

# THE HOSTELLING *Legacy*



## Ursula Krummel's Life Is a Marathon of Support for Hostelling



Ursula Krummel at 2009 LA Marathon

Ursula Krummel's first leadership tour in Holland and Belgium in 1961 explains why she loves hostelling.

A discussion of the world political situation had sprung up in a hostel common room. Because the Netherlands had the highest per capita death rate of all Nazi-occupied countries in Western Europe, there was a lot of hostility toward German natives such as Ursula.

"But as we talked, we realized we were all the same, that we're all people," said the Los Angeles resident, 74. "That communication you have with people from other countries is the best part of the hostel experience."

Ursula also loved how she often encountered the same hostellers in hostels in different countries. "That happened a lot with Australians and New Zealanders who worked in

Europe," she said. "I met one group in Norway and then ran into them the next year in Switzerland. It was a great big 'I remember you, and it's nice to see you,' and we started out right where we had stopped before."

Ursula began hostelling as a youngster in Germany. In 1953 she immigrated to the United States with her parents and continued her studies in engineering. Upon learning about American Youth Hostels, she eagerly booked an AYH-led VW camping trip to Europe in 1959. Following

**LOOK INSIDE** to see how you can benefit yourself and Hostelling International USA!

the trip, Bill Nelson invited Ursula to take the Leadership Training Course at Bantam Lake, Conn. After "graduation" she led three bicycle trips to Europe for AYH in the 1960s. Then her busy career with three different aerospace companies didn't allow much time for traveling. After retiring, she worked another 10 years using her German language skills to smooth travel experiences for Germans at LAX airport.

Along with her support of the LA Philharmonic youth programs (including commissioning new chamber music works for Pacific

*continues on page 3*





# Year-End Gifts to Hostelling International USA Yield Tax Savings

If you are looking for year-end tax savings, the charitable deduction can be a valuable strategy for you. If you itemize your deductions, a charitable tax deduction yields tax savings proportional to your marginal tax bracket.

**A \$10,000 charitable deduction produces the following tax savings:**

Tax Bracket	Net Cost of Gift	Tax Savings
15%	\$8,500	\$1,500
25%	\$7,500	\$2,500
28%	\$7,200	\$2,800
33%	\$6,700	\$3,300
35%	\$6,500	\$3,500

**Bonus Savings Using Appreciated Property.** Depending on the asset you choose to fund your year-end gift to Hostelling International USA, your total savings may be even greater. If you give certain property you have owned for more than a year—such as stocks, bonds, or real estate—you not only get to deduct the full fair-market value of the asset, you also avoid tax on any of the appreciation. Thus it is more

beneficial to donate the asset than to sell it and donate the proceeds.

**Example:** Jeff gives Hostelling International USA \$10,000 worth of stock he inherited when it was worth \$4,000. In his combined federal and state 30% tax bracket, the \$10,000 charitable deduction saves him \$3,000. He also avoids the 15% capital-gain tax on the profit he would have owed had he sold the stock, for a bonus tax savings of \$900. **TOTAL SAVINGS:** \$3,900.

## IRA CHARITABLE ROLLOVER MAY BE EXTENDED TO DECEMBER 31, 2010

For several years now many of our generous supporters have taken advantage of the temporary opportunity to make gifts to Hostelling International USA directly from their IRA accounts. Unlike other withdrawals from an IRA, these gifts have not been treated as taxable distributions to the account owners. This opportunity may be available again this year.

**How it works:** Up to \$100,000 could be directed to charity, and the



Your gift furthers HI-USA's mission.

amount transferred would count toward the account owner's minimum required distribution for 2010.

**Note:** This IRA rollover would be especially beneficial to taxpayers in those states that do not have a separate itemized deduction for charitable contributions.

The IRA rollover would also be an extremely useful tool if you cannot use all of your charitable deductions in one year. The rollover distribution would not count against your annual contribution limit. Be sure to contact us before December 31 to learn the status of this important law.

Please call us if you are considering this as a year-end gift. ■

#### Sample Bequest Language

"I give and bequeath American Youth Hostels, Inc., d/b/a Hostelling International USA, a New York nonprofit corporation, federal tax identification number 13-5639689, located in Silver Spring, Maryland, the sum of \_\_\_\_\_ dollars (\$ \_\_\_\_\_) OR \_\_\_\_\_ percent ( \_\_\_\_\_ %) of the rest, residue, and remainder of my estate OR the following described property: \_\_\_\_\_."

### Ursula Krummel's Life Is a Marathon of Support ... *continued from cover*

Serenades), Ursula has always supported Hostelling International. A life member, she has served on the Board of Directors of the Los Angeles Council and helped refurbish various properties, including a horse stable and old homes, into hostels around southern California.

When the LA Council became a participant in the Official Charities Program of the Los Angeles Marathon in 1996, Ursula volunteered to raise money by running the race. "The other board members fell off their chairs," she said. Perhaps it was because she had never run a marathon before, or maybe it was her age that surprised them, but Ursula ran that year and has been running ever since.

Ursula has continued raising money for HI by asking friends and family to pledge funds when she runs the marathon each year. The funds raised by the LA Marathon have helped support Los Angeles Council's environmental and cultural education programs. One such program has introduced thousands of inner-city kids to the marine environment near the hostel in San Pedro. School groups are introduced to sandy beaches, tidepools, and sea mammals during the day, and then learn about other countries from the hostellers staying at the Los Angeles South Bay Hostel that night. "Knowing that the kids get a real hostelling experience makes raising funds for the program a delight," Ursula remarked. She also likes to give HI memberships to high school graduates who are planning to travel to Europe, thus passing on her own love of hostelling to a new generation.

Ursula is a member of the Hostelling Legacy Society. Remembering HI-USA in her will is a tribute to her lifelong appreciation of hostelling. "I want to help HI because of what it is doing. I think it is the best organization as a communicator with the world. It promotes understanding, and helps young people to explore the world." ■

## NEXT STEPS:

Are you wondering what your best next step is?

- 1 Visit** us online at [www.hiusa.org](http://www.hiusa.org) to learn more about how you can help us build our endowment.
- 2 Return** the reply card to receive a free copy of our booklet, *Planned Giving: Options and Opportunities*.
- 3 Call** us at 888-449-8727 to find out about how a gift to HI-USA will further our mission and help you achieve your personal and philanthropic goals.
- 4 E-mail** us at [giving@hiusa.org](mailto:giving@hiusa.org). We're happy to answer any questions you might have or send you more information.
- 5 Join** our Hostelling Legacy Society. Contact us to learn more about being recognized for your generosity to Hostelling International USA.

## Return This Card for Complimentary Information

If you would like more information on these benefits, simply return this card for a complimentary copy of our booklet, *Planned Giving: Options and Opportunities*.

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PLEASE FOLD ON THIS SCORE AND TAPE CLOSED BEFORE MAILING.

Please send me a complimentary copy of your booklet, *Planned Giving: Options and Opportunities*.

I have included Hostelling International USA in my will.

I would like a personal illustration for a charitable gift annuity.

My birth date \_\_\_\_\_

Spouse's birth date \_\_\_\_\_

Please call me regarding a question I have about planned giving.

# HOSTELLING LEGACY SOCIETY

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Jeannette Caporale  
Joe Chesler  
Joel M. Chusid  
John Enfield  
Barbara Fraser  
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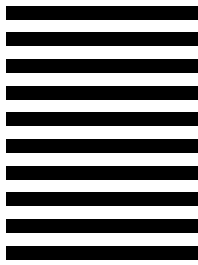
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SCORE



## Dear Friends,

The end of each year is a time filled with holidays and new beginnings. It's a time to share with family and friends as we reflect on the many blessings that we have in our lives.

As we look back on the past year, the memories we've shared with family and friends, our communities, and the people and organizations that we hold dear, many of us may feel compelled to use the gifts we've received to help support the organizations that hold meaning to us.

In these uncertain financial times, however, it can be challenging to plan for what the new year may bring. In this issue of *The Hostelling Legacy*, we explore some concrete options for 2010 year-end gifts that will help support Hostelling International USA while providing our supporters with valuable financial benefits. Charitable gifts play a vital role at Hostelling International USA, and by making a gift you help to ensure that we have the resources to continue our mission for generations to come.

As you begin your year-end planning, I invite you to contact our office with any questions you may have about your charitable options. We would love to help you create an effective gift plan that can fulfill your wishes and our mission here at Hostelling International USA. ■



Sincerely,

Russell Hedge  
Executive Director

The information contained herein is offered for general informational and educational purposes. The figures cited in the examples and illustrations are accurate at the time of writing and are based on federal law as well as IRS discount rates that change monthly. State law may affect the results illustrated. You should seek the advice of an attorney for applicability to your own situation.

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## INSIDE THIS ISSUE

### Year-End Gifts to Hostelling International USA Yield Tax Savings

IRA Charitable Rollover May Be Extended to December 31, 2010 .... 2

Send for our complimentary booklet,  
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### Hostelling International USA

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