

# Growing a Legacy

Gardening for the Greater Good



Spring 2025

## Rooted in Community: Giving for the Greater Good

Gail Ruehr has been a supporter of the Pennsylvania Horticultural Society for 27 years. Her “beautiful life” includes three children, five grandchildren, partnership in a successful family business, accomplishment as a master gardener, and so much more. Now that she is retired, she spends cherished days with her grandchildren and tends the beloved garden in her Drexel Hill home.

As Gail and her husband, Scott, found themselves moving into the retirement stage (though Scott is having too much fun running his actuarial pension consulting business to retire!), they took the time to consider what they needed to live a fulfilled life. Upon reflection, Gail recalled the times when their children were young and the family was heavily involved in volunteering in school and extracurricular activities. She recalled when her mother demonstrated impactful charity by volunteering with her church and the sentiment of “if you have it and don’t need it, donate it.” She recalled the sunny days of gardening with her father in their family garden beds at her childhood home. Gail even recalled attending the Flower Show in the ‘70s when it was hosted at the Civic Center!

These core memories and values led Gail to make a meaningful gift to PHS through **qualified charitable distributions (QCDs)** from her IRA. By giving in this way, Gail was able to count her QCD towards her required minimum distribution for the year.

Gail and Scott felt a kinship to the PHS mission of Gardening for the Greater Good, prioritizing the creation of economic opportunities, access to fresh food, clean and green urban spaces, and community togetherness throughout the Philadelphia region. After reviewing their financial options, they were able to make the best decision for their circumstances while giving to an organization that means so much to them and the community it serves.

We at PHS are immensely grateful to the Ruehr family for their generosity and for allowing us to share their story today.



*Scott and Gail Ruehr*

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# Should You Update Your Plans This Year?

Updating your estate plans is crucial for reflecting your current and future wishes, ensuring support for the Pennsylvania Horticultural Society, and protecting your loved ones. Here are some key reasons to revise your estate plans this year.

- **Life changes.** Events like marriage, divorce, births, or deaths can significantly impact your plans. Revisiting your documents ensures they align with your current situation.
- **Financial changes.** Changes in your financial status—such as a new job, retirement, or inheritance—should prompt a review to ensure assets are distributed according to your wishes.
- **Legal updates.** Estate laws frequently change, affecting taxes and inheritance rules. Updating your plans keeps you compliant and maximizes potential benefits.
- **Family dynamics.** To prevent conflicts, your estate plan should reflect evolving family relationships, such as new beneficiaries or changed circumstances.
- **Beneficiary reviews.** Ensure all beneficiary designations for accounts, such as life insurance and retirement plans, are current to avoid unintended distributions.
- **Health considerations.** Changes in health may necessitate updates to powers of attorney and healthcare directives to clarify your medical wishes should you be unable to do so.

Keeping your estate plans updated also helps secure your legacy. Your tax-deductible gift empowers the PHS community to invest time, passion, and resources in projects that help us continue to support public gardens and landscapes that enrich our neighborhoods and promote a healthier, more sustainable future.

## NOTE FROM THE PRESIDENT



For 196 years, the Philadelphia Flower Show has been a celebration of plants, community, nature, and horticultural possibility. For the past 50 years, it has been a transformative fundraiser for our work, bringing the power of horticulture to neighborhoods. It has served as a space where many generations come together to marvel at the beauty and transformative power of plants and to imagine and plant the seeds for a better, greener world.

This year's Flower Show theme "Gardens of Tomorrow" speaks directly to that hope and imagination. I am thrilled to announce an estimated attendance of 235,000 for the 2025 PHS Philadelphia Flower Show. That attendance is significantly more than 2024 and on par with pre-pandemic Flower Shows, establishing an exciting foundation for the future.

Everything we do at the Pennsylvania Horticultural Society centers around the belief that horticulture is a powerful force advancing health and well-being for people in the Greater Philadelphia Region (and beyond)! With the support of our Legacy Society, we are able to build a strong foundation that will improve the lives of our neighbors, friends, and family for years to come.

I sincerely thank each and every one of you for your ardent support and eagerly look forward to the future we are growing together.

Happy Planting,

Matt Rader  
President, Pennsylvania  
Horticultural Society



# Giving Ideas for Non-Itemizers

Many supporters of the Pennsylvania Horticultural Society choose not to itemize their taxes due to the higher standard deduction. Here are some alternative ways to make a lasting impact on our mission:

## **Appreciated assets.**

Donating stocks, bonds, and mutual funds can be tax-efficient for non-itemizers. You may avoid capital gain taxes, and PHS receives the asset's full market value.

**Cash gifts.** While non-itemizers may not receive a tax deduction, direct cash donations can make an immediate impact.

**Retirement account distributions.** Individuals over 70½ can make qualified charitable distributions (QCDs) tax-free from traditional IRAs. These can count toward all or part of a donor's required minimum distribution if they are 73 or older.

## **Donor advised funds (DAFs)**

DAFs provide a flexible way to manage your PHS donations over time, and you decide when to make gifts.

## **Life insurance gifts.**

Consider donating an unneeded life insurance policy or naming PHS as a beneficiary. This option can significantly benefit PHS in the future.

## **Charitable bequests.**

Including charitable gifts in your will or trust ensures that PHS will benefit after your lifetime.

**Time and skills.** Lastly, donating your time or expertise remains a meaningful way to support PHS. Although it doesn't provide tax breaks, the benefits are priceless.

Contact us or a financial advisor to determine the best strategies for your situation.

The Pennsylvania

Horticultural

Society uses

horticulture to

advance the health

and well-being

of the Greater

Philadelphia region.



# Your Will, Your Way

A bequest through your will is the most popular way for supporters to ensure we can continue to garden for the greater good and strengthen our communities far into the future. Below are five ways to structure your bequest.

- 1. General bequest:** Designate a specific amount to PHS. This is considered a “primary charge against your estate,” meaning it will almost certainly be fulfilled.
- 2. Specific bequest:** Leave a specific dollar amount, real estate, stocks, other securities, or personal property to PHS. This offers clarity for both the executor of your estate and PHS, ensuring your intentions are respected.
- 3. Percentage bequest:** Designate a specific percentage of your estate’s total value. This provides flexibility and upholds PHS’s role in your overall financial legacy.
- 4. Residual bequest:** Once all debts, expenses, and specific bequests have been paid, leave your leftover assets to PHS. This is a great way to prioritize your beneficiaries while still making a significant contribution.
- 5. Contingent bequest:** This requires certain conditions to be met. For example, you might specify that if a primary beneficiary predeceases you, a designated amount or asset will go to PHS instead.

A bequest is a straightforward way to support PHS’s mission now and in the future. Contact us if you have any questions.

## SAMPLE BEQUEST LANGUAGE

### Residual Gift Language

A residual bequest comes to us after your estate expenses and specific bequests are paid:

*I give and devise to The Pennsylvania Horticultural Society (tax ID #23-1352265), located in Philadelphia, Pennsylvania, all (or state a percentage) of the rest, residue, and remainder of my estate, both real and personal, to be used for its general support (or for the support of a specific fund or program).*

### Specific Gift Language

Naming The Pennsylvania Horticultural Society as a beneficiary of a specific amount from your estate is easy:

*I give and devise to The Pennsylvania Horticultural Society (tax ID #23-1352265), located in Philadelphia, Pennsylvania, the sum of \$\_\_\_\_\_ (or asset) to be used for its general support (or for the support of a specific fund or program).*

### Contingent Gift Language

The Pennsylvania Horticultural Society or its affiliates can be named as a contingent beneficiary in your will or personal trust for situations where one or more of your specific bequests cannot be fulfilled:

*If (insert name) is not living at the time of my demise, I give and devise to The Pennsylvania Horticultural Society (tax ID #23-1352265), located in Philadelphia, Pennsylvania, the sum of \$\_\_\_\_\_ (or all or a percentage of the residue of my estate) to be used for its general support (or for the support of a specific fund or program).*



## Contact us

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