



YOUTH VOICES

Spring 2000

a newsletter for alumni and friends

& Action



Dr. Kathy Miller and husband Jeff Miller, Ph.D.

All of us followed the story of Dr. Jerri Nielsen last year. We watched her story unfold as she treated herself for breast cancer while stationed at the research site in the South Pole. We watched air lifts of medicine and equipment as everyone waited for weather conditions to allow a rescue team to land and bring Nielsen home. No one was more relieved than Dr. Kathy Miller:

Miller, the Indiana University oncologist who helped Nielsen remotely, was able to breathe easier once Nielsen arrived safely at the hospital. We can all feel proud of the fact that Miller's experiences as a 4-H'er are partly responsible for her being there to help Nielsen in her time of need.

In an October 21, 1999 Star-News article, Miller shared what an emotional and difficult time it was. "Meeting Nielsen this week at the hospital culminated several months of

Former 4-H'er Helps Doctor at South Pole

difficult, sometimes frustrating and emotional work," said Miller. The two had communicated and monitored Nielsen's treatment through videoconferencing and email messages.

Miller maintains that 4-H has played a significant role in her life. She said the two most important benefits she gained through 4-H were the willingness to explore new things and an ability to be speak comfortably in front of groups. Miller comes from a 4-H family where both her parents were 4-H'ers and leaders, and her grandmother was the first secretary in their local county extension office. When asked why she joined 4-H, she responded, "It never occurred to me not to join. I was involved in clothing, food and nutrition, creative art projects, and junior leadership."

Miller traveled abroad through the International Foreign Youth Exchange Program (IFYE) before starting her second year in medical school at Johns Hopkins School of Medicine. Her exchange experience took her to Botswana and other locations in southern Africa. She lived with 10 host families and moved to a new location about every 3 weeks. "I went to schools, worked in a small business, harvested sorghum, herded cattle and did whatever my hosts were doing. Along the way I learned to speak Setswana and enjoy

traditional foods and dancing. I can't adequately describe the feeling of making close friends in a different culture and being more struck by our similarities than our differences – I will never view the world the same," expressed Miller.

While interviewing for the IFYE program, she met her husband Jeff Miller. Jeff, who is also a 4-H alumnus, began his 4-H career as a summer program assistant at the National 4-H Center; moved on to work as a county 4-H agent in Georgia, and returned to National 4-H Council to staff the Kellogg Community Cares program. He later became a State 4-H Specialist in Illinois, and then the State 4-H Program Leader in North Dakota. and is currently responsible for program development and education at the Greenleaf Center for Servant-Leadership. When Miller was asked what she would like to share with the 4-H community regarding this experience, she
(continued on page 2)

National 4-H Council Mission:

TO BE AN UNCOMMON YOUTH
DEVELOPMENT ORGANIZATION
FOSTERING INNOVATION AND
SHARED LEARNING FOR YOUTH
WORKERS AND YOUNG LEADERS.

Report from the Director: 4-H Proud



Scott Lyons, Director, Alumni and Donor Relations, National 4-H Council.

With the 2002 4-H Centennial on the horizon, now is the time to reflect upon 4-H's accomplishments during its first 100 years. We invite you to celebrate with us. The first 4-H clubs were formed to meet the needs of young people and their need for a better agricultural education.

Initially taking the form of boys' corn clubs and girls' canning clubs, 4-H has become the largest out-of-school educational program in the world. And while it has served to advance agricultural technology and food-processing methods, 4-H's most important impact has been on the lives of

the young people who have been a part of it. Since its inception, more than 45 million youths have been affected by 4-H. In 1998, over 6.5 million young people participated in its learning-by-doing activities.

So if we are really to take stock of 4-H's impact, we must look to the young people whose lives have been affected. The roster of 4-H alumni reads like a Who's Who of American business, government service and cultural life. The two men who according to the Constitution are first in line for Presidential succession, Vice President Al Gore and Speaker of the House Dennis Hastert, are both 4-H alumni. So are entertainers Johnny Carson, Florence Henderson and Dolly Parton. The alumni roster also includes the late astronaut Alan Shepard, retired Ford CEO Red Poling, and restaurant chain founder Bob Evans. There are hundreds more, whose names you can acquire by calling for a list or visiting the web site listed below.

We are very proud of our alumni--not only those who have become household names--but also those whose good works

improve the communities in which they live, often in relative anonymity. To celebrate our alumni, we are building a web site and toll-free telephone number to recognize and involve them, inform them about 4-H Centennial news, and re-engage them in the life of 4-H. The web site can be reached at www.4HPROUD.org and the toll-free telephone number is (877)-4H-PROUD (877-447-7683). We encourage you to visit our site, enjoy the resources we have presented, and let us know what else you would like to see.

Finally, we ask you and your friends to reflect on your experiences as 4-H'ers. What did your involvement do for you? What special memories do you hold? Which leaders and volunteers had an important impact on your development into the person you are today? We want to gather as many stories as we can, so that we can share our pride during 4-H's Centennial year.

Please mail your stories to Robert Cooper at National 4-H Council, 7100 Connecticut Avenue, Chevy Chase, MD 20815 or email them to 4HPROUD@fourhcouncil.edu

Former 4-H'er Helps Doctor at South Pole

(continued from page 1)

remarked, "We were fortunate to have a large team helping us. Never underestimate the power of the human spirit and the ability of a team to solve problems when we stop worrying about who will get the credit (or blame)."

Beyond treating Nielsen, Miller teaches, conducts research and provides treatment to other patients through clinical trials in her capacity as a faculty member at the Indiana University School of Medicine. She is also a certified member of the American Board of Internal Medicine, Medical Oncology and Hematology.

**National 4-H Council
Alumni and Donor Relations
7100 Connecticut Avenue
Chevy Chase, MD 20815-4999
www.fourhcouncil.edu
Phone (301) 961-2853
Fax (301) 961-2894**

Julie Wagner *Coordinator*
Editorial Team: Brigitte Johnson
 Scott Lyons
 Rob Cooper
 Katherine Watier
Production Team: Betsy Johnson
 Susan Jones-Lloyd
 Roni Knell



LEGACY:

A Donor's Guide to Creative Financial Planning



In a world of uncertainty, it's nice to know there's something dependable. In fact, **the charitable gift annuity actually comes with a guarantee: guaranteed income to you** (and even another beneficiary, if you wish) **for life**. In this issue of the newsletter, we'll take a closer look at a planning option that can meet a number of needs in your financial and estate plan ... and support some worthy 4-H programs at the same time.

Charitable Gift Annuity a Superb Investment

The charitable gift annuity is perhaps the simplest yet most intriguing of all the charitable gifts. Its uses are so varied; it is easily the niche-filler in any financial plan. Naturally, we won't be able to tell you everything there is to know about gift annuities in the space available. We will, however, give you a foundation of information that will make it easier for you to ask questions of your financial and legal advisors. Please also feel free to call us at (301) 961-2853 or return the response card below for additional information.

To establish a charitable gift annuity, **you transfer assets to a non-profit organization such as National 4-H Council; in return, that organization pays you a guaranteed, fixed income for life**. The mechanism is partly the purchase of an annuity (paying you a specified income each year) and partly a

charitable gift – hence the name. The amount of the payout depends upon your age at the time of the gift, the size of your gift, whether your income payments begin immediately (an immediate-payment gift annuity) or are deferred to some predetermined time (a deferred gift annuity), and whether or not a second person is to receive annuity income.

When you fund a gift annuity during your lifetime (as opposed to under your Will), **you receive an income tax deduction for the portion of the transaction that's considered a gift**. You may claim this deduction in the year the gift is made, up to 30 percent (for gifts of appreciated property) or 50 percent (for gifts of cash) of your adjusted gross income. If you can't take the full deduction the first year, you may carry over the deduction until it's depleted, or for up to five years,

whichever comes first.

If you fund your gift annuity with appreciated assets (stocks, for instance), you pay tax only on the portion of the gain that's attributable to the purchase of the annuity.

So you can avoid some of the taxation you would have incurred had you sold the asset instead. Plus, you may generally spread any taxes that are due over your life and that of any other annuitant.

There are some estate tax advantages as well. If you are the sole beneficiary of the annuity, the full amount of the gift annuity will be excluded from your gross estate. Different rules govern two-life annuities and annuities for the benefit of someone other than yourself.

Gift Annuities Vary in Payout Style

Earlier, you learned the sole difference between the two gift annuity versions: the date the payments start. But that simple difference brings about broad ramifications, depending upon what you want to accomplish in your financial/estate plan.

Example: You are 60. You give National 4-H Council \$10,000 in cash to fund an immediate-payment charitable gift annuity with yourself as the only beneficiary.

- **You receive a \$2,695 income tax deduction.**
- **You are entitled to an annual payout of \$660 for the rest of your life. Of that amount, \$303 is considered a return of your initial investment and, accordingly, is tax free. The remaining \$357 is taxed as ordinary income.**
- **The full value of the gift is removed from your gross**

estate, and will not be subject to estate taxes at your passing.

Let's use these same assumptions to compare the deferred gift annuity,

Example: You are 60. You give us \$10,000 to fund a deferred gift annuity, with the payments scheduled to begin when you are 65.

- **You receive a \$3,929 income tax deduction.**
- **You are entitled to an annual payout of \$880 for the rest of your life. Of this amount, \$305 is considered a tax-free return of principal; \$575 will be taxed as ordinary income.**
- **The full value of the gift is removed from your gross estate.**

See the difference? With the deferred gift annuity, your annual payout is higher. That's because the remaining life expectancy is shorter, and the payout rate can be recalculated to account for the deferral period.

You may be wondering how this compares if you - in the context of our example - simply wait five years until you're 65, and then buy an immediate-payment gift annuity. Let's see.

Example: You are 65. You give us \$10,000 in cash to fund an immediate-payment gift annuity.

- **You receive a \$3,048 income tax deduction.**
- **You are entitled to an annual payout of \$700. Of this amount, \$349 is considered a tax-free return of principal; \$351 will be taxed as ordinary income.**

How Do You Choose the Right Gift Option?

Which is better: the immediate-payment or the deferred gift annuity?

Figures alone can't - and shouldn't - make the decision for you. There are numerous factors to consider:

- Are you seeking a planning option that

will provide you with a greater return - and, subsequently, greater income than you can get with most other investment options these days? (Then the immediate-payment option is right for you.)

- Do you want a retirement plan that will give you an income tax deduction now, but provide income later when you

may be in a lower tax bracket? (The deferred gift annuity is better.)

It would probably be helpful for you to list your goals, then match those goals with the appropriate gift mechanism. In any case, your are likely to earn a greater return from a charitable gift annuity than you would from a bank CD or savings account.



Look at Two Possible Uses for a Gift Annuity

To trigger your creativity, we'd like to describe two of the many uses other people have found for gift annuities.

The gift annuity and the life estate.

The tax laws allow a unique transaction: You can give your residence or farm to a qualified non-profit organization such as National 4-H Council, yet continue to live there for the rest of your life. You can even specify that your spouse can live there after you are gone. This is called a life estate, meaning you retain a "life interest" in the donated property.

You're entitled to an immediate charitable deduction based on what IRS considers the present value of the remainder interest. This situation is nice enough by itself. And, in some cases, you can combine the life estate with a gift annuity for even greater advantages.

The gift annuity and educational expenses. You may want to plan ahead to help your children or grandchildren attend college or take some other form of advanced training beyond high school. If so, the deferred gift annuity might be your answer. Make the gift now and defer payments until they are needed for educational expenses.

State law may influence this particular use of a gift annuity. We suggest you consult your financial/legal advisors or call our office for more details.

Suggested Single-Life Gift Annuity Payout Rates*

<u>Age</u>	<u>Rate</u>
50	5.8 percent
55	6.1 percent
60	6.6 percent
65	7.0 percent
70	7.5 percent
75	8.2 percent
80	9.2 percent
85	10.5 percent
90 and over	12.0 percent

Suggested Two-Life Gift Annuity Payout Rates*

<u>Ages</u>	<u>Rate</u>
50, 50	5.6 percent
55, 55	5.8 percent
60, 60	6.3 percent
65, 65	6.6 percent
70, 70	6.8 percent
75, 75	7.3 percent
80, 80	8.0 percent
85, 85	9.0 percent
90, 90	10.6 percent

* Recommended by the American Council on Gift Annuities

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To receive more information about this topic, tear out this response form and send in the enclosed envelope.

Charitable Gift Annuities

- I would like to receive more information about Charitable Gift Annuities.
- I have specific questions, please call me.

(Name – please print)

(Phone number)

(Address)

(City, State, Zip)

Email address

National 4-H Council Celebrates Installation of Engraved Bricks

THE BRIDGE BUILDER

*An old man, going a lone highway,
Came at evening, cold and gray,
To a chasm, vast and deep and wide,
Through which was flowing a sullen tide.*

*The old man crossed in the twilight dim –
The sullen stream held no fears for him;
But he turned when he reached the other side,
And built a bridge to span the tide.*

*“Old man,” said a fellow pilgrim near,
“You are wasting your strength in building here.
Your journey will end with the ending day;
You never again must pass this way.
You have crossed the chasm, deep and wide,
Why build you the bridge at the eventide?”*

*The builder tilted his old gray head.
“Good friend, in the path I have come,” he said,
“There followeth after me today
A youth whose feet must pass this way.
This chasm that has been naught to me
To that fair-haired youth may a pitfall be.
He, too, must cross in the twilight dim;
Good friend, I am building the bridge for him.”*
-----A. Dromgoole

October 4, 1999 witnessed the dedication ceremony celebrating the initial installation of engraved bricks that will eventually form a walkway within the flag circle outside of J.C. Penney Hall to celebrate the 40th anniversary of The National 4-H Conference Center. For 40 years, The National 4-H Conference Center has been offering young people and youth workers a safe affordable place in Washington D.C. to explore leadership and citizenship opportunities.

Many of the engraved bricks are purchased to preserve a 4-H memory, to honor an individual, to memorialize a special friend, and to celebrate events or trips to The National 4-H Conference Center.

Participants in the dedication included Dr. Richard J. Sauer, President & CEO of National 4-H Council; Dr. Alma C. Hobbs, Deputy Administrator, USDA/CSREES; Jim Tobin, former 4-H'er and National 4-H Council Board of Trustees member; USDA partners; State 4-H Leaders; National Association of Extension 4-H Agents representatives; Council staff, and friends.

Legendary Council retiree and tireless volunteer Kathleen Flom offered her reflections on the role National 4-H Council has played in the 4-H program and the field of youth development at the dedication. She also shared her vision of the relevant role 4-H will continue to play in the lives of young people as we enter the new millennium. Because of her special relationship to National 4-H Council and the young people it serves, Kathleen was the first individual to receive an engraved brick. Her remarks included a poem that illustrates the important work 4-H and National 4-H Council do to lay a clear path for young people to follow in developing their full potential.

Reprinted above, this poem also speaks of the support that the many donors to National 4-H Council provide each year, so that young people may continue to learn and grow through 4-H.

Photo: Doug DeMark Photography



Jim Tobin (right), National 4-H Council Board of Trustees member and Director, Biotech Business Development at Monsanto. Brother Terry Tobin (past president of Iowa 4-H Foundation) shown installing the NAE4-HA and State 4-H Leaders bricks. Both are former 4-H'ers.

Photo: Doug DeMark Photography



Longtime National 4-H Council employee and volunteer, Kathleen Flom reads a poem while National 4-H Council President, Dick Sauer listens intently to its message.





Bob and Cindy Grimm, with daughter Katherine celebrate the re-enactment of their wedding proposal.

Wedding Proposal at The National 4-H Conference Center

Many 4-H alumni claim that 4-H provided them with the skills for their first interview, their first job or their first major professional undertaking. It is extraordinary to hear that 4-H led them to true love. Or, is it? For Bob and Cindy Grimm, 4-H provided them with all of the above.

In 1977, Bob had been working for three years as a teacher and Cindy had just gotten her BA from the University of Maryland when they were selected to travel to Holland through the International Foreign Youth Exchange Program (IFYE). When Cindy arrived at the National 4-H Center, she saw Bob playing volleyball with the other IFYE exchange students. Cindy admits it wasn't love at first sight, "He was more like an IFYE brother:"

Bob thinks the cards were stacked in

their favor, for there were many instances where they got to know each other prior to arriving in Holland. Before leaving the states, Cindy helped Bob return some of his luggage to Ohio. They sat next to each other on the flight over. The plane was forced to make an emergency landing in Iceland, and Bob ended up negotiating with the authorities in order for them to make their connecting flights, impressing Cindy.

Busy with their host families, the two didn't actually start dating until later when they were invited back to the National 4-H Center to speak about their IFYE experience. They got to know each other well when Cindy was working at the University of Maryland and Bob was accepted as a graduate student there. While their lives would move them to other locations, various events would pull them back to the DC area and the National 4-H Center. Bob convinced Cindy to stop at the National 4-H Center for old time's sake. While wandering through the Danforth Courtyard, Bob proposed to her and they got married in 1980.

Years later, Cindy unfortunately lost her engagement ring while moving. Bob

arranged for them to re-enact that romantic moment while staying at the National 4-H Center for the IFYE 50th Anniversary which was held in August 1998. This time, however, their daughter Katherine added to the mood by blowing a flute given to her by a Philippine delegation. Not necessarily as romantic, but meaningful all the same.

Coming from 4-H families, both Cindy and Bob were involved in 4-H for years, and the impact that the program has had on their lives is obvious. When asked what aspect of their 4-H experience impacted them most, Bob spoke about the leadership opportunities available to him, and how his skills in small group dynamics were a direct result of his years in 4-H. Cindy replied, "Everything I do today (in relation to my work life) I think was influenced more by the experiences that I had in 4-H than anything I learned in school!" 4-H to the Grimms is more than just an opportunity to gain skills, but it created for them a sense of shared values which has helped them in their marriage and family life. Cindy added, "To make the best better, we live our lives by that motto."



Kudos: 4-H'ers Honored

National 4-H Council congratulates the seven 4-H recipients of the "Larger Than Life" Awards sponsored by the Back Street Boys, Sears and Youth Service America. Each winner received four tickets to see the Backstreet Boys in concert and got to meet them back stage. They also won a \$2,000 grant to fund a project for National Youth Service Day 2000, April 14-15. The award winners are **Katelyn Santy**, 10, (Wisconsin); **Melissa Sanchez**, high school junior (Louisiana); **Shannon Brown**, 17 (Iowa); **Courtney Clark**, 14 (Wisconsin); **Beth Kasprovicz**, 13 (Illinois); **Steven Koning**, 13 (Michigan); and **Carrie Harris** (Tennessee).

For more information about these Larger Than Life Award Winners, check out: <http://www.fourhcouncil.edu/market/largerthanlife.htm>

North Carolina 4-H'er **Aubyn Burnside** was inducted into the Caring Hall of Fame in November at a special ceremony on Capitol Hill in Washington, DC. Aubyn founded Suitcases for Kids in 1996 when she was 11 years old after finding out that foster care children had to carry their belongings in trash bags.

West Virginia 4-H'er **Allison Echols** was honored by Nestle and Reading is Fundamental, a program that honors young people who have made reading and learning a priority and in the process, have made a tangible contribution to the quality of life in their community.

Matt Ternus, National 4-H Council Board of Trustee member, was selected as a state honoree in the 2000 Prudential Spirit of Community Awards Program.

The International Leadership Network recognized **Kaleb McMichen** at its annual award ceremony recognizing young people from across the nation with National Young Achiever Awards. Kaleb McMichen, a Georgia 4-H member from Paulding County, was selected from over 1,000 4-H applicants.

Celebrate Your Connection to National 4-H Center

National 4-H Council has embarked on a very special way for you to become involved with 4-H again...

By dedicating a brick in the 4-H Flag Circle outside the main entrance to JCPenney Hall at The National 4-H Conference Center in Washington, D.C. Your \$100 contribution will give your name, that of a family member, or the name of someone who occupies a special place in your memories of 4-H a permanent place on the national campus. More importantly, it will ensure that young people who visit The National 4-H Conference Center will continue to enjoy a meaningful and safe leadership experience.

Send this announcement with your \$100 contribution (payable to National 4-H Council) in the enclosed business reply envelope or mail to: National 4-H Council - Alumni and Donor Relations, c/o Crestar Bank, P.O. Box 79470, Baltimore, MD 21279-0470. Print your inscription below. (Limited to 3 lines of 15 characters per line, including spaces and punctuation. Do not use periods. Bricks will be installed semi-annually).

For more information about this opportunity, contact Rob Cooper at (301) 961-2866.

National 4-H Council is an uncommon youth development organization fostering innovation and shared learning for youth workers and young leaders. National 4-H Council partners with the Cooperative Extension System, communities, and other organizations to provide technical support and training, develop curriculum, create model programs and promote positive youth development to fulfill its mission. National 4-H Council also manages the National 4-H Conference Center, a full-service conference facility, and the National Supply Service, the authorized agent for items bearing the 4-H name and emblem.

National 4-H Council is committed to a policy that all persons shall have equal access to its programs, facilities, and employment without regard to race, color, sex, religion, religious creed, ancestry or national origin, age, veteran status, sexual orientation, marital status, disability, physical or mental disability. Mention or display of trademark, proprietary product or firm in text or figures does not constitute an endorsement by National 4-H Council and does not imply approval to the exclusion of suitable products or firms.

4-H Partners to Feed the Hungry

With four million American children under the age of 12 regularly experiencing hunger and 10 million more children at the risk of hunger, 4-H'ers recognize the increased demand for emergency food assistance for the 35 million Americans who go hungry.

A pilot program, *Thanks to you, Dinner's on us*, was launched in Oklahoma and Texas to educate communities about the ongoing problem of hunger in America. In partnership with Kraft Foods, Inc. and local Homeland grocery stores, 4-H'ers and volunteers greeted Homeland customers two Saturdays in December. While distributing flyers highlighting the hunger project, 4-H'ers and volunteers encouraged customers to purchase any non-perishable food items to donate to America's Second Harvest. Special collection boxes were available at 36 Homeland locations.

Kraft Foods, Inc. made a monetary donation to America's Second Harvest to supply a meal at a local food bank for each Kraft® brand non-perishable food item that was donated at Homeland stores.

This is just the latest 4-H effort in which thousands of 4-H'ers actively fight hunger in America. Florida 4-H'ers created a statewide community service project, *4-H'ers Helping the Hungry*, with the mission of sharing and caring to make a difference in the lives of others. Kansas 4-H created a statewide program initiative and curriculum guide, *Kansas Youth Can Make A Difference*. Illinois 4-H teamed up with Illinois First Lady, Lura Lynn Ryan, in *4-H CAN Make a Difference* involving 230,000 Illinois 4-H'ers. Oklahoma youth collected canned food goods during Halloween. These are just a few examples from around the country of group and individual efforts by 4-H'ers to combat one of America's most serious problems, hunger. We should all feel great pride for these young people and the good they are doing for their communities.