rice**, Director of Development, Girl Scouts San Diego

**J. Summer Rogers**, Startup CEO, Serial Entrepreneur

**Brittany Russell**, Fund Development Consultant, Illuminate the Bay Campaign

**Syraseuth Siligato**, Design Leader at Intuit, Entrepreneur

**Kate Tesch**, Attorney, Public Defenders Office



## Spread Your Charitable Dollar with Percentage Giving

Regardless of your income level, you can make a difference for the causes you care about, including Girl Scouts San Diego.

While normal expenses might make up most of your family budget, you can still make an impact on the charitable organizations you love without making major financial sacrifices. Giving a percentage of your estate is an easy way to leave a legacy.

### Balance Your Giving

Because life is unpredictable and the value of your assets may rise and fall, donating a percentage of your estate to Girl Scouts San Diego is a smart way to help us forward our mission while ensuring your dependents still get what they need.

This is a solution that allows you to recognize more than one person or charity that has been important in your life. Gifts to loved ones and to organizations such as Girl Scouts San Diego remain proportional, no matter how your estate fluctuates, and you can change your mind at any time.

### Here are a few different ways to make sure the people and causes you support are protected after your lifetime:

1. Leave a percentage—from 1 to 100 percent—of the assets in your will or trust to support our work.
2. Allocate a percentage of your residual estate, which is the portion of your estate that remains after all other gifts have been made and all claims against the estate are satisfied.
3. Name Girl Scouts San Diego as a beneficiary of a percentage of your life insurance policy or retirement plan account.
4. Designate Girl Scouts San Diego to benefit from a percentage of your remaining bank account or brokerage assets.\*

### Every gift counts!

Even a small percentage of your estate makes a big impact on Girl Scouts San Diego, and is more affordable than you may think. Contact Gift Planning Officer Merle Brodie at 619-610-0804 or [mbrodie@sdgirlscouts.org](mailto:mbrodie@sdgirlscouts.org) to explore the options that might be best for you.

*\*State laws govern payable-on-death accounts and transfer-on-death accounts. Consult with your bank representative or investment advisor if you are considering these types of gifts.*



## Urban Campout: Fueling STEM programs, building leaders

Thank you to everyone who joined us for Urban Campout: Mad About Science, our STEM-infused fun fundraiser! Party-goers dabbled in Qualcomm Thinkabit Lab's "LED Blink Challenge," danced, dined, roasted marshmallows, and bid on everything from handcrafted robots to unique experiences—all for a great cause: Girl Scouts!

Guest speakers included two young women who are living testimonials to the power of Girl Scouting and STEM.

We appreciate all the friends who supported Girl Scouting through Urban Campout, including our Silver Sponsors (Barbara and David Groce, Southwest Airlines, and Qualcomm), our stellar honorary committee, co-chaired by Barbara Groce and her daughter EA Stewart, and our talented event committee, co-chaired by Tange Gavin and Rita Datko.

Visit [sdgirlscouts.org/UC](http://sdgirlscouts.org/UC) to see event photos, a STEM message from rocket scientist/Girl Scouts of the USA CEO Sylvia Acevedo, and lists of our underwriters and committee members.

Save the date for Urban Campout 2019, on Friday, Sept. 13.





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## Ways to Give

### Invest in G.I.R.L.s...and change the world!

Your donation to Girl Scouts San Diego is more than a charitable contribution—it’s an investment in society. Now more than ever, we need strong leaders. Please consider making a contribution to help ensure that Girl Scouts have the opportunities, guidance, and support to reach their potential in a safe, all-girl environment.

#### There are many ways to contribute to building girl leaders at Girl Scouts San Diego:

-  Make a donation today! Your gift of \$1,000 or more qualifies you for the Promise Circle.  
[sdgirlscouts.org/donate](http://sdgirlscouts.org/donate) | 619-610-0735
-  Join Daisy’s Circle by becoming a monthly donor.  
[sdgirlscouts.org/daisycircle](http://sdgirlscouts.org/daisycircle) | 619-610-0755
-  Invite your employer to match your gift or recognize your volunteer hours with a grant.  
[sdgirlscouts.org/matchinggifts](http://sdgirlscouts.org/matchinggifts) | 619-610-0755
-  Explore corporate partnership opportunities.  
[sdgirlscouts.org/corporate](http://sdgirlscouts.org/corporate) | 619-610-0735
-  Make a tribute gift in honor or in memory of someone special.  
[sdgirlscouts.org/tribute](http://sdgirlscouts.org/tribute) | 619-610-0755
-  Leave a legacy! Join the Juliette Gordon Low Society by making Girl Scouts San Diego a beneficiary of your estate.  
[sdgirlscouts.org/jgls](http://sdgirlscouts.org/jgls) | 619-610-0804

**G.I.R.L.**  
go-getter / innovator / risk-taker / leader



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