

PARTNERS

PARTNERS FOR THE FUTURE

FALL 2003



Retired Educator Supports Center's Future Efforts

Lois Fahs Timmins has been a supporter of the Southern Poverty Law Center since 1984. Dr. Timmins not only included the Center as a beneficiary of her estate and I.R.A., but she set up a charitable gift annuity with the Center, joining a growing number of Partners for the Future, who have made provisions to help ensure that the Center's work continues for many years to come.

Dr. Timmins was always very interested in anti-racism and social action. During the early Civil Rights Movement she personally "turned the crank on the mimeograph to run off the first 10,000 copies of *We Shall Overcome*," the song rewritten by Zilphia Horton of the Highlander Folk School and popularized by Pete Seeger.

In 1993, Dr. Timmins helped form a Task Force on Racial Justice and Diversity for the Southwestern Unitarian Universalist Conference. As Anti-Racism Resource Manager, Dr. Timmins wrote 24 articles – available through her website, www.citybiz.com/drtimmins – dealing with racial injustice for the district's newsletter. Each article examined and analyzed bigotry and prejudice as the basis of the institutional racism in this country.

Dr. Timmins first became acquainted with the Center's Teaching Tolerance program during her research for these articles. Its materials "were the best out

there," she said.

To better understand the problems of racism in her hometown of Dallas, Texas, Dr. Timmins immersed herself in a wide range of cross-cultural activities. She attended seminars about the plight of those on welfare, toured social agencies, participated in meetings on anti-racism, interviewed Black History experts and activists, and attended an NAACP convention.

Dr. Timmins was awarded the 2002 Dr. James T. Brown Anti-Racism Award from the S. W. Universalist Conference.

Dr. Timmins graduated from Columbia University with a Ph.D. in Adult Education. She taught in a number of universities in the United States and Canada, served as a leader with UNESCO at an international conference in Austria, and worked in a private psychiatric hospital in Dallas. She has two daughters.

From her vast experience in helping people identify, express, and cope with feelings, Dr. Timmins developed workshops that elaborate on concepts presented in her book, *Understanding Through Communication*.

An article in this newsletter contains information on how you, like Dr. Timmins, can make a meaningful gift to the Center and receive income for life through a charitable gift annuity.



Lois Fahs Timmins , Ed.D.

WHAT'S INSIDE

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New Partners

We are pleased to recognize the newest members of Partners for the Future who have included the Center in their estate plans.

Capri I. Aga	Royce Ladd
C. N. Baker	Una W. Ladd
Alterio A. Banks	John Leon
Rena Bartos	Jeanne Q. Lewis
Carol Berendt	Mr. and Mrs. Albert E. Lovejoy
Barry Berkeley	Anne S. Lynch
Lawson F. Bernstein	Nancy Macy
George R. Bishop Jr.	Robert L. Painter
Mr. and Mrs. William Blizard	Ken Malagisi
Louise A. Blosten	Colleen Sullivan
Leonard Brodsky	Daniel A. Mayer
Ruth Burgett	Wilford W. Middleton Jr.
Linda Carleen	Kristen L. Martin
Sara Chenetz	Rita H. Mills
Susan Clark	Ronald R. Mourant
Albert K. Cohen	Wanda J. Mourant
Mary T. Cooper	Charles Mumford
Christine T. Crandon	Chester Myslicki
Thomas R. Dahlberg	Kathleen R. Negley
Ed Dembowski	Barbara Noble
Susan Dembowski	Jean Oppenheimer
Philip A. Deutchman	Boyd Pewitt III
Sandra Deutchman	Mr. and Mrs. William Potasnak
Robert L. Ebert	Ingrid Reti
Jane Ebert	Karl M. Ruppenthal
Patricia S. Edmisten	Josephine Maxon
Claire H. Elton	Ellen Schwartz
Linda E. Faden	Robert Simha
Gail Portugal Fishkin	C. E. Spiegel
Rose L. Forthman	Sheila M. Suarez
Emily Garlin	Mary Gwynne Thornton
Jeanne D. Geraghty	David Tischler
Julius Goldin	Muriel B. Tischler
Anne Forman Goldin	Bruce Vincent
Jill Graham	Ladonna Vincent
Hope J. Hanson	Donna R. Vining
Kay E. Haxton	Jerry Warwin
Madeline Helbraun	Kenneth A. Weeks
Rochelle S. Herman	Mark Weinstein
Claire H. Hornstein	Margaret C. Wells
Jane Ann Hughes	Earl C. Williams
Sarah P. Ingle	Lucena Winberg
R. Taber Jenkins	Raymond Winberg
Marina K. Jenkins	
Irving Kaplan	

Visit us on the Web!

For planned giving information, the latest Center news or to make a donation, go to

www.splcenter.org

I should like to inform you that I have already included the Southern Poverty Law Center in my Will. I have been very impressed with the Center and the work it has been doing. I am especially impressed with your dedication, and I wish you many years of continuing achievements. **R. L. Illinois**

The work you do is very important. Please continue your fabulous programs. I am sending \$5,000 for a charitable gift annuity. **E. G. Florida**

I will be taking an active part in sharing your Teaching Tolerance materials with the schools in my area. In addition, as soon as I am able, I will be setting up a charitable gift annuity. I appreciate all the good work you do at the Southern Poverty Law Center. I am glad to be able to join the effort in a small way. **C. S. California**

I want to build my gift annuity relationship with the Center to \$50,000. The most logical way for me to accomplish this is to establish one gift annuity at a time. As I grow older, the return I receive from each new annuity increases, and the long-term benefit to the Center increases as well. The Center's work is tremendously important, so it's worth it to me to make certain it continues. **J. H. Arizona**

Prejudice is a frightful thing. And because I so thoroughly believe in the Center's work and want to make certain it continues when I am no longer here to contribute, I established a gift annuity. Months after my first gift annuity, I had the means to make an additional gift. I decided to further emphasize my concerns over injustice and intolerance through an additional gift annuity. **J. T. California**

I am very proud to be associated with your fine work. My heart is with you, and the Center is part of my estate plan. **M. M. California**

YEAR-END GIVING REMINDERS

- Make charitable gifts by December 31, 2003, and reap tax rewards next spring.
- Make a holiday gift to the Center in honor or memory of a special friend or loved one.
- Keep acknowledgments of all charitable gifts. You need written substantiation for single gifts of \$250 or more.
- Consider giving long-term appreciated property such as stock rather than cash to enjoy greater tax savings.
- Use your Will or trust to make a convenient, economical planned gift.
- Ask your qualified advisor about the methods of giving most advantageous for you.
- Contact the Center's Planned Giving Department for free information on gift planning opportunities.

Center's Work Needed Now More Than Ever

It's hard to believe that 2003 is almost over. Another year of work for tolerance and justice is coming to a close, and we are already preparing for future efforts.

Our legal department has been especially busy over the past few months. I hope you followed the extensive news coverage regarding our suit against Alabama Chief Justice Roy Moore.

In July 2001, Judge Moore placed a 5,280-pound monument to the Ten Commandments in the rotunda of the state judicial building. Our lawyers filed suit to protect principles of religious tolerance and pluralism, and the First Amendment rights of Alabama's citizens. We won the case. The appeals court ruled the chief justice had indeed violated the Constitution and ordered the monument removed. Moore refused. He has since been suspended from his duties, and the monument has been taken from public view.

Our work is far from over. Moore's supporters have launched a nationwide campaign to divide this nation along religious lines, creating an atmosphere of fear, rejection, and persecution of those who are not part of their "chosen group."

Our lawyers will continue to combat this and other acts of intolerance. But the fight will not be won in the courtroom. It will be won when we all unite with people of different races, religions, socioeconomic status, and sexual orientations. It will be won when children carry lessons of acceptance and understanding into adulthood, and pass those ideals along to their children. It will be won when those in high positions are unable to influence others to support their bigoted, intolerant agendas.

That's why it is so important for the

Center's legal, educational, and investigative work to carry on. With each generation, we can hopefully take a step forward as we seek to make this a nation that embraces diversity and welcomes change.

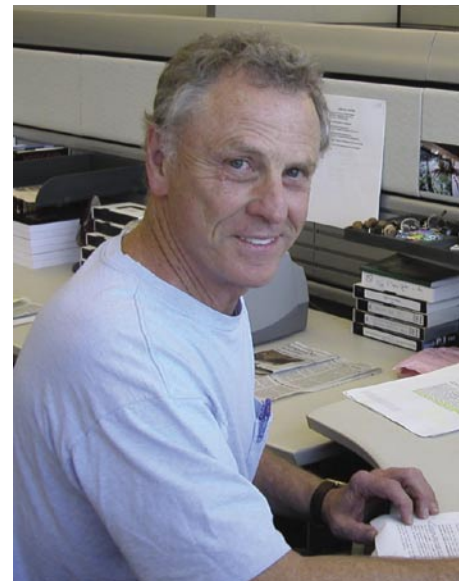
I urge you to read the article on page 4, which explains how you can establish a Charitable Gift Annuity.

Setting up a Gift Annuity with the Center not only allows you to receive fixed annual payments for life, but also support a worthy cause that will remain important long after you and I are gone.

I also encourage you to take some time to visit our updated website: www.splcenter.org. We recently revamped it to include detailed updates on each of our programs, and information about Planned Giving.

As we prepare for next year, and the distant future, our efforts will expand, but our mission will remain steadfast. We will continue to wage courtroom battles against intolerance and injustice, monitor hate groups and their followers, and teach tolerance to our children. And we will continue to rely on the moral and financial support of caring people like you.

With your help, we can pave the way to a brighter future.



Mark Deen

Charitable Gift Annuity: A Meaningful Gift v

CHARITABLE GIFT ANNUITIES OFFER THESE BENEFITS:

- **Fixed Income for Life** – a charitable gift annuity provides payments on a quarterly, semiannual, or annual basis. A portion of the payment is tax-free.
- **Guaranteed Payments** – your payments are backed by all the assets of the Southern Poverty Law Center, which also maintains a segregated annuity reserve account to back its annuity obligations
- **Federal Income Tax Charitable Deduction** – part of the fair market value of your gift is deductible if you itemize your deductions.
- **Capital Gains Tax Savings** – no capital gain tax is due at the time a gift annuity is established if the annuity is funded with appreciated securities. A portion of the capital gain on gifts of long-term, appreciated securities is avoided entirely, and the reportable capital gain is spread out over the annuitant's actuarial life expectancy at the time of the gift.
- **Federal Estate Tax Savings** – assets used to fund a one-life charitable gift annuity are removed from the donor/annuitant's taxable estate. In a two-life annuity, only the value of the survivor annuitant's interest is included.
- **Personal Satisfaction** – by making a gift of lasting significance to the Center, you are assured that your intention to strengthen the Center's work for tolerance and justice is carried out.

Economic uncertainties and an unstable stock market have many supporters looking at the guaranteed returns of a charitable gift annuity. It is a planned giving vehicle that provides a lifetime income, a charitable tax deduction, and a way to make a meaningful gift to the Southern Poverty Law Center.

Charitable gift annuities typically enjoy a higher rate of return than most conservative investments. And they are never subject to market fluctuations.

A charitable gift annuity is a contractual arrangement – not a trust – established with the Center. You make a donation of cash or marketable securities in exchange for a fixed annual payment for the life of the annuitant (yourself, or the person you name to receive the payments). At the death of the annuitant (or second annuitant in the case of a two-life agreement), the remaining value of the gift

passes to the Center.

The payout depends on the age of the annuitant at the time the gift is made (see charts). The rate is guaranteed, regardless of how long you live or what happens to the economy.

What is the minimum gift?

For as little as \$5,000 in cash or publicly traded securities, you can enjoy the benefits of a charitable gift annuity with the Center. There is no upper limit, and you can establish additional gift annuities whenever you wish. This way, you can take advantage of higher annuity rates as you get older.

Many supporters have established multiple gift annuities with the Center and enjoy the convenience of receiving a single, combined payment each period.

What is the minimum age?

You must be 60 years of age or older to establish a charitable gift annuity with the Center and begin receiving payments immediately. However, at age 55, you can establish a deferred charitable gift annuity by delaying payments until you are age 60 or older. Some supporters choose the deferred charitable gift annuity because they can make their gift today and enjoy a larger initial income-tax deduction and a higher annuity rate when the payments begin. The older a person is when the

with a Guaranteed Income

annuity payments begin or the longer the deferred period, the higher the payment rate.

The deferred annuity can be a useful option for donors who do not need immediate income but want to secure future income for their retirement years.

How do I obtain a free calculation of benefits?

If you would like more information on a charitable gift annuity with the Center, simply return the enclosed card or call Linda Stringer or Pat Thornton toll free at 1-888-414-7752. It takes only a minute to give us the information we need to prepare a personalized gift annuity proposal for you. There is no cost or obligation and your inquiry will be treated in complete confidence.

You can prepare your own benefits summary online by going to our updated Planned Giving website, www.splcenter.org/donate/bequests. When you arrive at this page, click on "Charitable Gift Annuities" at right to access our complimentary calculator.

ONE LIFE (annual payment is based on \$10,000 gift)

AGE	RATE	ANNUAL PAYMENT
60	5.7%	\$570
65	6.0%	\$600
70	6.5%	\$650
75	7.1%	\$710
80	8.0%	\$800
85	9.5%	\$900
90+	11.3%	\$1,130

TWO LIVES (annual payment is based on \$10,000 gift)

AGE	RATE	ANNUAL PAYMENT
60/60	5.4%	\$540
65/65	5.6%	\$560
70/70	5.9%	\$590
75/75	6.3%	\$630
80/80	6.9%	\$690
85/85	7.9%	\$790
90/90	9.3%	\$900

The gift annuity rates and annual payments shown above are based on the American Council on Gift Annuities recommended rates effective July 1, 2003. Rates are subject to change at any time. Please contact the Center's Planned Giving Department for current benefits.

WILLS AND BEQUESTS

When including the Southern Poverty Law Center in your Will, you can choose one or more of the following types of bequests:

Residual or percentage bequest gives the residue, or a portion (usually a percentage) of the residue, of your estate to the Center after specific bequests have been made;

Specific or general bequest leaves a stated amount of cash, securities, and/or other property to the Center;

Contingent bequest provides an alternative beneficiary, such as the Center, if one or more of your bequests cannot be fulfilled;

Life-income bequest provides a life income to someone close to you with the principal passing to the Center after his/her lifetime;

Combination bequest combines several of the types of gifts listed above.

Whether you are preparing a Will for the first time or wish to make a change to your existing Will, we strongly suggest that you consult your attorney.

Questions?
It's easy to
contact us:

- 1 Call Linda Stringer or Gwen Moore toll free at 1-888-414-7752
- 2 E-mail us at plannedgiving@splcenter.org
- 3 Return the enclosed card in the envelope provided
- 4 Write us at: 400 Washington Ave. Montgomery, Alabama 36104

Center Launches Planned Giving Website

BECOME A PARTNER

More than 2,000 supporters have become Partners for the Future by including the Center in their long-term giving plans. Many have planned a bequest through their Wills; others have made a life-income gift. By making a deferred gift, supporters can:

- Provide a legacy of values for loved ones
- Ensure their intentions are carried out
- Help safeguard the Center's long-term work
- Join our Partners for the Future society

Making a long-term commitment to a charitable organization is a personal and commendable choice. If you'd like to learn more about the benefits of gift planning, contact us today.

Toll free **1-888-414-7752**
plannedgiving@splcenter.org
 Or return the card in the envelope provided to:

Planned Giving Office
 Southern Poverty Law Center
 400 Washington Avenue
 Montgomery, Alabama 36104

You can also visit our
 planned giving page at
www.splcenter.org/donate.

Many Center supporters have indicated they would like to see Planned Giving information on our website. In response to these requests, we are pleased to announce that the Southern Poverty Law Center added a Planned Giving section to its updated website in September.

The new pages contain information on how to join Partners for the Future, the special group of supporters who have included the Center in their Wills, or made other planned gifts to benefit future Center programs. Topics include suggested wording for charitable bequests through your Will or Living Trust, how to use life insurance to make a gift to the Center, and instructions for donating stock to the Center, including our broker information.

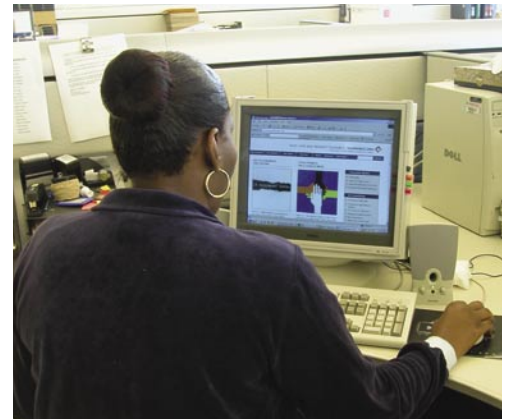
You can also learn about charitable gift annuities, the gift that allows you to receive income for life. Use the new online gift calculator to instantly determine the annuity rate and other benefits that would apply to your gift.

Financial information such as the Center's most current Annual Report and letter from the IRS confirming our tax-exempt status are available to read online in a printable PDF format.

We hope this new service will

assist you and your financial advisors in learning about the benefits of planned gifts for you and the Center's future financial security.

The Center's Web site has been completely updated and contains many new and exciting features. Visit it at www.splcenter.org and see how your donations are being used to promote tolerance and justice through Teaching Tolerance, the Intelligence Project, and our legal work.

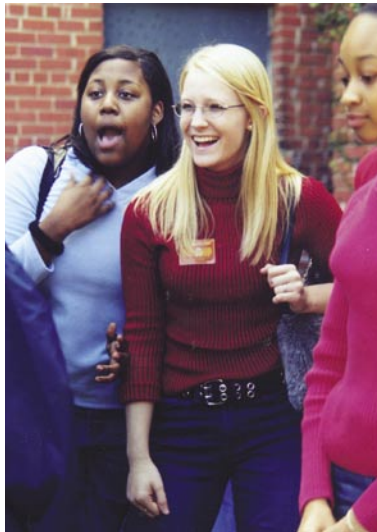


Special Features on the New SPLCenter.org:

- Slideshow of photographs from the Civil Rights Memorial
- Online Southern Poverty Law Center case docket
- System for viewing Center legal briefs and other documents
- Online Hate Map
- E-newsletters from the Intelligence Project
- Convenient links to the Center's tolerance education website, tolerance.org
- And much more...

MIX IT UP AT LUNCH DAY

On November 21, 2002, thousands of high school cafeterias took on a whole new look. In an effort to challenge the social, racial, and cultural boundaries common in their schools, students swapped seats to sit with someone new during the first Mix It Up at Lunch Day.



The event, sponsored by the Southern Poverty Law Center's Teaching Tolerance program, was a huge success. Hundreds of thousands of students in more than 3,000 schools across the nation participated.

"Instead of the normal preoccupation with schoolwork and friends...students were aware of each other and the difference and similarities between themselves and others," said Virginia, a student from Southeast Raleigh High School in North Carolina. "I didn't feel intimidated about approaching people I didn't know, and after I introduced myself, few people had reservations about talking with me. The barriers began to come down, opening a rare line of communication among people of different races, genders, and levels of ability or disability."

This year, on November 18, the Center will once again ask students from all over the country to step out of their comfort zones to "mix it up" and fight divisions in the classrooms, hallways, and cafeterias.

MIX IT UP GRANTS

Mix It Up at Lunch is only the beginning of this innovative campaign to reach teenagers. Last spring, the Center began offering grants to fund student projects that focused on crossing boundaries in schools and communities.

To date, the Mix It Up Grants program has funded more than 85 student tolerance projects.

One group of students at the Academy of Children's Theatre Troupers in Kennewick,

Washington, was able to create and perform a play to local elementary schools, community organizations, and retirement homes.

Inspired by the Teaching Tolerance film *A Place at the Table*, the 4-7th graders created *Rainbow People* to educate people of all ages about the importance of accepting others, regardless of age, race, gender, or religion.

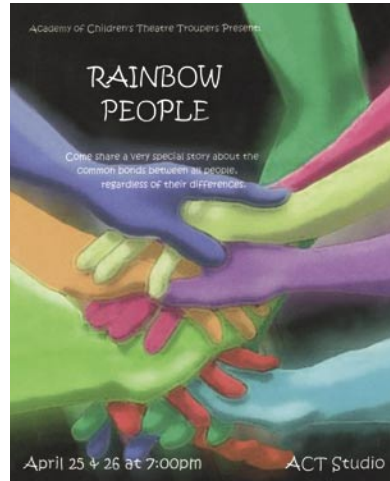
Rainbow People is about six "colors" who learn they must work together – despite their differences – in order to overcome the storms of life.

"The project exceeded all of our expectations," said Lisa Pixler, who directed the Troupers. "*Rainbow People* really made those exposed to it take a look not only around themselves, but inside as well... We couldn't have done this project without the assistance from Teaching Tolerance!"

Other student projects funded by the Mix It Up Grants program last spring included a "Senior Prom" at a Missouri retirement community, a summer event in Montana uniting families of different socio-economic classes, a cultural exchange program in a

New Hampshire middle school, and Anti-Bullying Training in middle schools and high schools in Washington.

To find out more about Mix It Up at Lunch Day, and the Grants program, please visit our website, www.mixitup.org.



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- 4** Write us at: 400 Washington Ave. Montgomery, Alabama 36104

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I would like to make a gift of stock to the Center. Can I do it electronically?

N. K. Georgia

Yes, your broker can transfer your gift of stock directly to the Center's brokerage account with Salomon Smith Barney. The Center's account number is 445-11583-1-7. The DTC (direct deposit number) is 0418. Please notify the Center's Planned Giving Department when you transfer stock to ensure that your gift is properly credited and acknowledged. You may call toll-free 1-888-414-7752 or send an e-mail to plannedgiving@splcenter.org

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If I make a gift of appreciated securities to the Center, how do you determine the value of the stock?

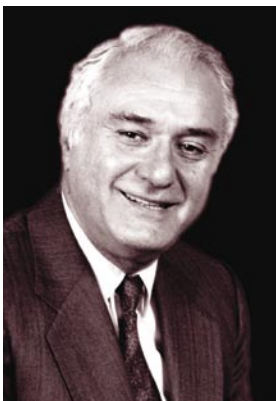
M. K. Georgia

If your broker transfers the securities to the Center's account, the gift is the average of the high and low selling price of the stock on the day it is received in the Center's account. If the stock is donated by other means, please contact the Center's Planned Giving Department for information.

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I understand I can leave my IRA to a charitable remainder trust and provide

Philip Temple is a partner in the law firm of McCarthy, Fingar, Donovan, Drazen & Smith, L.L.P., White Plains, New York. He frequently speaks on taxes, charitable giving and estate planning. In each issue of this newsletter, Mr. Temple answers questions about planned giving from Center supporters. Please send your questions to the Center in the envelope provided.



income to my heirs for a period of years and then have the corpus go to the Center. Do you have instructions on the mechanics of this procedure?

S. S. Georgia

Yes, you can name a charitable remainder trust as beneficiary of an IRA. You should have your attorney set up the trust during your lifetime and fund it with \$1 or set it up through a provision in your Will.

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If I set up a charitable gift annuity with the Center, how are my payments guaranteed?

N. S. California

Gift annuity payments are a general obligation of the Center, and they are backed by all of its assets. The Center's gift annuity reserve funds are valued at more than \$7 million. They are generally not subject to the claims of creditors under state law. As of December 31, 2002, the market value of our endowment stood at \$99 million. In the unlikely event the Center became insolvent, we would be required to follow the rules of bankruptcy in meeting our financial obligations. Payroll is one of the priorities, along with contractual obligations such as our charitable gift annuity payments to the extent they exceed our annuity reserves.

Have a Gift Planning Question?

We're eager to answer your questions and to be of assistance. Use the enclosed envelope to drop us a note or e-mail your questions to us at plannedgiving@splcenter.org.

You can also reach us by mailing your questions to: Planned Giving Office
Southern Poverty Law Center
400 Washington Avenue
Montgomery, Alabama 36104