



BLT NOW ASK ME HOW

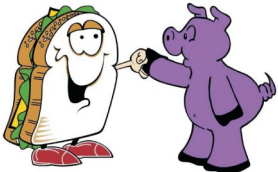


The Bequest and Living Trust Overview

BLT is short for the Bequest and Living Trust Committee. The idea behind the BLT is to encourage all Elks to name the Major Project as a beneficiary of their Estate in any amount an Elk and spouse can afford. It is recognized that an Elk's first responsibility is to the family.

The purpose of Bequest and Living Trust

Building for the Future



B.L.T. Major Project

BLT was not begun as a replacement for the Piggy Bank Program but to work hand in hand with it. The aim of the BLT Committee is to insure the future of

the Major Project. To guarantee that future, the BLT Committee is seeking commitments from Elks and their spouses, stating that they have provided for a distribution from their estate (upon their death) to continue the good works of the Major Project. Giving to the Major Project through BLT is not limited to Elks alone. Anyone can direct that a charitable gift be given to CHEMPI from their Estate.

The BLT Benefactor Program

The Benefactor Program was formed to recognize Elks, their spouses and others who have made a commitment to the Major Project either through their wills or through a direct donation. All gifts made through the BLT Benefactor program will be invested prudently to obtain maximum growth.

The BLT Benefactor Program is designed to make it easy and affordable for everyone to give. With tax benefits to the donor and immeasurable benefits to disabled children.

The BLT Commitment Trust Program

The Commitment Trust is a charitable remainder unitrust (UT) which pays 7% of the trust value each year for as long as the donor or spouse is living. When both of you have passed on, the value of the trust is transferred to the Major Project program. There is a \$10,000 minimum to establish a commitment trust.

Based upon your ages, a \$10,000 commitment trust will create an immediate income tax deduction. The final deduction amount depends upon time of creation of the trust since your ages and IRS' monthly factor impact the deduction calculation.

The Benefits to You

- You and your spouse will have lifetime income
- An income tax deduction
- Avoidance of capital gains taxes
- Reduced estate taxes
- Tax sheltered growth
- BLT recognitions

For More Information On the California-Hawaii Elks Bequest and Living Trust Program Contact the BLT Committee at:

BLT Committee
c/o The Major Project
5450 E. Lamona Avenue
Fresno, CA 93727-2224

Or Fax to: (559) 456-2659

Or Call: 1-800-742-1907

Email: chea@chea-elks.org