

House Happenings



Autumn 2025

Estate Planning



Dear Friends,

As we turn the page on another year, I find myself filled with gratitude for the incredible community that surrounds Grace House, and for the compassion and generosity that have made our mission possible each day.

Since opening in 2022, Grace House has had the honor of serving 132 residents, each welcomed with dignity and respect in their final days. These are individuals who might otherwise have faced the end of life alone—but instead, they passed peacefully, surrounded by people who saw them, accepted them, and loved them. That is the heart of what we do.

And none of this would be possible without you.

Your compassion is what makes Grace House a home. Every gift, every kind word, and every act of generosity helps us bring comfort, dignity, and companionship to those at the end of life. Thank you for walking alongside us, ensuring no one dies alone.

As we look to the future, we invite you to consider a special kind of giving—planned giving. It's more than a donation—it's a way to write the next chapter of our story. By including Grace House in your estate plans, you're ensuring that compassion, dignity, and human connection continue to be offered to those who need it most—long after today.

Inside this newsletter, you'll find information on how you can leave a legacy through planned giving. It's a powerful way to ensure your values continue to bring compassion and dignity to those we serve for years to come.

From all of us at Grace House, thank you for being part of our family. Thank you for walking alongside us. Thank you for helping ensure that compassion guides every goodbye.

With gratitude,

Holly Klein
Executive Director
Grace House Akron

NO ONE DIES ALONE

DONOR SPOTLIGHT

RADWANY FAMILY LEGACY GIFT

For Skip Radwany, Grace House has been part of his life since the very beginning. Having worked in hospice and palliative care since 1992, Skip has witnessed firsthand the struggles of people who are isolated, homeless, or without support at the end of life. His long involvement with Grace House's mission and his personal connection to end-of-life care made it clear to him that this was a cause worth supporting for a lifetime, and beyond. "My involvement with Grace House from its conception made me committed to the mission. That commitment is lifelong," Skip explained. "With a legacy gift, that commitment will last even after I'm gone."

Skip's dedication to this work stems from personal experience. When both of his parents passed away

in 1992, they did not have access to hospice or palliative care. His father spent his final month in a hospital, and Skip believes hospice care could have made a tremendous difference in his family's journey. That experience fueled his decision to devote his career and volunteer service to helping others receive the compassionate, dignified care his parents were unable to have. "I tried to find meaning in their deaths by getting into this work," Skip said. "Grace House addresses the very needs I've witnessed for decades."

When it came time to plan his estate, Skip and his wife approached the decision as both a family conversation and a financial one. They discussed legacy giving with their children, consulted their



L to R:
Sam Radwany, Molly Radwany, Skip Radwany, M.D.,
Julia Radwany, M.D., Rebecca Radwany Yeager, M.D.
and Matthew Yeager, M.D.

We are profoundly grateful to the Radwany family for their extraordinary legacy gift to Grace House. Their generosity reflects the enduring power of philanthropy to bridge generations — a living testament to how one family's compassion can continue to uplift and inspire others for years to come.

– Holly Klein, Executive Director,
Grace House Akron

of future residents and families.”

Beyond his personal decision, Skip encourages others to consider a planned gift as well. He recommends visiting Grace House, meeting the staff and volunteers, and experiencing the mission firsthand. “If you’re thinking about it, come and see what we do,” he said. “Your gift, big or small, truly makes a difference. It translates into hands-on care for vulnerable patients and sustains the work long term.”

One memory that stands out to Skip captures the very heart of Grace House. He recalled a resident who had lived on the streets for decades, struggling with untreated illness and mental health challenges. Through patience, trust, and care, the Grace House team helped her reconnect with herself and eventually with her estranged family before she passed. “She was the most vulnerable, the most abandoned person,” Skip said. “But she found family here. That story captured everything we are.”

For Skip, that story illustrates the essence of Grace House and why he is so committed to ensuring its future. In his words, “We become their family.”

attorney, and carefully considered their priorities. “It was a process of discussion as well as specific planning with professionals,” he shared. “Our kids endorsed it, and my wife and I felt Grace House was an important part of our legacy.” For Skip, including Grace House in his estate means the work he and his wife have poured themselves into throughout their lives will continue. “It means our efforts will live on. The impact of our lives will carry forward in the care



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residents and families.

– Skip Radwany

WHAT IS PLANNED GIVING?

When you give cash or write a check to Grace House, that's considered a current gift. But many donors also choose to make a future gift, often called planned giving, because it takes a little forethought and coordination.

Planned gifts are powerful. They help ensure Grace House remains strong and sustainable for years to come. Here are a few reasons you might consider one:

1. Leave a legacy – Continue your support of Grace House beyond your lifetime.
2. Involve your family – Give them the opportunity to share in the joy of giving after you're gone.
3. Enjoy tax benefits – Reduce or avoid capital gains tax, receive upfront deductions, and even keep a lifetime income stream.
4. Put assets to good use – Some assets may not work well for family inheritance but can make a meaningful gift to Grace House

POPULAR TYPES OF PLANNED GIFTS

Bequests

If you've put together an estate plan with the help of an attorney, you're likely familiar with the term "bequest." A bequest is an instruction for assets or money to transfer to a person or charity following your death.

Will or Trust

You can include a bequest to Grace House in your will or revocable living trust. You can leave a specific dollar amount, a percentage, or a portion of the remainder of your estate or trust after distributions to family and other beneficiaries. You can update your will or trust at any time prior to your death..

Beneficiary Designation

You can also leave a bequest through a beneficiary designation on your IRA or other retirement plan, or even on a life insurance policy. Beneficiary designations can be updated throughout your lifetime as your family and financial situation change.

Qualified Charitable Distributions

If you are age 70 ½ or older, it is well worth your time to investigate whether a tool known as a Qualified Charitable Distribution might be right for you as a tax-savvy way to support Grace House. Here's how it works:

1. You can make a QCD if you have reached the age of 70 ½. A QCD enables you to direct up to \$100,000 annually from your traditional IRA to Grace House.
2. If you've reached the age-73 threshold for IRS-mandated Required Minimum Distributions (RMDs) from qualified retirement plans, a QCD counts toward your RMD.
3. QCD transfers are not included in your taxable income.
4. QCDs are even more popular now that the \$100,000 cap will be indexed for inflation under the new laws.

HIGHLY APPRECIATED AND CLOSELY HELD STOCK

While technically not "planned giving" because a current gift is the result, giving closely held stock or real estate to Grace House requires a lot of careful planning. It's well worth exploring, though, because these gifts of complex assets frequently result in favorable tax benefits to you, as well as providing significant support to us.

Charitable Gift Annuities

A charitable gift annuity is a planned giving vehicle that is a good fit if you like the idea of an upfront tax deduction, a steady lifetime income stream, and a remainder gift to charity. A charitable gift annuity (also referred to as a CGA) is similar to a charitable remainder trust but is often easier to establish, especially if you plan to set up a planned gift to Grace House with \$50,000 or less. If you are age 70 ½ or older, a charitable gift annuity might be particularly attractive. This is because a “Legacy IRA” rule allows for a once-in-a-lifetime, \$50,000 distribution from an IRA to a charitable gift annuity or charitable remainder trust. Your tax advisor can help you understand the taxability of your income payments from a charitable gift annuity, whether you establish the charitable gift annuity with a Qualified Charitable Distribution from your IRA or with other assets like stock.

Real Estate

If you own highly appreciated residential, commercial or undeveloped real estate, you may have reached the point where you no longer want to manage or maintain it. This is a perfect opportunity to discuss the option of giving real estate to Grace House. We are not able to accept all gifts of real estate, so please contact us if you’re interested in exploring this option.

Life Insurance

You may want to consider giving a new or existing life insurance policy to Grace House. Giving a life insurance policy to a charitable organization

through a beneficiary designation is useful because the proceeds of that policy will not be included in your taxable estate for federal estate tax purposes. In addition, there are also potential income tax benefits during your lifetime.

Charitable Remainder Trusts

A charitable remainder trust (sometimes referred to as a CRT) is a planned giving technique that allows you to make a future gift to Grace House and be eligible for an upfront income tax deduction, while also retaining an income stream for life or for a period of years. To establish a charitable remainder trust, you will work with your attorney to establish a trust agreement and also work with a person or entity who will serve as the trustee of the charitable remainder trust. Your tax advisor will help you determine whether you could benefit from establishing a charitable remainder trust.





IS A PLANNED GIFT RIGHT FOR YOU?

Thinking about making a planned gift to Grace House? Here are some simple steps to help you decide:

- 1. Talk with Us** – Share your ideas with Ashley at Grace House. We'll help you explore the best type of planned gift and the amount that matches your goals.
- 2. Check with Your Advisors** – Your legal and tax advisors can guide you on which assets to use and how to make the most of tax benefits.
- 3. Plan Together** – After meeting with your advisors, we'll all sit down to confirm your choices, discuss income options, and make sure your gift will be used exactly as you intend.

For questions or to discuss Planned Giving, contact Ashley Manning, Director of Development & Communications at ashley.manning@gracehouseakron.org or 330-572-4476.

PURCHASE A PAVER TO LEAVE A LASTING MARK

Not ready to make a planned gift? You can still leave a lasting legacy by purchasing a paver for our courtyard.

The Philip H. Maynard Faith & Reflection Courtyard is a peaceful space where residents, families, and friends find comfort and connection. The walkway is lined with personalized bricks—each one carrying a message of hope, celebrating a milestone, honoring loved ones, or remembering those we've lost.

Your paver shows our residents they are not alone, and that their legacy will live on. Every brick tells a story and becomes a part of Grace House forever.

How to Purchase a Paver

- To purchase a paver, contact Ashley Manning at ashley.manning@gracehouseakron.org
- Go online: gracehouseakron.org
- Call us at 330-572-4476

PAVER INFORMATION

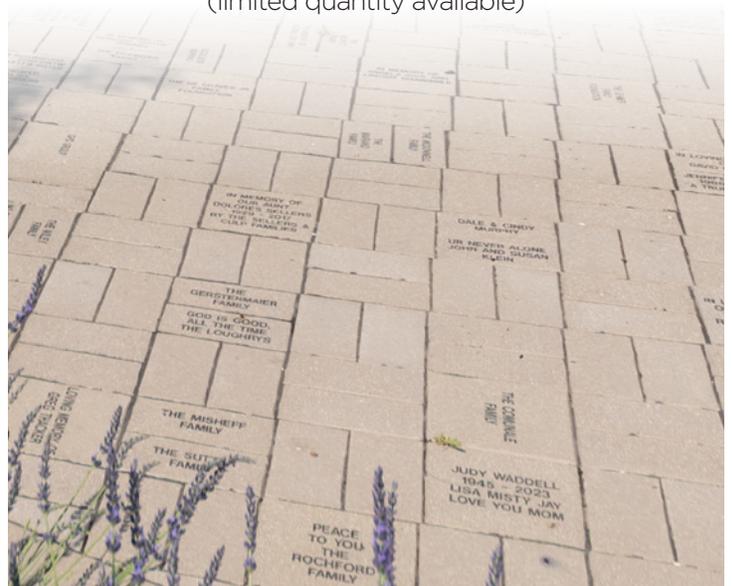
Available in two sizes:

Size 1:
4" x 8" - \$250

Three lines of text with 16 characters per line.

Size 2:
8" x 8" - \$500

Six lines of text with 16 characters per line.
(limited quantity available)



UNDERSTANDING THE ONE BIG BEAUTIFUL BILL

WHAT THIS MEANS FOR YOUR GIVING, RETIREMENT PLANS, AND LEGACY PLANNING

Congress recently passed the “One Big Beautiful Bill Act” (OBBBA), a sweeping piece of legislation that combines updates to tax rules, retirement accounts, and charitable giving into one package. While the details are complex, here’s what you need to know:



1. For Your Giving

- OBBBA makes it straightforward to give directly from retirement accounts, increasing the amount you can transfer tax-free to nonprofits like Grace House.
- It also expands options for giving “non-cash” assets, like stock or property, with simplified rules

2. For Your Retirement Plans

- The age when you must begin taking Required Minimum Distributions (RMDs) from retirement accounts has shifted, giving you more flexibility.
- You can now make a one-time transfer of a larger amount from your IRA into a charitable gift annuity or charitable remainder trust, providing both income for you and a future gift for charity.

3. For Your Legacy Planning

- OBBBA helps families pass on more of their wealth by reducing the tax piece on charitable bequests.
- It encourages combining personal financial goals with charitable intentions, making it easier to leave a lasting legacy without reducing what you pass on to loved ones.





475 North Howard St.
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grace house

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LEAVE A *legacy*
THIS *holiday season*
MAKE A GIFT TO
Grace House Akron

