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UNIVERSITY  
OF OREGON

# F.O.C.U.S

ON CHARITABLE ESTATE PLANNING

SPRING 2009  
OFFICE OF  
GIFT PLANNING



**MYSTERY PHOTO**—A moment in the free-speech movement's early days at the UO. If you know details about this photo, e-mail [giftplan@uoregon.edu](mailto:giftplan@uoregon.edu) or call (541) 346-1687.

## Five ways Charitable Gift Annuities can work for you

You can receive income and support the University of Oregon by investing in a charitable gift annuity.

### 1) Income for life

Your gift annuity will provide a permanent source of dependable income. If you have a two-life charitable gift annuity, and one person dies, the other will continue receiving the same payment, a source of extra security in later years.

### 2) Higher payout rates

Payout rates for charitable gift annuities may be higher than you are receiving from other kinds of fixed investments. Your rate is based on your age. (See sample chart to right.)

Age	Payout Rate (%)
65	5.3
70	5.7
75	6.3
80	7.1
85	8.1
90+	9.5

This chart reflects sample payout rates for single donors. Payout rates differ for couples.

### 3) Fixed payments

You will lock in the payment rate when you fund your charitable gift annuity, so

the amount of income you receive will be the same every year—no matter what the economy is doing.

### 4) Guaranteed payments

When you make your gift, the University of Oregon Foundation becomes legally bound to provide you with regular, fixed payments.

### 5) Income tax savings

The IRS recognizes that part of your contribution will benefit the university, so you will get a charitable deduction on your income taxes. Another benefit: for many years, a significant portion of each annuity payment will be tax-free.

**Call us to learn more!**

UO OFFICE OF GIFT PLANNING, (541) 346-1687 OR TOLL-FREE (800) 289-2354



Putting on a show in 1944.

## Receive even larger payments with Deferred Charitable Gift Annuities

Your annual income from charitable gift annuities can be increased by deferring the start of your payments for a period of years.

For example, a sixty-year-old eligible for a 5 percent payout in March 2009 would receive 6.5 percent by deferring the first payment for five years.

Waiting ten years, until age seventy, would increase the payout rate even more, to 8.6 percent.

### Charitable Gift Annuities at work

Robert and Alice Duckworth, seventy-five and eighty years old, have watched interest rates fluctuate for years.

Unsatisfied with their money market fund currently earning 2.6 percent, they have looked at ways to get back to the 5–6 percent rate of return they were used to. However, they do not want to increase their market risk by investing in securities that will fluctuate in value.

Recently the Duckworths read about the benefits of charitable gift annuities and discovered they could increase their cash flow by supporting their alma mater.

*The value and cost numbers in this example serve as an illustration. Please consult your legal and tax advisers about your specific situation.*

Duckworths' Charitable Gift Annuity	
Amount:	\$100,000
Annual Income:	\$5,800
Annual Payout Rate:	5.8%
Tax Deduction:	\$39,972

Duckworths' Money Market	
Amount:	\$100,000
Interest Rate:	2.6%
Annual Income:	\$2,600

## Remember When

Many readers phoned in about the mystery photo in our last issue. We learned it was probably taken in the spring of '58. Thanks for helping identify everyone.

Vern Scott and Susie Kinser are talking on the left. Cindy Rukovina is laughing, Kay Macy is leaning against the tree, Betsy Schwabe is in the center, and last, but not least, Hal Duffy is parking his car.

We enjoy talking with you about your time on campus. Watch for more mystery photos in future issues of *Focus*.





## Ruth Meyers

A series of life events kept Ruth Meyers from realizing her dream of a University of Oregon music degree, but she is determined to help future UO students graduate.

Ruth was a secretary working to raise enough money to continue studying voice when she met her late husband Joe on campus in the Straub cafeteria. They wed within six months and moved into Amazon, a converted barracks that served as the UO's married student housing. Ruth recalls making do with an antique icebox rather than a refrigerator and mastering a wood-fired cook stove that also heated water for their showers.

Joe, who eventually became a distinguished UO professor of landscape architecture, was digging into his master's thesis when encephalitis struck their vivacious two-year-old, inflicting

severe permanent brain damage. In an era with few social services, round-the-clock care fell mainly to Ruth as Joe scrambled to finish his graduate program in geology and geography while working part time.

As care-giving options improved for their daughter, Ruth went to work alongside Joe as a cartographer. They lived first in New Jersey and then Arizona until Joe landed a job in his native Portland as a state planner. He joined the UO faculty in 1975, becoming the landscape architecture department's resident environmental geologist, soil scientist, hydrologist, and landscape planner.

Finally, just as she was preparing to relaunch her music studies in 1978, Ruth found herself in the first of two fights for her life against cancer. "It was one thing



Wedding day—Joe and Ruth Meyers, 1949

**"It's a great way to help students!"**

and then another," she said, "but since then I've kept taking business courses and fun classes in things I am interested in."

After Joe's death in 2005, a friend suggested that charitable gift annuities could boost Ruth's cash flow. Using Joe's military pension, she funded a gift annuity to support scholarships for future UO landscape architecture students.

At eighty-six she still sings with the Salem community chorus, and recently she set up a second gift annuity to benefit the UO School of Music and Dance.

Ruth said she is very glad she followed her friend's advice because the gift annuities provide more income than she received from her previous investments.

"I've been quite happy with the way it has worked out," Ruth said. "It's a great way to help students!"

## Recent Estate Gifts

**Doris Curda** '49 left, through her will, \$1,000 for the School of Journalism and Communication.

**Anthony Nickachos** '44 left, through his will, \$380,900 to be used at the president's discretion.

**Margaret Waning** (parent) left, through her will, \$50,000 to Athletics for nonrevenue sports.



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*Mystery Solved*

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**F·O·C·U·S** ON CHARITABLE ESTATE PLANNING

**APRIL 30–MAY 2, 2009**

**REUNION WEEKEND**

**CLASS OF  
1959**

**FIFTIETH REUNION EVENTS**

Welcome Reception with  
President Dave Frohnmayer

Campus Tours and  
Symposiums

Luncheon in Woodruff  
Gym at Gerlinger Hall

Induction into the Order  
of the Emerald Society

Dinner and dancing,  
Valley River Inn

Visit [uoalumni.com](http://uoalumni.com) or call  
(800) 245-2586 for details.



**Greetings!** Spring arrives this month and that means the fiftieth reunion is right around the corner. I am excited about this year's reunion because I have the opportunity to talk about techniques that can help you increase your income, save on taxes, and support the university—all at the same time.

If you will be on campus during reunion weekend, stop by for my presentation or for a chat during the coffee break. If you are unable to make it, feel free to give me a call. I am always happy to talk with you individually.

Also, if you graduated in '59 or before, you are invited to a lunch honoring the Order of the Emerald from 11:45 A.M. to 2 P.M. on May 1 in Gerlinger Hall. The UO Alumni Association hosts this celebration and induction to honor those who graduated fifty years ago or more.

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