

Please contact me with additional information about the various means of making a planned gift in support of Cumberland Valley School of Music!



Names(s): _____
Address: _____
Telephone: _____
Best Time To Call: _____
Email: _____

Please return this form to:

Cumberland Valley School of Music
1015 Philadelphia Avenue
Chambersburg, PA 17201

Make a Difference in the Lives That Come After You

Music is inherently social. People wed, grieve, march, worship, graduate, celebrate sport and protest to musical accompaniment. Music has the ability to create, strengthen and reaffirm identity in virtually every kind of social grouping: economic, ethnic, racial, age, national, religious and special interest. Music transcends differences, both within and among groups, and brings people together in a sense of common interest. Music creates community and is a means to communicating both our uniqueness and our commonality.

Music is part of the fabric of most all people's lives – wherever they live and however it is expressed. But not every community has access to the rich and varied experiences and opportunities that are offered to the greater-Chambersburg, PA area by the Cumberland Valley School of Music.

We invite you to invest in the gift of music for many years to come - to invest in students and faculty and performers and audiences so that they too can enjoy and appreciate the musical arts as you have.

Please complete the attached response form for more information or call us at (717) 261-1220.



**Cumberland Valley
School of Music**
1015 Philadelphia Avenue
Chambersburg, PA 17201
717.261.1220
Email: emailus@cvsmusic.org
Web: www.cvsmusic.org



**Cumberland Valley
School of Music**

Legacy Gifts

pathways to generosity

About the Cumberland Valley School of Music

Founded in 1990, the Cumberland Valley School of Music (CVSM) is a member of the National Guild of Community Schools of the Arts. Our 55 highly qualified professional faculty members serve 600+ students per year at six different locations. CVSM offers private and group lessons in all orchestral and band instruments, piano, voice, guitar, theatrical techniques, music theory, and Suzuki piano and strings as well as numerous classes, workshops, summer camps, and performance opportunities for students of all ages - preschool to senior citizens. In addition, CVSM sponsors a youth chorus; the Community Symphonic Band; the Concert Jazz Band; and the Community String Orchestra.

The mission of the Cumberland Valley School of Music is to provide the highest quality and broadest possible music education to all students, regardless of race, age, ability, financial circumstances, or ethnic origin, through private and class instruction and student and professional performances; and to share our enthusiasm for music with our community in whatever way we can through both our own special events, and those of the communities which support us.

Tuition and program fees cover approximately 55% of the school's expenses and the remaining revenue comes through the generous support of individual donors, businesses and foundations.

Cumberland Valley School of Music offices and primary studios are located in Thomson Hall on the Wilson College Campus in Chambersburg, Pennsylvania.

What legacy do you want to leave?

Everyone desires significance - to lead happy and fulfilled lives surrounded by family and friends. And for many of us, there is a compelling need to make a difference - to leave a lasting impact on the people dearest to us and the world in which we live. The search for significance and a desire to plan for the future leads many to ponder their legacy. What kind of legacy will you leave? 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. A bequest to the Cumberland Valley School of Music is an effective way to make a gift and lessen the burden of taxes on your family and on your estate - as well as support music education and musical arts performances in the greater-Chamberburg, PA region.

Benefits of a Charitable Bequest

A charitable bequest is a bequest written in a will or trust that directs a gift to be made to a qualified exempt charity when you pass away. One benefit of a charitable bequest is that it enables you to further the good work of Cumberland Valley School of Music long after you are gone. Better yet, a charitable bequest can help you lessen estate taxes by providing your estate with a charitable deduction for the value of the gift. With careful planning, your family can also avoid paying income taxes on the assets they receive from your estate.

A bequest is one of the easiest gifts to make. With the help of your lawyer or financial advisor, you can include language in your will or trust specifying a gift to be made to Cumberland Valley School of Music as part of your estate plan.

A bequest may be made in several ways:

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

Other Types of Gift Planning

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

- Life Insurance
- Securities
- Personal Property
- Real Estate

There are also ways you can make a significant future gift to CVSM while retaining, or in many cases increasing, the income you receive from the asset you used to make the gift. Each of these gifts entitles you to a current charitable deduction in the year of the gift. These deferred gift options include:

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

The array of gift-giving options and the ways you can incorporate them into your estate plan are as varied as the circumstances they serve. A brochure cannot tell you everything you need to know about planned giving and which method would be most advantageous for your particular financial and estate planning situation. Check with your attorney, accountant, or other tax advisor for information on how these general rules apply to your situation. Not all of the available methods of giving could be included in this brochure, and not all of the tax ramifications of each form of gift could be discussed.