

GILA HERITAGE

Quarterly of the
NORTHERN GILA COUNTY
GENEALOGICAL SOCIETY, INC.
a non-profit organization
PAYSON, ARIZONA

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From the Editor:

This issue features an informative article on how to pay less tax and still help your favorite 501-(3)(c) charity. I hope NGCGS comes to your mind! Donations in any form are always most appreciated!

The Genealogy Web-Site Review continues to be a regular item; Quick Tips is a filler.

For those of you who have been unable to attend Judy Voran's wonderful workshop on DNA testing, I have included an article from Ancestry Daily News by Megan Smolenyak about discovering if you have already been DNA-tested.

In an effort to save a separate mailing cost of labels and stamps, the ballot for 2007's NGCGS Officers is included in this issue. Please make sure you mail it back to the library before December 1, 2006 in order for your vote to count.

Enjoy!



NORTHERN GILA COUNTY GENEALOGICAL SOCIETY, INC.

NGCGS Genealogy Library
302 East Bonita Street, Payson, AZ
Payson, AZ 85541-5012
(928) 474-2139

E-Mail Address: NGCGS@NPGcable.com

WEB SITE: <http://users.rootsweb.com/~azngcgs/index.html>

Library Hours: Thursday, Friday, & Saturday, 9 to 4 p.m. Or By Appointment

2006 OFFICERS

President.....Grace Johns
First Vice President.....Clarice Christensen
Second Vice President.....Val Sullivan
Secretary.....Judy Voran
Corresponding Sec.....Lois Brice
Treasurer.....Frieda Chittick

COMMITTEE CHAIRMEN

ILL Clerk.....Peggy Grey
Historian.....Joan Savage
Publicity.....Lettie Cale
Telephone.....Margaret Coffey
Newsletter.....Val Sullivan
Office Manager.....Joan Savage

And Judy Voran is Head Librarian

We specialize in helping add branches to family trees!

MEETINGS: Meetings are held at **1:30 p.m.**, the first **Thursday** of the month (unless a holiday) at the Genealogy Library. Visitors are always welcome!

CORRESPONDENCE: Please address all correspondence to **NGCGS Library** and include a long self-addressed, stamped envelope for inquiries.

MEMBERSHIP:

Individual.....\$15. Family (related, same address).....\$30.
Individual Life.....\$150. Family Life (related, same address \$200.
Associate/Library.....\$10.

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Up-coming Events- Mark Your Calendar NOW:

December 1, 2006- Election of Officers for 2007: Ballots are included in this issue. Please mail your completed ballot to the Genealogy Library by December 1, 2006. Or you may bring your completed ballot to the library by December 1st. All ballots MUST be received by December 1st to be counted! Our by-laws state that “winners will be announced in December.”

December 7th, 2006- Christmas Party and Pot-Luck: Our December regular monthly meeting will be held at the Rim Country Regional Center at 12:00 noon. It will be a pot luck, installation of officers for 200, and a Christmas Party with gifts going to our great library. Some of the things you might consider giving, according to our Office Manager, Joan Savage, include:

By December 30th, 2006- DUES for 2007: Individual dues are \$15; Family dues are \$30; Individual Life is \$150; Family Life is \$200. Those who have not paid their dues by January 15, 2007, may miss receiving the February issue of *Gila Heritage*!

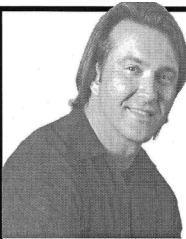
January 4th, 2007- Regular Monthly Meeting: More people are attending our monthly meetings. So the board is trying to provide more spacious parking facilities and make members more comfortable during our monthly meetings. Therefore, January’s meeting will be held at the Rim Country Regional Center in their community room at 1:30 PM.

March 5 or 6 through March 10 or 11th- Group Trip to Salt Lake City Family History Center: Nancy Hancock, one of our members, has researched airfare plus Plaza Hotel accommodations through Expedia.com. The Plaza Hotel is right NEXT to the Family History Center. The price for BOTH comes to \$463.59 per person based on double occupancy with two queen beds. Sign up sheet for those interested is on the library bulletin board. Don’t forget to update your Research Journal before you go so you’ll be prepared to know what to research!!




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Charitable Giving Gives Back at Tax Time

By Ross Hage

You've probably heard that "generosity is its own reward." This may be true, but when you make a charitable gift to a nonprofit organization, your generosity also could reward you—especially when you file your taxes.

In fact, you can get at least three types of tax benefits:

- 1) Immediate tax deduction. You can deduct your charitable gift from your current income taxes. So, for example, if you give \$1,000 in cash to a charitable group this year, and you are in the 28% tax bracket, you could deduct \$280 from your taxes on your 2005 tax return.
- 2) Avoidance of capital gains taxes. Instead of writing a check for \$1,000 to a charitable group, you might want to donate appreciated assets, such as stocks. Suppose that you have been holding shares of a specific stock for several years. Let's assume that you bought these shares for \$250, and that they are now worth \$1,000. If you were to give these shares to a recognized charitable group, you would get the tax deduction based on the shares' current market value. Furthermore, because you are not selling the shares, you will avoid having to pay any capital gains taxes on your \$750 profit.
- 3) Potential reduction in estate taxes. By removing an appreciated stock from your estate, you may be providing a tax break to your heirs if your estate is large enough to generate estate taxes. Under current law, today's \$1.5 million federal applicable exclusion amount will increase over the next several years. The federal estate tax will be repealed in 2010 and will return in 2001, with a \$1 million exclusion, unless Congress passes new legislation.

Charitable-giving methods

Depending on your circumstances, you might find it advantageous to establish a charitable giving vehicle, such as one of the following:

- 1) Charitable remainder trust (CRT). If you own a large amount of shares of an appreciated stock, you may want to donate some or all of them to a charitable remainder trust. The trust can then sell the stock, reinvest the proceeds and pay you a lifetime income stream. You'll defer capital gains taxes on the sale of your stocks, and you can use the income to help diversify your portfolio or pay for some living expenses. When you die, the remaining proceeds of the trust go to the charitable group that you have chosen in your trust.
- 2) Private foundation. If you have a very large estate, you may want to create a private foundation to distribute assets to charities. After you've established a private

foundation, it will typically distribute five percent of the fair market value of its assets each year to the charities you've chosen. Unlike a CRT, contributions to private foundations do not allow for donors to receive an income stream.

Before establishing any of these charitable giving arrangements, consult with your tax and legal advisors. Consider donating to local organizations that do valuable work. You'll unquestionably be making a good investment in your own community. By helping those organizations that do valuable work, you'll unquestionably be making a good investment.

Editor's Note: Ross Hage is a licensed investment representative with the firm of Edward Jones. For more information, call (928) 468-2281. This article was reproduced with his permission.



MISSING: The 1880 U.S. Federal Census book, donated to the library by Neil and Joan Savage, is missing. If you borrowed it to use at home, **please** return it to the library. This book covers the entire U.S. and is in a ring binder with two CDs per page.

Genealogy Website Review

<http://www.ancestralfindings.com/quickt看ip.htm> This website shows past “Quick Tips” that have been published, Building your Family Tree, State Searches, UK and Ireland Collection, Free Genealogy Lookups, and Genealogy Essentials. And it’s free!

If you know of any websites that may be of interest to our readers, please send the website address and a one-line description to Val Sullivan, vsull9173@aol.com.

Have You Already Been DNA-Tested? From [Ancestry Daily News, 8 December 2005](#)

A few months ago, I was interviewed as part of an “expert panel” on the future of genealogy. Not surprisingly, I spouted off about my confidence in the ever-growing role of genetic genealogy, which I like to condense to ‘genetealogy.’

Eye-Opener

When the article came out, I received a bit of an education. Others had remarked that

genetealogy wouldn't be much of a factor until the databases of genetic data were as large as those of genealogical data -- until the entries numbered in the millions as they do at Ancestry.com, FamilySearch.org and so forth.

It was only then that I realized for the first time that many -- and possibly most -- genealogists are unaware of an important, fundamental aspect of genetealogy. While it's true that genetic databases are measured in the thousands rather than millions, each person whose results are included is representing tens or hundreds of relatives by proxy. In other words, the DNA databases are far beefier than their absolute numbers would seem to indicate.

A Little Background

This might be a good time to back up a bit for a quick refresher. For those who are new to genetealogy, it helps to know that Y-DNA testing is by far the most popular. Only men have a Y-chromosome and it's passed intact from father to son down through the generations. It travels through the centuries and worms its way through our family trees essentially the same way that surnames do, and that's why surname projects are such a popular application.

Simply put, Y-DNA and surnames go hand-in-hand. Because of this, when one man gets tested, he represents a number of others sporting the same surname. His father, brothers, paternal uncles, and paternal cousins (both living and back in time through the generations) all share the same Y-DNA.

For instance, being female, I don't have Y-DNA, so when I wanted to test the Smolenyak family I was born into, I asked my father. But I could have also turned to one of my brothers, my father's brother, or a male Smolenyak cousin. Similarly, when I wanted to get my maternal grandmother's maiden name (Reynolds) represented in a [Reynolds surname project](#), I sought out a male Reynolds cousin -- in this case, a first cousin once removed -- to take the test.

One Y-DNA Test Goes a Long Way

I was curious about the ripple effect of a single DNA sample, so as an experiment, I counted how many people in my family tree were represented by proxy by my father's test. The result? 62. Of these, 32 are alive. Of course, that figure will grow over time as I continue my research and identify other Smolenyaks -- and as fresh sprouts are added to the branches of our family tree!

On the day I wrote this article, the largest testing company's website indicated that their database contained 47,857 Y-DNA records. If my father is typical, then 47,857 x 62 people have been tested by proxy -- about 2,967,134 people by just one company.

How typical is my father's 62? I have no idea. His family strikes me as fairly average size-wise, but even if we were to assume that his family is three times the average, this one company's database would still hold genetic clues for about a million people. And if his figure is on the low side, who knows how many millions have already been tested-by-cousin and simply don't know it?

Where to Dig?

So how do you find out if you're one of the many whose distant cousin has already swabbed his cheek for your benefit? That's the tricky part. Ideally, in the future, genetic and genealogical databases will merge so that you'll be informed of DNA representation when you search on an ancestor's name in a conventional genealogy database, such as Ancestry World Tree.

Current DNA surname project managers might want to consider using the [Post-em feature](#) to add notes to relevant, existing family trees at Ancestry.com to inform others that a genetic project is underway and explain where to go for more information. Doing so could serve as a bit of a bridge for the time being. It's also possible to add a comment when uploading your own trees, although

the only [examples](#) I can find at present are ones dealing with mtDNA, which focuses primarily on maternal lines.

But for now, if you want to find out if there's already a project on one or more surnames of interest to you, you'll have to do a little surfing as I explained in an [earlier article](#).

To be thorough, you'll want to explore several DNA testing company sites and one or more of the online public access databases. Also, since the time I wrote this previous article, it's now become possible to search by surname at the [Sorenson Molecular Genealogy Foundation](#) site. Results come with pedigrees attached, so you can browse them for your ancestors -- a powerful option.

And the old standby -- googling a combination of 'DNA' and 'genealogy' and the surname of interest -- will frequently pop up a website dedicated to the relevant project. You might also want to try substituting a location or ethnic group for the surname, as there are more and more such projects. [Louis Loccisano's Calabria DNA Project](#) and [Doug Miller's French-Canadian/Acadian/Metis/Cajun Heritage DNA Project](#) are a couple of interesting examples (and if you have any roots in Osturna, Slovakia, be sure to contact me to join my village study!).

Already Tested?

What if your surfing reveals that you're one of the lucky ones who have already been tested by proxy? Perhaps you've discovered that other descendants of your direct line great-great-great-grandfather have already participated in a project centered on your surname. If so, congratulations! Now what? You'll definitely want to communicate with the project's manager, and if the contact information is provided, that cousin of yours who was thoughtful enough to get tested. But if you want to learn still more, scribble down that pile of numbers that represents your DNA results and stay tuned for my next article on online resources for further analysis. That also goes for those of you who have just been tested yourselves and aren't sure what to do next!

Megan Smolenyak Smolenyak, co-author (with Ann Turner) of *Trace Your Roots with DNA: Using Genetic Tests to Explore Your Family Tree* (as well as *In Search of Our Ancestors, Honoring Our Ancestors and They Came to America*), can be contacted through www.genetealogy.com and www.honoringourancestors.com.

Editor's Note: If you wish to view this newsletter on line at NGCGS's website (<http://users.rootsweb.com/~azngcgs/index.html>), hold down the "control" key and point your cursor on the blue, underlined link, and you will be transported directly to the web-link and additional information. Sorry, it won't work if you're just reading a hard copy!

Northern Gila County Genealogy Society, Inc. Election of Officers for 2007 BALLOT

Directions: Please mark an "X" on the line after the name of each candidate for which you are voting. If you wish to write in a candidate, you must have the permission of the person for which

you are voting. No nominations were made from the floor at the November meeting. Return you ballot to NGCGS, 302 East Bonita Street, Payson, AZ 85541 by December 1, 2006.

President:

Write-in: _____

1st Vice-President, Programs:

Clarice Christensen _____

Write-in: _____

2nd Vice-President, Education:

Valerie Sullivan _____

Write-in: _____

Recording Secretary:

Judy Voran _____

Write-in: _____

Corresponding Secretary:

Write-in: _____

Treasurer:

Write-in: _____

Quick Tips!

“Mc” Tricks: If you are having difficulties locating ancestors whose names begin with "Mc" in the census indexes (even using Soundex), try typing a space between the "Mc" and the rest of the name. It worked for us. P. McHugh

Searching for Obituaries: I knew the date my Civil War relative died and thought the obituary would be found in the paper where his parents resided, which was also the county seat. I was disappointed not to find it. It turned out that the county seat for Whiteside County, Illinois, was, for a short time, in Sterling rather than Morrison. The Sterling paper had printed the letter from the soldier's Commanding Officer to his father, describing how he died in the battle of Perryville, Kentucky. This was even more precious than an obituary would have been. My thanks to the knowledgeable Morrison librarian who made the suggestion. I would never have thought to look there if it weren't for her. Thanks to Barbara Taylor for today's Quick Tip!



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