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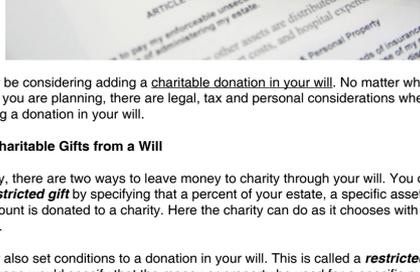
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Happy New Year!

Happy New Year to all, and welcome to our first newsletter of 2019. In this newsletter, we take a look at charitable planning. In 2016, \$390 billion was contributed to charitable organizations, 72% of which was given by individuals. Combined with the fact that charitable organizations make up 5% of the US GDP, it's no wonder charitable planning is one of the goals common to our clients. We hope you enjoy, and we wish you a truly wonderful New Year full of challenges and promise!

Donating to a Charity Through Your Will: Pros and Cons



You may be considering adding a [charitable donation in your will](#). No matter what size donation you are planning, there are legal, tax and personal considerations when specifying a donation in your will.

Direct Charitable Gifts from a Will

Generally, there are two ways to leave money to charity through your will. You can make an **unrestricted gift** by specifying that a percent of your estate, a specific asset or a cash amount is donated to a charity. Here the charity can do as it chooses with your donation.

You may also set conditions to a donation in your will. This is called a **restricted gift** and the language would specify that the money or property be used for a specific purpose. For example, you may specify that a certain amount of money be donated to your favorite hospital to be used in the pediatric wing. Restrictions can also prohibit the gift from being used in a certain way.

What If the Charity Named No Longer Exists?

One issue with naming a charity in a will is if, at the time of death, that charity no longer exists. In this case, North Carolina estate law provides that the assets be redirected to another organization that has the closest objective to the original entity. For example, if you specify a pet shelter that is no longer in existence, the court can direct the application of the property to a similar pet shelter that reasonably approximates the purpose of the original designation.

There are many other issues to be considered when using your will to donate to a charity. Tax credits for charitable donations differ whether handled from the will or outside the will. Your family members may contest your will, leading to legal costs and delays.

Planned Charitable Giving

The [planned charitable giving process](#) can honor your values and create a legacy of support for your personal interests. As part of your [estate plan](#), planned gifts can take advantage of significant tax benefits and set up income for you and your family while supporting your charity of choice.

North Carolina provides for two types of [charitable split-interest trusts](#) that divide the assets between a charity and your beneficiaries. The difference between the two is the timing of when the charity receives its assets.

A **charitable remainder trust** provides an income stream for you or others for life. When the last surviving recipient dies, the trust assets go to your designated charity. A **charitable lead trust** provides income right away to the selected charity. At the end of the payment term, your beneficiaries receive the remaining principal in the trust.

Please [consult us](#) for thoughtful and experienced solutions for your own individual estate plan. We have the right experience to help you plan carefully for the future.

New Year's Celebrations Around the World



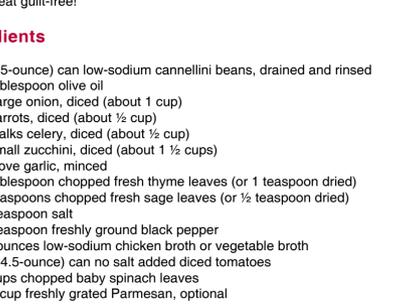
Happy 2019! How did you ring in the New Year? Whether you celebrated at Raleigh's First Night Festivities or enjoyed a cozy champagne toast at home while watching the Time Square ball drop, you will enjoy learning about some amazing global New Year's traditions:

- To celebrate in Spain, eat grapes for prosperity including one each time the clock chimes at midnight.
- Greeks decorate their doors with onions as a sign of rebirth.
- Round is the way to go in the Philippines: Wear clothing with polka dots and eat round fruit for prosperity while listening to horns and firecrackers that frighten away evil spirits.
- Estonians eat 7, 9 or even 12 meals for strength, but never forget to leave some of the food for their ancestors' spirits.
- In some South American countries, choosing underwear can influence their New Year's fates: red to find love, white to signify peace and gold for wealth.
- Single Irish women tuck springs of mistletoe under their pillows for luck – and to find a husband.
- Finns throw molten tin into cold water and interpret the shape to predict the coming year.
- In Japan, Buddhist temples ring bells 108 times to welcome the New Year god Toshigami. Letters of thanks are sent to family and friends.

All of us at Brady Cobin Law Group, PLLC wish you and your family a Happy New Year and all the best in 2019!

If you or a family member needs help with [estate planning](#), [estate administration](#), [estate litigation](#), planning for [long-term care](#) or [elder law](#), it's important to get an attorney experienced in these types of cases involved immediately. Call (919) 355-9141 or [contact us](#) via the website. [Brady Cobin Law Group, PLLC](#), estate attorneys in North Carolina, can help you with all your estate and elder law needs.

Recipe of the Month Tuscan Vegetable Soup



Make a big batch of this comforting, veggie-packed soup and eat well all week long. It only takes 35 minutes to cook up, and at just 145 calories and 4 grams of fat per serving, you can eat guilt-free!

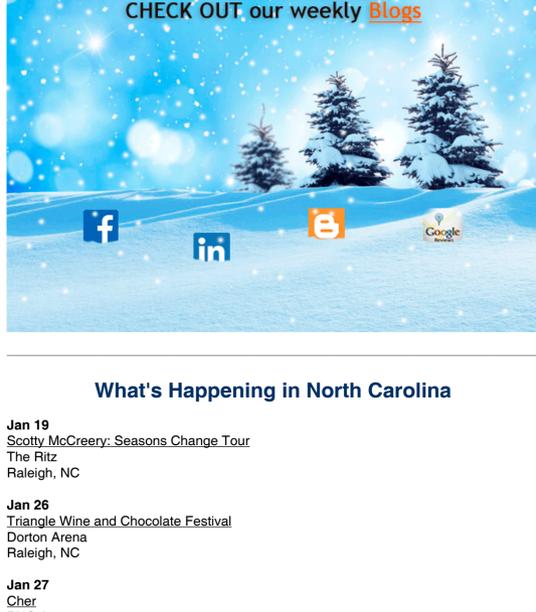
Ingredients

- 1 (15-ounce) can low-sodium cannellini beans, drained and rinsed
- 1 tablespoon olive oil
- 1/2 large onion, diced (about 1 cup)
- 2 carrots, diced (about 1/2 cup)
- 2 stalks celery, diced (about 1/2 cup)
- 1 small zucchini, diced (about 1 1/2 cups)
- 1 clove garlic, minced
- 1 tablespoon chopped fresh thyme leaves (or 1 teaspoon dried)
- 2 teaspoons chopped fresh sage leaves (or 1/2 teaspoon dried)
- 1/2 teaspoon salt
- 1/4 teaspoon freshly ground black pepper
- 3/2 ounces low-sodium chicken broth or vegetable broth
- 1 (14.5-ounce) can no salt added diced tomatoes
- 2 cups chopped baby spinach leaves
- 1/3 cup freshly grated Parmesan, optional

Directions

1. In a small bowl, mash half of the beans with a masher or the back of a spoon, and set aside.
2. Heat the oil in a large soup pot over medium-high heat. Add the onion, carrots, celery, zucchini, garlic, thyme, sage, salt and pepper, and cook stirring occasionally until the vegetables are tender, about 5 minutes.
3. Add the broth and tomatoes with the juice and bring to a boil. Add the mashed and whole beans and the spinach leaves and cook until the spinach is wilted, about 3 minutes more.
4. Serve topped with Parmesan, if desired.

Recipe courtesy of *Ellie Krieger*



What's Happening in North Carolina

Jan 19
[Scotty McCreery: Seasons Change Tour](#)
The Ritz
Raleigh, NC

Jan 26
[Triangle Wine and Chocolate Festival](#)
Dorton Arena
Raleigh, NC

Jan 27
Cher
PNC Arena
Raleigh, NC

Jan 31
[Toni Braxton & SWV](#)
DPAC - Durham Performing Arts Center
Durham, NC

Feb 1
[Mandolin Orange](#)
DPAC - Durham Performing Arts Center
Durham, NC

Feb 7
[Cirque Du Soleil : Coréo](#)
PNC Arena
Raleigh, NC

Feb 9 - 10
[Sole Mates Valentines 5K & 10K](#)
Soccer Park Drive
Cary, NC

Feb 12 - 17
[Mama Mia](#)
Raleigh Theater
Raleigh, NC

Feb 14
[Clayton Piano Festival](#)
7th Annual Valentine's Day Gala
Brick & Mortar Events
Clayton, NC

Feb 20
[The Alan Parsons Live Project](#)
DPAC - Durham Performing Arts Center
Durham, NC

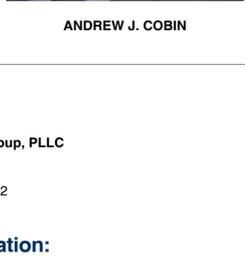
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Hours of Operation:

Monday : 8:30AM - 5:00PM
Tuesday : 8:30AM - 5:00PM
Wednesday : 8:30AM - 5:00PM
Thursday : 8:30AM - 5:00PM
Friday : 8:30AM - 5:00PM

Scheduled appointments after hours

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