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**Crimean Tom
THE FELINE WAR HERO**

The Crimean War took place from 1853 to 1856 on the Crimean Peninsula in the Black Sea. An alliance of forces from France, Great Britain, the Ottoman Empire, and Sardinia fought against Russia. From this war, two great heroes emerged: Florence Nightingale, who completely reformed the field of nursing across the world, and Tom, a tabby cat who saved British forces from starvation during the Russian winter.

The yearlong siege of Sevastopol was the last major event in the war. Allied forces ultimately took control of the Crimean capital and began looking for food and shelter as the weather started to turn bad. They didn't find much in terms of rations, but while searching a cellar, Captain William Gair of the 6th Dragoon Guards found a tabby cat.

Calm and friendly, the cat allowed Gair to come close and pick him up. Surprisingly, despite living in a city plagued with war and deprivation, the cat appeared perfectly healthy. Taken with the feline, Gair brought the cat back to the officers' quarters, where he received plenty of affection and was christened "Tom" by the soldiers.

With food supplies running dangerously low and morale not far behind, the cat provided much-needed warmth in the harsh Russian winter. As cats tend to do, Tom came and went as he pleased. One day, a few soldiers decided to follow him. They were led to a pile of rubble near the docks and watched Tom climb beneath. When the cat didn't reappear, the soldiers quickly cleared away the debris, discovering a hidden storeroom of food the Russians left behind.

In the following weeks, Tom continued leading his human companions to stores of food along the docks, effectively saving hundreds of British soldiers from starving to death. When the time came to return home, the grateful British troops couldn't imagine abandoning their feline friend. Captain Gair got permission to bring Tom home with him — or, more likely, he smuggled the cat all the way to Great Britain. A year after arriving in England, Tom passed away.

As was the custom of the time, Gair honored the hero cat by having Tom's body stuffed before being presented to the Royal United Service Institute. Today, Tom is still proudly on display at London's National Army Museum.



CHARITABLE GIVING IDEAS

Many of our clients have asked us how to leave money to causes they feel strongly about. This could include gifts to your local church, the college you attended, or an organization engaged in charitable work of some sort. While charitable giving is wonderful, you should make sure you understand the variety of ways you can structure your gifts, each with its own set of benefits and drawbacks. If done properly, this type of gifting can allow you to benefit the organization of your choice, while giving you or your heirs significant income tax benefits. Done poorly, it can cause a variety of issues both for you and your family.

For instance, there are a number of ways you could structure a trust to give the charity of your choice a gift over time. Depending on how you structure this gift, the tax benefit could either be for you or for your beneficiaries after you have passed.

Deciding how to structure the gift will depend a lot on your current income tax burden, as well as the types of assets you plan to use to fund the gift. For instance, we have had several clients fund charitable gifts with retirement accounts or annuities, thus saving them and their heirs significant amounts of income tax while leaving a gift to fund a worthy cause.

On the other hand, some clients with larger philanthropic goals may want to consider setting up a nonprofit organization of some kind, such as a private foundation. This allows you to set up either a tax-exempt trust or company that will give gifts for the purposes you designate, as long as there are funds



available. These gifts could be managed by trusted family members, friends, or advisers. You can also be very specific about who the foundation will benefit. For instance, you could set up a foundation that only gives grants to animal shelters in Lexington or Richland County.

If set up and managed properly, a foundation could last and continue giving gifts for generations to come. However, setting something like this up means a lot of planning, and the process requires filing with the IRS. There is a lot of work involved, but it can all be worth it to ensure you leave a legacy that will last for generations to come.

While this area of the law can seem complex and a little overwhelming when you consider all of the ways you can structure your gifts, we can get you on the right track and make sure you are maximizing the benefits to you and your family, while leaving gifts in exactly the way you wish. If you or someone you know are considering charitable giving as part of your estate plan, give us a call. We are happy to discuss your individual goals and help you put together a plan that is custom-tailored to your individual needs.

– TC

Help Kids Give Thanks This Month

Gratitude is on everyone's mind this month and has been important to civilization for centuries. Aesop, a Greek writer who lived from 620 B.C. to 560 B.C., said, "Gratitude is the sign of noble souls." So it's an important quality to teach to our children. But how?

Teach them to say "thank you" when someone does something for them. A study published in the Journal of Practical Nursing showed that nurses who said "thank you" to their patients on a regular basis reported that they enjoyed their jobs more than those who didn't. The same applies to all of us — especially children. The habit is easy to build because it's easy to correct when a child doesn't say "thank you."

Many children are taught that actions speak louder than words, and when they need to show gratitude beyond saying it, you can have them do a favor.

Did Grandma get them a nice Christmas present? A thank-you card is nice, but so is a drawing. Or maybe she'd like them to come over and help with the garden sometime. Teach your children to think about what other people might like in return, and they'll learn to show their gratitude.

Sometimes we must extend our gratitude to the community and the people in it. Charity "gives kids a powerful boost in self-esteem to realize they can make a difference in someone's life," says child development expert Patricia Schiff Estess. Not only will their acts benefit the people around them, but children will see how it feels to receive gratitude on the other end. And they may see how much they have to be grateful for themselves.



Ultimate Thanksgiving Time-Savers

3 Hacks to Make This Thanksgiving a Piece of Cake Pie

Thanksgiving is a time for good food and giving thanks. Unfortunately, for many of us, it's also a time for spending hours in the kitchen. This year, don't be too exhausted to enjoy your own cooking. Save yourself some time by taking advantage of these Thanksgiving hacks.

PEEL POTATOES WITH YOUR BARE HANDS

Instead of peeling the potatoes before putting them in the pot, take a knife and *carefully* slice a line around the middle of each potato. Don't cut any deeper than the skin. Then boil them like you normally would.

When the potatoes are done, take them off the stove and pour the hot water into a new pot, using a strainer to catch any potatoes that might fall out. Next, run cold water over the potatoes. Now the peels slide right off! Drop the peeled potatoes back into the hot water to warm them up.

WARM BUTTER FAST

Accidentally forget to let the butter thaw before dinner? Don't even think about condemning yourself to the mess of popping it in the microwave, even for a few seconds. Instead, take a drinking glass and run it under warm water. Then place it upside-down over the butter. The heat of the glass will warm the butter quickly, leaving it the perfect consistency to spread with ease.

DON'T FIGHT WITH YOUR FRIDGE

You're going to need to store a bunch of things in your fridge on Thanksgiving Day. You really don't need that jar of pickles or bottle of ketchup taking up space. Drag out the cooler the day before Thanksgiving, fill it with ice, and use it to store all the nonessentials in the garage. You can also take this opportunity to clean out your fridge — so it will take you less time to put everything back. And you'll have plenty of room for Thanksgiving leftovers!



Remember to Check Your Tax Bill!

It's November, which means it's property tax time. If you have not already received your 2017 property tax bill, you will likely receive it in the next few weeks. **Just as a reminder, if you have purchased a new residence or transferred your residence into a revocable trust recently, be sure to carefully review your tax bill.** We have had several clients call us because the tax assessor's office has reassessed their property at the nonowner-occupied rate.

If this has happened to you, it is easy to fix. All you will need to do is take a copy of your trust to the tax assessor's office and fill out a one-page form. If we assisted you with moving your residence into your trust and you have any trouble or are unable to make it to the tax assessor's office for some reason, please give our office a call. One of our staff members will be happy to assist you with the process.

The parts of your trust — if done through our office — that the tax assessor's office generally wants to see are Article One, the signature pages, and possibly parts of the article containing directions to your trustee during your incapacity (typically Article Four for couples). Again, if you have any questions, please give us a call.



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ANSWERS

