

# Brown Bag Lunch

Wednesday, March 31, 2010



Thanks to Casa D'Angelo and the other generous sponsors listed below, SCAN will serve 2,800 delicious Casa pasta & meatball and Casaburo salad lunches to benefit its programs. All orders include bread, butter and a treat. In addition to single servings, SCAN also has 20-serving family style lunches available. This year, if you order a family style lunch, you'll receive a 1/4-sheet cake from Hall's Takes the Cake or Waynedale Bakery. Free delivery is available for all family style and orders of 5+ lunches within one mile outside the I-469, I-69 boundaries and Huntertown. (Delivery time reservations are on a first-come, first-served basis.) If ordering fewer than five meals or your location is outside the delivery area, pre-ordered meals may be picked up at Casa D'Angelo, 3402 Fairfield Ave., Fort Wayne. (We are able to use Fairfield Ave. building because the restaurant no longer uses this location, leaving plenty of space for SCAN to operate the Brown Bag Lunch!)

Order reservations are filling fast, so if you'd like to take part in this tasty fund raiser, contact SCAN today. An individual Casaburo Salad lunch costs \$7; the Family-Style (20 servings) costs \$140. An individual Casa Pasta & Meatball Lunch with a mini-salad is \$9; the Family-Style (20 servings) is \$180. You can order with a credit card online at [www.scanfw.org](http://www.scanfw.org), or you can contact Kyle Dever at (260) 421-5002, x2294 for a faxed order form.

## You Can Volunteer, Too!

We need volunteer drivers and servers for the event. Hours are from 9:30am-2pm on Wednesday, March 31, 2010. Brown Bag "headquarters" will be Casa D'Angelo restaurant at 3402 Fairfield Ave. in Fort Wayne. If interested, please call Kyle at (260) 421-5002, x2294.

**Event Sponsor**  
*Casa D'Angelo*

**Our Anchovy Angels**  
*Nu Insulation \* Custom Art*

**In-Kind Sponsors**  
*Cintas \* Fort Wayne Paper Products \* Hall's Takes the Cake  
Indiana Baking Co. \* Kelly Box & Packaging \* Pizza Hut  
The Rogers Company \* Waynedale Bakery*

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**SCAN**  
500 W. Main Street  
Fort Wayne, IN 46802

## Receive Your Newsletter By Email!

To save money and trees, SCAN is offering friends like you the option of receiving its quarterly Together newsletter via email. Just let Stephanie Jentgen, Communication Director, know which email address you'd like us to use. You may contact her at [sjentgen@scaninc.org](mailto:sjentgen@scaninc.org).

SCAN participates in Facebook, too. You can either friend us at "Stephanie at SCAN", join our cause Stop Child Abuse & Neglect (SCAN, Northeast Indiana, USA). See you on the web!

### Do we have your correct name and address?

If your name or address has changed, or you'd like to be removed from our newsletter list, please let us know. Simply send your new information to [sjentgen@scaninc.org](mailto:sjentgen@scaninc.org) or call (260) 421-5002, x2238, and we'll update our records.

SCAN, Inc.'s services are available to all individuals regardless of their race, color, gender, religious beliefs, national origin, veteran status, age and/or mental or physical disability. SCAN is nonsectarian and partially funded by the Indiana Department of Child Services. SCAN is an equal opportunity, affirmative action employer, and a 501(c)(3) organization.



# TOGETHER

A publication of SCAN

March, 2010



## Healthy Families Program Cuts More Than 238 Families Due To State Funding Crisis.

Like many businesses and non-profit organizations across the state, SCAN has suffered tremendous funding cuts to its services because of the state revenue crisis. Sadly, this has meant the loss of services to at least 238 families.

Allen County's Healthy Families was run by a collaboration of agencies known as the Community Alliance for Healthy Families. Partner agencies included SCAN, Lutheran Social Services, Inc., Community Action of Northeast Indiana and Easter Seals ARC. Since the state made cuts, two of these

The state has received significantly less tax revenue in the past 12 months than anticipated. To avoid deficit spending, cuts to many services have resulted. In fact, Allen County's Healthy Families' program funding was reduced by \$1.3 million, a quarter of its total budget.

*Healthy Families cut services to 238 families so far, and anticipates cuts to an additional 200 families if state funding cuts proceed as planned.*

partner agencies have left the collaboration. Only SCAN and Lutheran Social Services Inc. still offer the Healthy Families program to parents of Allen County newborns.

According to an article in the February 14, 2010 Fort Wayne Journal-Gazette, "The (Indiana) Department of Child Services has cut millions of dollars from a statewide program aimed at preventing child abuse... Leaders at three local social service agencies say Healthy Families, which lost a third of its \$42 million statewide budget, is a successful program, but they worry the state is gutting it." Healthy Families provides free, one-on-one mentoring and skill-building to families of newborns who are at higher-risk of child abuse and neglect.

SCAN and its partners had anticipated some cuts to state funding. But the \$1.3 million was far beyond what was planned. To address the cuts to Healthy Families and other state funded programs, SCAN has taken a multi-pronged approach to stem further cuts if at all possible.

The great concern SCAN and other agencies has is the effect cuts will have on families. As Pat Zacula, of the Children's First Center in DeKalb County, said, "These are our most needy families. These are the kids that are going to be abused and neglected if we're not careful."

**SCAN Brown Bag Lunch - March 31st  
Order Early To Guarantee A Reservation!**

## You And SCAN May Benefit From New Rules For Roth IRA Conversions.

by Jeffrey W. Griggs, CPA, CFI  
SCAN Chief Financial Officer

If you have a traditional IRA, then you may benefit from the new IRS rules regarding conversions to a Roth IRA. As has been widely reported, in 2010 there are no income limits to restrict converting pretax dollars in an IRA into after tax dollars in a Roth IRA. There is, however, the little matter of the tax that would be due on the conversion, as the holder would need to pay income tax on the dollars moved.

To help manage the tax burden somewhat, the government will let the holder pay half the tax in the 2011 and half in 2012. While the reward of tax-free growth in a Roth IRA is enticing, the taxes are burdensome. But even so, many financial columnists are predicting tax rates will increase in the future, further impacting traditional IRAs.

To help you decide if it makes sense to convert your traditional IRA to a Roth IRA, let's look at an example. Suppose Joe Taxpayer has an IRA and will have to start mandatory withdrawals as he is 71 years old. He doesn't need the income as he loves his work, is in good health, and will probably continue working for five more years. He'd rather keep building his account for when he actually retires. His taxable income in 2010 will put him and his wife, also 71, in the 33% tax bracket as their taxable income is just over \$200,000. Ideally, Joe would like to reduce his IRA (and the mandatory withdrawals) and take advantage of tax-free compounding in a Roth IRA without having to pay taxes on withdrawals or be forced to withdraw from it.

Joe and his wife have \$100,000 in a CD currently paying 1.5%. His wife volunteers at SCAN and has been asking Joe about the possibility of making a donation. They can write a \$100,000 5.3% charitable gift annuity with SCAN, which will pay them \$5,300 a year for life. For 19.7 years, \$3,503.30 of the \$5,300 will be tax free, which means the annual annuity is equivalent to \$7,049.07 in fully taxable income. This is an increase in annual income of \$5,549.07 compared to the current CD income.

In addition, they receive a charitable tax deduction for making the gift of \$30,946 (the amount of the gift minus the present value of the income stream retained). This will reduce the conversion tax. All told, with two years of higher income and the charitable tax deduction, they have reduced the \$33,000 in taxes to \$11,098. Now, moving \$100,000 into a Roth IRA and spreading the tax due over two years starts looking very attractive. Plus, in addition to the potential of continuing higher income, Joe and his wife have the satisfaction of making a significant gift to a charity that is very important to them.

As always, please discuss any financial changes with a financial professional to determine what best suits your specific situation.



## PLEASE HELP SCAN STOP CHILD ABUSE.

Last year, SCAN touched the lives of 40,642 children and adults. During SCAN's annual Campaign for Children you can help us continue to prepare parents and protect children. By donating your lunch money for one day, one week, one month or one year you can make a

difference in the life of a child. To learn more about SCAN or the annual Campaign for Children call 260-421-5000, 800-752-7116 or visit SCAN's website at [www.scanfw.org](http://www.scanfw.org)

- Please accept three days of "lunch money" in the amount of \$21, which could purchase a case of diapers.
- Please accept one week of "lunch money" in the amount of \$35 to help teach children how to protect themselves from abuse and neglect.
- Please accept one month of "lunch money" in the amount of \$140 to help an overwhelmed parent with respite services to overcome the stresses of life.
- Please accept \$\_\_\_\_\_ "lunch money" to help SCAN continue to prepare parents and protect children.

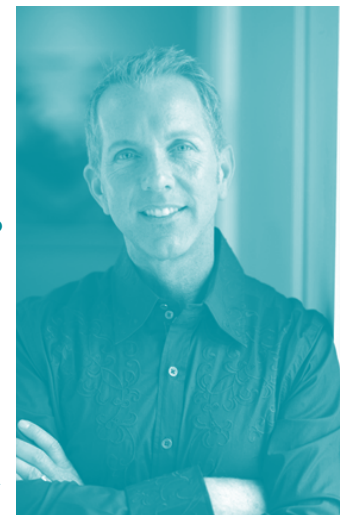
Simply mark your donation amount, and mail it with your check to SCAN, ATTN: Resource Development, 500 W. Main Street, Fort Wayne, IN 46802.

## "At Your Service" Dinner and Piano Concert Featuring Maestro Robert Nance

Imagine eating a delicious Italian dinner with friends, while listening to pop favorites performed by Maestro Robert Nance. If this sounds as good to you as it does to us, then plan on attending "At Your Service."

On Thursday evening, April 29, 2010, Maestro Nance will perform a variety packed piano program for lucky attendees. Tickets cost just \$25 per person and include a family-style meal from Casa D'Angelo. Each table of 8 will have a bottle of Italian red wine to share. Additional wine and beer will be available for purchase.

During dinner, Maestro Nance will play favorite tunes, cocktail piano style. After dinner, he will perform a special program. There will also be additional opportunities to make a donation to SCAN during the evening. The concert will be held at the Temple Achduth Vesholom, 5200 Old Mill Rd. in Fort Wayne. Doors open at 6pm. To purchase tickets to the event, contact Kyle Dever at 260-421-5000, x2294. A special thank you to Fred Myers Pianos Organs Clocks for providing the piano.



## Trine University's Kappa Sigma Provides Helping Hands To SCAN.



For the past nine months, the men from Trine University's Kappa Sigma fraternity, Theta Xi chapter, have donated more than 425 man-hours to help SCAN with a variety of projects. And they're just getting started!

From helping set up last year's Garden Party tables, chairs and other decor for nearly 400 people, to assisting with moving and storing more than 30,000 books for our Read To Me program, and now renovating office space at State and Beacon Streets in Fort Wayne, these fraternity brothers have been an invaluable resource to our organization.

The fraternity "adopted" SCAN as part of its efforts to make a difference in the community. We believe they have succeeded and then some! Listed below are just a few of the dozens of jobs they have performed.

- \* Loading and moving thousands of children's books at the Read To Me headquarters.
- \* Building shelves and storage space for Read To Me books.
- \* Demolition/removal of countertops, sinks, paneling, shelves and hardware to remodel offices.
- \* Repair holes in walls.
- \* Remove wallpaper, sand, tape and and paint walls.
- \* Replace ceiling tiles and improve lighting throughout offices
- \* Repair doors and other fix-its throughout the State and Beacon street complex

The long hours and dedication these young men have shown to SCAN not only has helped the agency provide better service to children and families in our community, it has saved the agency thousands of dollars in construction costs. Please join us in saying THANK YOU to Trine University's Kappa Sigma fraternity.