

# Dear Friends

HANNA BOYS CENTER

SINCE 1949

Hanna Boys Center publishes Dear Friends to honor donors who have included us in their estate plan and to inform supporters of the many types of gifts that further our work.

## Annuitant Says You Don't Need Riches to Support Hanna Center

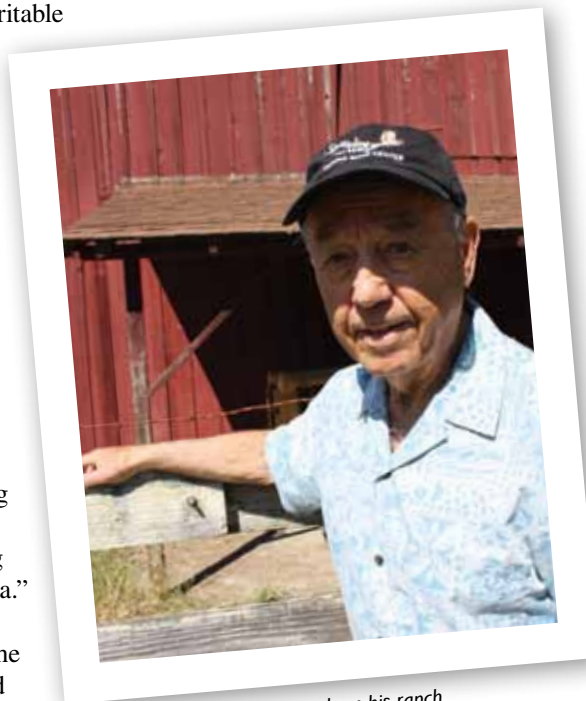
**K**en Joseph, 84, wonders how “a plain, hard-working guy like me, who raised four kids by milking cows and feeding chickens” could commit \$100,000 to Hanna Boys Center’s charitable gift annuity program over the past two years.

The life of the retired West Marin firefighter, rancher, and widower has taken some remarkable turns. The most dramatic was in 1945 when he was an 18-year-old soldier sailing for Southern Japan toward what promised to be one of the bloodiest battles of World War II.

“We were at sea two weeks,” Ken said. “Suddenly I could tell by the wake of the ship that we were changing course. It had been dead straight. Then I saw this big sweeping arc in the middle of the Pacific churning behind us. We were moving away from Japan and toward Okinawa.” The atomic bomb had dropped on Hiroshima and Nagasaki, changing the course of the war and of his ship, and taking him out of harm’s way.

“I went through Hiroshima a couple of months after the bombing,” he said. “There was nothing there. It was completely flat, except for the railroad. I could see its remaining steel grotesquely twisted from the heat of the bomb.” He spent the next year with the occupation forces in Japan.

At age 20, Ken was back in the States and married. He quickly cobbled together a career as a West Marin firefighter and farmer, working as a car, truck,



Ken Joseph on his ranch.

and tractor mechanic on the side. He’s lived on his ranch for 62 years.

“Back in 1950,” he said, “a fireman’s pay wasn’t that great, just \$255 a month for five 24-hour shifts. I kept about 2,000 chickens and 12 cows at the ranch.”

The experience of giving his two sons and two daughters a good family life made

Ken sympathetic toward Hanna’s boys, who have lacked such normalcy. He has supported the Center for more than 40 years.

Ken sees himself as proof that “you don’t have to be a wealthy person to help Hanna. Of course, it helps that my children are all self-supporting,” he added with a laugh. “None have come back to live with me.

“When I read about kids turning their lives around who didn’t have the advantage of a normal family life and who had been in gangs and used drugs, that touched me.” He sees his gift annuities as offering him more than an income tax deduction and partially tax-free payments at close to eight percent. He especially appreciates the human return on his investment.

“Unlike my kids, many of Hanna’s boys are from broken homes. If it weren’t for Hanna, some would wind up in the penal system costing the taxpayers thousands a year. A stay at Hanna is a lot cheaper than a stay in prison.”

This from a man who knows what a change of course can mean.

Hanna Boys Center is honored to have Ken Joseph as a member of our Legacy Society, which honors donors who include Hanna in their estate plans. To learn more about Legacy Society membership or the tax and income benefits of charitable gift annuities, contact Tamara Stanley at 707-933-2504 or [tstanley@hannacenter.org](mailto:tstanley@hannacenter.org).

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# Hanna Gift Annuity Rates Rise for Donors Age 75 and Older

**H**anna Boys Center, following new rates recommended July 1, 2011, by the American Council on Gift Annuities (ACGA), is offering higher annuity payments to donors age 75 and older.

The new rate schedule contains slightly lower rates for single-life annuities at ages 69 and younger, and slightly higher rates for single-life annuities at ages 75 and older. Similar changes apply to two-life rates.

Gift annuities allow donors to make gifts to Hanna Boys Center that guarantee fixed payments to them for life. For example, a donor age 75 funding a \$10,000 charitable gift annuity with Hanna receives a 6.5-percent rate. Her annual annuity is \$650. She receives a charitable income tax deduction of \$4,085. Of her annuity amount, \$477.10 is tax-free until the end of 2022.

Here are examples of new rates established July 1, 2011, for single-life annuities (two-life rates are also available):

Your Age	Your Rate
65	5.3%
70	5.8%
75	6.5%
80	7.5%
85	8.4%
90+	9.8%

Adjustment of annuity rates occurs once every few years, according to Hanna's Chief Development Officer Kris Van Giesen. "Charitable annuities are gifts, not investment vehicles," he said. "They simply allow certain donors to make a larger gift

to Hanna than they otherwise could."

For confidential information without obligation, contact Phil Murphy, Hanna's planned giving specialist, at 415-457-7482 or [pgphil@earthlink.net](mailto:pgphil@earthlink.net).

## Why Wonder When You Can Be Worry-Free?

Hanna makes estate planning easy.

Unclear why you need an estate plan? Uncertain about inheritance laws? Unsure of the difference between a will and a living trust? Stop wondering.

Hanna Boys Center gives you three ways to get answers:

- Call our estate planning hotline at **415-457-7482** and talk confidentially at no charge to **Phil Murphy**, our planned giving specialist.
- Ask for our **free estate-planning organizer**, which defines legal terms and consolidates information for you and your family.
- Visit **[www.hannacenter.org](http://www.hannacenter.org)** and click on *Donate Now*.

It's essential to protect your assets and your family's well-being with an estate plan. And now it's never been easier to get started. Why not do it today?



Dear Hanna Boys Center:

Please send me your complimentary estate planning organizer.

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_



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