

## Plan Ahead to Make the Gift of a Lifetime



Just recently, the University of Baltimore received a generous gift from the estate of an alumnus. University officials were unable to express their gratitude for the gift during the alumnus' lifetime, however, because they were unaware of his plans to donate to UB in his will.

While planning and providing for your descendants is a personal matter, including UB in the planning process can help to ensure that your legacy gift will be used in accordance with your wishes. It also gives UB the opportunity to properly acknowledge your philanthropy.

Consider leaving a lasting impression on the University of Baltimore through planned giving. Planning the structure, type and timing of your contribution to the University of Baltimore can provide you and your family with the greatest benefit while helping UB continue its tradition of success.

A common myth is that one must be wealthy to make a planned gift. In fact, planned giving is not limited to the wealthy—anyone may include UB in his or her estate plans. There are numerous opportunities

available for those who wish to structure the way they give to UB, and these vehicles for giving can provide financial stability for you and your family. In some cases, charitable giving included in your will may also reduce the estate tax burden on your family and loved ones.

While bequests through a will are the most common method of planned giving, there are other ways to provide for the University during your lifetime via planned giving. Charitable remainder trusts and gift annuities, for example, can provide you with income from a gift while also providing some tax benefit.

Perhaps you, like many alumni, chose to earn a degree because you felt an education would guide you toward career success. Or maybe you wanted to make a greater impact on the world around you. As you now reflect on how you can contribute to our community, planned giving can often be the best way to show your support for the institution that helped to prepare you for career success.

For more information on making a planned gift, please visit [www.ubalt.edu/IA/plannedgiving](http://www.ubalt.edu/IA/plannedgiving) or contact William H. Cole IV, associate vice president for Institutional Advancement, at 410.837.6211 or [whcole@ubalt.edu](mailto:whcole@ubalt.edu).

### UB MATCHING GIFT HONOR ROLL

The following list represents members of the UB community who have taken advantage of their company's matching gift programs.

Donald L. Allewalt Jr., J.D. '77  
*McDonald's Corporation*

Francis W. Amann, B.S. '61  
*Hartford Insurance Group*

Rita G. Bajkowski, M.A. '03  
*Becton Dickinson and Company*

Robert M. Beyer, B.S. '71  
*General Electric Company*

Edmund A. Bianchi, B.S. '72  
*Bank of America Corporation*

David W. Britton Jr., J.D. '85  
*Bank of America Corporation*

Michael C. Burton, M.S. '79  
*Baltimore Gas & Electric Company*

Carl C. Coe Jr., J.D. '82  
*Zurich-American Insurance Group*

Robyn T. Costello, M.A. '96  
*Aon Corporation*

Dominic C. Cottone, B.S. '83  
*IBM Corporation*

Michael L. Curry, B.S. '77  
*Vanguard Group*

Andrea P. Dawes, M.B.A. '92  
*Zurich-American Insurance Group*

Thomas E. Donoho, LL.B. '66  
*Baltimore Gas & Electric Company*

Carserlo Doyle, M.S. '82  
*Baltimore Gas & Electric Company*

Richard A. Emans, B.S. '74  
*Hershey Entertainment & Resort Co.*

Stacy E. Finn, J.D. '92  
*The Saint Paul Companies*

George T. Garrett Jr., M.S. '98  
*American Express Tax and Business Services*

Robert L. Gressitt Jr., B.S. '80  
*Lockheed Martin Corporation*

Mark T. Hackman, J.D. '78  
*Baltimore Gas & Electric Company*

Yasmin N. Harris, M.S. '83  
*Verizon*

Anita M. Higginbotham, M.B.A. '93  
*Citicorp/Citibank, N.A.*

William C. Hookham, J.D. '73  
*State Farm Insurance Companies*

Paul C. Latchford, J.D. '73  
*AEGON USA*

Sally H. Leimbach, B.S. '83  
*American Express Tax and Business Services*

Andrew A. Lioi, LL.M. '57  
*State Farm Insurance Companies*

Elaine A. McClean, M.S. '96  
*Black & Decker Corp.*

John S. McDaniel, B.S. '89  
*Baltimore Gas & Electric Company*



# Myths About Matching Gifts

**MYTH ONE: "I DON'T WORK FOR A COMPANY THAT OFFERS A MATCHING GIFT PROGRAM, SO I CAN'T MAXIMIZE THE POTENTIAL OF MY GIFT."**

Even if you do not work for a company that will match your gift, check with your spouse—his or her company might participate in a matching gift program.

**MYTH TWO: "I'M RETIRED, SO I CAN'T PARTICIPATE IN A MATCHING GIFT PROGRAM."**

As a reward for service to the company, many companies continue to match gifts given by their retirees.

**MYTH THREE: "IT'S TOO DIFFICULT."**

To have your gift matched, simply call Kate Crimmins in the Office of Annual Giving at 410.837.6135 or your human resources office to see if your organization participates in a matching program. Then, when you make your gift, simply fill out the form provided to you by your human resources office and send it in with your gift. UB handles the rest of the process to make sure the impact of your gift is maximized.

**MYTH FOUR: "MY COMPANY WILL DEDUCT ITS MATCHED GIFT FROM MY PAYCHECK."**

Matching gifts benefit UB alumni and their companies by maximizing philanthropic contributions while reducing the companies' tax burden. Matching gifts are contributions from the company; employees are not asked to give more than their original gift.

**MYTH FIVE: "MY EMPLOYER'S MATCHED GIFT WON'T MAKE A DIFFERENCE."**

Matching gifts are free money for UB. So far this fiscal year, UB alumni have tripled the impact of their gifts by taking advantage of their companies' matching gift programs. These funds are an extremely effective means of providing access to education, retaining quality faculty and supporting programs that benefit both UB and the community.

Stewart P. McEntee, B.S. '69  
*Mercantile Safe Deposit and Trust*

George V. and Carol M. McGowan,  
J.D. '87  
*Constellation Energy Corporation*

Oliver F. Mitchell, B.S. '68  
*Baltimore Gas & Electric Company*

Raymond F. Moore, B.S. '69  
*The Coca-Cola Company*

Morgan Family Foundation  
*Lincoln National Corporation*

Philip J. Patten Jr., A.A. '49  
*Baltimore Gas & Electric Company*

James H. Reiner Jr., B.S. '80  
*Ernst & Young*

Bruce Rollier  
*International Business Machines Corporation*

Robert W., B.S. '55, and  
Elaine Schaefer  
*The France-Merrick Foundation*

Charles W. Shivery, M.S. '75  
*Northeast Utilities System*

William T. Skinner Jr., M.S. '84  
*Mercantile Safe Deposit and Trust*

Judy A. Slough, B.S. '78  
*Ryder System*

Bernard R. Smith Jr., M.S. '70  
*General Motors Corporation*

Lester J. Stanley, B.S. '61  
*Exxon Mobil Corporation*

Michael A. Tarlaian, B.S. '82  
*Ernst & Young*

Wallace E. Warner, B.S. '63  
*Exxon Mobil Corporation*

Herbert B. Weidel, B.S. '53  
*Monumental Life Insurance Company*

Michael C. Ziegler, B.S. '88  
*Baltimore Gas & Electric Company*

*(This list reflects only gifts made to the University of Baltimore Educational Foundation and the respective company's matching gift pledges from July 1, 2005, to Jan. 23, 2006.)*

## Making an Exponential Impact

This fiscal year to date\*, gifts made by UB alumni who have taken advantage of their employers' matching gift opportunities have totaled more than **\$120,000**. UB alumni have given more than **\$40,000** themselves, with their employers contributing another **\$80,000**.

With a little extra effort, these alumni have greatly increased the **impact** they have made on UB. For more information on having your gift to UB matched, contact your or your spouse's human resources department or call Kate Crimmins in the UB Office of Annual Giving at 410.837.6135.

\* Numbers represent gifts made from July 1, 2005-Jan. 23, 2006.

left, l. to r.: Christine Nielsen  
and Julia Williams

“As an alumna, I am excited to give back and help enhance the UB educational experience for future students.”



## Recent Grad Gives Back

For **Julia Williams, B.S. '04**, her UB experience is still fresh in her mind. It was only a few years ago that, after earning an associate's degree from Carroll Community College, the promise of small class sizes and accommodating programs drew her to the University of Baltimore. “I was honored to be accepted into one of the best business schools in the area,” says Williams, who enrolled at UB in 2002 with plans to earn an undergraduate degree in international business or human resources. “I wanted to attend a different college where I didn't know everybody,” she continues, “and to be in a learning environment with students who had similar career goals.”

The Maryland native says she found an ideal fit in UB's close-knit academic community and a supportive friend and mentor in **Christine Nielsen**, a professor of international business and strategy who was recognized by the *Baltimore Business Journal* for “revolutionizing the way that international business is taught at the University of Baltimore.”

“She was always willing to help and to do much more than what is expected of a professor,” Williams says of her former instructor. “From the first day, she made my experience at UB unique.”

Apparently Nielsen's generosity left a lasting impression on her

student. Williams, who juggled 12 to 15 credits per semester and a 40-hour work week at Wal-Mart during her time at UB, has since been instrumental in developing new initiatives at her alma mater. After graduating, she became a mid-level manager at Wal-Mart and helped to initiate a partnership between the Fortune 500 Company and UB. Merrick School students now have the opportunity to pursue management internships at Wal-Mart, and the company may work with UB on an upcoming business-study trip to Mexico.

In addition to spearheading the Wal-Mart/UB partnership, Williams has also made financial contributions to both her class gift and the annual fund. “As an alumna, I am excited to give back and help enhance the UB educational experience for future students,” she says.

And one of those future students just might be Williams herself; she's considering returning to UB to earn an M.B.A. degree. “UB gave me more exposure to the business world than I might have received at other local universities,” she says. “Who knows, maybe UB will consider adding a course about Wal-Mart and its emphasis on community service. I could even teach it,” she adds with a chuckle.

## Making the Most of Your Philanthropic Goals: *Benefits for Donors and UB*

### PLEDGES

**DONOR:** can consider a larger investment paid over a period of time

**UB:** Scheduled cash gifts provide stability.

**TAX ADVANTAGE:** Donors may be able to take tax advantages as gifts are received.

### SECURITIES

**DONOR:** is able to make a gift that rewards smart investing

**UB:** receives market value of sold stock

**TAX ADVANTAGE:** Donors may be able to take tax advantages based on the market value of the stock.

### ANNUITIES

**DONOR:** receives a source of lifelong income through the interest on the principal gift

**UB:** receives principal of the gift

**TAX ADVANTAGE:** A portion of the initial gift and annual payments may be tax deductible.

### TRUSTS

**DONOR:** is able to make a gift while retaining assets

**UB:** receives interest on donor's assets for a specified period of time

**TAX ADVANTAGE:** Donors can reduce estate and gift taxes that could otherwise be due on outright gifts.

### BEQUESTS

**DONOR:** is able to make a gift that financial security issues may have prevented earlier

**UB:** is honored by a gift of a lifetime

**TAX ADVANTAGE:** Donors can reduce estate tax burdens for their families.

Before deciding to make a planned gift, be sure to contact your financial planner for a full explanation of benefits. For more information, please call William H. Cole IV, associate vice president for Institutional Advancement, at 410.837.6211.

CONTEST  
WINNERS

The UB Office of Alumni Relations congratulates the winners of both contests that appeared in the last issue of the *UB Alumni Magazine*:

**Ariane Sullivan, B.A. '98, B.S. '03,** won a Dell Axim PDA in the e-mail address submission contest.

**Lucy Motsay Rutishauser, M.B.A. '97,** won a gift certificate for a free weeklong stay at an Alumni Travel Benefits location in the "UB Family" contest. Seven other members of Lucy's family have also earned UB degrees:

**The Hon. Richard Motsay, J.D. '52**

**Rosemary Motsay Ranier, J.D. '76**

**James Motsay, J.D. '81**

**Sharon Motsay Tobin, J.D. '87**

**Patrick Motsay, B.S. '84, M.B.A. '85, J.D. '89**

**Markus Rutishauser, M.B.A. '95** (*Lucy's husband*)

**Joan Motsay Brown, M.B.A. '91.**

**UB's Mt. Washington  
Golf Driving Range:  
It will fit you to a "tee."**

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