

PARTNERS

PARTNERS FOR THE FUTURE

FALL 2005



Center Supporter Enjoys Benefits of Charitable Gift Annuities

On her 90th birthday, Lela Boylan ignored heavy rains and a flood warning to celebrate the day the way she wanted — by making a trip to the post office.

Finally, after years of self-denial, she was able to mail her application for a gift annuity to the Southern Poverty Law Center. Ms. Boylan wanted the application, a gift to both the Center and herself, to be postmarked this special day.

Ms. Boylan viewed the application as a gift to herself because it allowed her to meet her goal of donating a major gift to the Center while also providing her the security of a lifetime income. After looking at ways to donate real estate, stocks or life insurance to fund Center programs, she realized a gift annuity would best fit her circumstances.

Three years later, the annuity was working so well she decided to fund another one. This time, she used a bequest from her sister's estate, which now stands as a legacy to her sister's memory as well as a gift to the Center.

Since learning about the Center's work in 1985, Ms. Boylan has found a variety of ways to support and spread the word about its work. Every time she has moved, she has contacted local schools and introduced Teaching Tolerance materials to the educators. In 1998, she brought her friends in

law enforcement and the media to accompany her to hear her hero, Morris Dees, speak at a local college.

Ms. Boylan has also helped the Center in its day-to-day work, forwarding samples of hate-filled literature to the Center's Intelligence Project whenever she came upon them.

The fourth of eight children who lost their mother when they were very young, Ms. Boylan says individuals must use their own thoughts and deeds to shift the balance of the world's inequalities. In her own life she has done just that.

For years, she and her husband, Paul, ran a natural foods store to help people take care of themselves. She participated in an educational camp in Michigan to help people take care of the environment. She has also lent her support to Habitat for Humanity and Jubilee Partners, service organizations created to act with justice and mercy and to help people take care of one another.

Today, at 99, Ms. Boylan still dreams of a more tolerant world. At the Center, we believe that her kindness and generosity contribute to fulfilling that dream.



Lela Boylan celebrates her 98th birthday with her great niece, Alison, in May of 2004.

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...AND MORE

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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.

Shareefah Abdullah	Carol Laurich
Terry Aposporos	George Mathisen
Dorothea Atwell	Carol Leenstra
Sandra Bailey	Anne Lennon
Patrice Beauvais	Donald Levin
Lawrence J. Becker	Lisa Lindborg
Diana J. Bingham	Rose Ann Makowski
Catherine Bolton	Priscilla Maren
C. S. Burgess	Kellina Martin
Thomas Canaday	Kathryn T. McCullough
Mary Canaday	Leo Michnoff
Robert Causey	Louise R. Michnoff
Pat Causey	Janice Miller
Angela Cesa	Bryna Millman
Malcolm Chubb	Clifford E. Minton
Dawn J. Clawson	Alma H. Minton
Karen Cotter	Leila Moore
Martha B. Cox	Scott D. Newman
Joan Spooner La Croix	Michael Nikolaus
Ted Czajkowski	Walter Peckinpaugh
LaRue Czajkowski	N. L. Pielstick
Bernard S. Derow	Kathleen Pohligh
Lynn Desautels	Elizabeth Raby
Chris Desautels	Heidi Rendall
Diana Ellison	Eleanor J. Robertson
Eileen Engel	Amy Rogers
Cathy Jo Faruque	John Rogers
Syed M. Faruque	Jo Sawyer
Nadine Feldheim	Emily Schoen
Stephen Fenton	Joe Schwartz
Sherri Fox	Norman Schwartz
Sylvia S. Friedman	Ruth Schwarzhaupt
Gloria R. Frisch	Bonnie L. Scobie
Terry Gilbert	Eleanor Seegman
Carolyn Gilbert	Marlene Sellers
Pamela Gonzalez	Elizabeth Leonie Simpson
Vivien S. Grant	Karen Smith M.D.
Lawrence Greene	Samuel Z. Smith
Carolyn Greene	Betty S. Smith
Joan S. Guilford	Diane Sosne
Zoe Harris	Laurie Stein
Barbara Harrison	Betsy Stephens
Mary Hartshorn	H. Myron Talcott
Carrie Hatcher-Kay	Margaret K. Talcott
Edward Heyman	Mary Lou Tuttle
Ina Heyman	Homer G. Wadsworth
Margaret Howard	Y. Sherry Sheng
Lois Huth	Loyd Waite
Julian Hyman	Mary Kathleen Waite
Elaine Hyman	Janelle Wallace
Karen Isbell	Sharon Warner
Herb Jacobs	Mark Weigel
Constance Jahn	John D. Wiese
Lucie Johns	Lynn Wiese
Kalmon C. Kaufer	Laurie Williams
Annalee B. Kaufer	Jim and Jasmine Wolf
Murray Lamishaw	Paul Wolf
Shirley Lamishaw	Norman Woods

The hope is always that we, as a people, can finally come together, though the coming together would be best if it were based on tolerance and understanding, rather than bigotry, greed and hate. Since my first contribution, I've expressed my fears and concerns. The Center has succeeded in bringing some tolerance to our country. I have included the Center in my Will. **N. F. California**

Thank you for honoring me on the Center's Wall of Tolerance. I hope, with you, that this Wall serves not only to commemorate the past, but also to inspire young and old together to rededicate ourselves to the cause of tolerance and mutual understanding in these increasingly confrontational times in the early 21st century. I have recently completed long overdue estate planning, and the Southern Poverty Law Center is a beneficiary of the trust that I have established. I can think of no finer legacy than to contribute in a small way toward furthering your important work. **D. A. Maryland**

My wife and I are delighted to be Partners for the Future and to help insure that the Center's great endeavors and its legacy will continue for many, many years. **H. K. Florida**

Thanks for the wonderful work you do. I have named the Southern Poverty Law Center as a beneficiary of my IRA. I hope you all stay safe and continue your programs. I tell everyone I meet about your organization. **D. G. Michigan**

For some time now I have had a provision in my Will naming the Southern Poverty Law Center. I also want you to know that I have recently named the Center as one of the beneficiaries of my life insurance policy. I know that your activities, of which I am pleased to see the continuing reports, need support in the future. You have my wholehearted support for the valuable work you are doing in so many areas. **E. S. Arizona**

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YEAR-END GIVING REMINDERS

- Make charitable gifts by December 31, 2005, and reap tax rewards next spring.
- Make a holiday gift to the Center in honor or memory of a special friend or loved one.
- 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 planned giving opportunities.
- Keep acknowledgments of all charitable gifts. You need written substantiation for single gifts of \$250 or more.

The More Things Change the More They Stay the Same

When James Byrd was dragged to his death behind a pickup truck seven years ago down in Jasper, Texas, I thought of the horrible mistreatment of blacks in the Deep South in the 1960s.

Byrd, a disabled black man, was lured into the truck by three white racists for their sadistic entertainment. White prosecutors quickly convicted the guilty men and they received severe sentences. We all hoped that this racist crime was an aberration and would not be repeated.

Unfortunately, history almost repeated itself in the Cass County, Texas community of Linden, a hardscrabble town near the Arkansas border.

On September 27, 2003, Billy Ray Johnson, a mentally-challenged 43-year-old black man, was lured to a late night beer-drinking party in a pasture on the edge of Linden by a 19-year-old white teenager. The Cass County District Attorney said, "He was their entertainment for the night."

Billy Ray was taunted by a group of white teenagers, encouraged to pick up hot coals from the bonfire, called racist names and told that the Ku Klux Klan would get him. He was knocked unconscious by one of the white men, loaded in the back of a pickup truck and dumped beside a rural country road in an area infested with fire ants and wild hogs. The group believed that he might die and did not want to take him to the hospital. His body was covered with fire ant stings, he suffered permanent brain damage, and he is now confined to a nursing home.

Linden's 73-year-old white mayor said that he "was not surprised that the white teens used the n-word ... the black boy was somewhere he shouldn't have been,

although they brought him there." Calling a 43-year-old black man a "boy" also seems common talk around Linden.

This past May, a sympathetic jury found the man who slugged Billy Ray guilty of only a misdemeanor assault and shockingly recommended no jail time. The trial judge overruled the jury, giving the defendant a 30-day jail sentence. He and his three co-conspirators should all have been imprisoned for 10 years.

The Center may file a civil suit against four white men involved in the beating and dumping of Billy Ray's almost lifeless body. He may not be able to speak for himself, but with your help, we will seek justice for him and his family.

I wish I could say that horrible racist hate crimes like this will not occur again. But they will, and we must remain prepared. Long after I am gone, other Center lawyers will continue to seek justice for victims like Billy Ray Johnson. I encourage you to include the Center in your estate plans, like I have, to make sure we have the financial resources for the long haul.

Thanks for standing with us over the years. Together we do make a difference.




Visit us on the Web!

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

www.splcenter.org/partner

Charitable Gift Annuity: A Smart Way to Give and Receive

Charitable gift annuities are attractive vehicles for donors who want to make a meaningful gift to the Center and enjoy a secure fixed income for life. Gift annuities currently offer a higher rate of return than almost all conservative investments. They provide a secure fixed income because they are never subject to market fluctuations.

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%	\$950
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%	\$930

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

How a Gift Annuity Works

A charitable gift annuity is a contractual arrangement between you and 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 table). The rate is guaranteed, regardless of how long the annuitant lives or what happens to the economy. (The minimum age for a charitable gift annuity with the Center is 60 and the minimum amount is \$5,000.)

A Gift Annuity Saves You Taxes

If you fund your gift annuity with cash, a portion of each annuity payment will be free from both federal and state income taxes until you reach your life expectancy. And, if you fund your gift annuity with appreciated securities (held for more than one year), you may be able to spread your capital gains tax liability over your life expectancy.

A Gift Annuity Can Increase Your Income

You may be able to receive more fixed income from a gift annuity than from your money market funds or CDs. Part of

this income may be tax free, and you also will be entitled to an income tax charitable deduction in the year that you set up your gift annuity. Gift annuities are especially attractive in a low-interest rate environment, since this generally means a higher tax-free component.

A Gift Annuity is Flexible

Choosing the Gift Property

You can transfer appreciated securities or cash to the Center to establish a charitable gift annuity. In fact, funding your gift with appre-

ciated securities can be a way to minimize capital gains taxes.

If you own securities that are providing little or no income, a gift annuity with the Southern Poverty Law Center may be an opportunity to unlock your investment while helping ensure the Center has the financial resources to continue its work for tolerance and justice far into the future.

Timing your Payments – Immediate or Deferred?

The charitable gift annuity has always been attractive to donors who are enjoying their retirement years. But the gift annuity is not strictly for retirees. More and more donors between the ages of 55 and 64 are using what is called the deferred gift annuity to help build a more secure retirement.

The deferred gift annuity works like the regular gift annuity, except that the payments are postponed to a later time, usually until retirement. By deferring the payments, the annuitant is entitled to both a higher income tax charitable deduction and higher fixed

annual payments.

Even more important than the financial and tax benefits of a charitable gift annuity with the Center is the opportunity you have to leave a lasting legacy once your personal benefits end. You can make a difference in the lives of future generations while also making a difference in your own life.

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 also prepare your own benefits summary online by going to the Center's updated Planned Giving website, www.splcenter.org/partner and clicking on Charitable Gift Annuities.

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.

planned giving Questions?

It's easy to contact us:

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

Your Will: First Step in the Planning Process

In a society where private ownership of property is allowed and encouraged, the right to decide who should eventually receive your property is an important responsibility. The “Last Will and Testament” has been carefully designed over centuries as a primary vehicle for use in directing future disposition of a lifetime’s accumulation of assets.

A Flexible Instrument

Wills are extremely flexible. Through a Will you can provide others with particular amounts of money, certain properties, or percentages of your estate. You can mix methods as well. For example, you may choose to leave bequests of specific amounts to certain heirs while directing that others split the remainder of your assets in percentages you determine.

A Will can also present an excellent way to provide for charitable gifts of specific amounts, property, or remaining assets after loved ones have been provided for.

A charitable bequest through your Will provides insight into your lifetime involvements and concerns. Bequests to family members speak of your love; bequests to organizations speak volumes about your sense of values.

For example, when you include the Center in your Will, you reveal the importance that philanthropy played in your life, and you leave a

legacy for future generations for a cause in which you deeply believe. Such action has a rippling effect – it encourages those you leave behind to consider their own values and legacies.

Coordinate with Other Plans

Remember that your Will does not always determine who will receive many of your assets. One of the biggest mistakes some people make in their planning is to ignore the other ways property is distributed to heirs.

For example, if you own real estate jointly with another person, your Will may have little or no effect on who will ultimately own the property. The same is true for proceeds from life insurance policies and retirement plans. A beneficiary designation completed years ago that may no longer represent your wishes could determine who receives the benefits.

This is one of many reasons it is advisable to periodically review all of your assets, the forms in which they are held, and the terms. It is also important to include your legal, tax, and estate planning advisors in this important process.



HOLOCAUST SURVIVOR INSPIRES NEW EDUCATIONAL KIT

To help change the hearts of youthful haters and prevent future bias crimes, Teaching Tolerance has created a new teaching kit around the extraordinary life of an ordinary teenager.

One Survivor Remembers tells the story of Gerda Weissmann, who was 15 in September 1939 when German troops invading Poland shattered her world. Nazis removed Gerda from her home and forced her to work as a slave laborer in German factories. Her family and friends all perished in the Nazi Holocaust.

When Gerda was finally liberated by American Lieutenant Kurt Klein, who later became her husband, she weighed 68 pounds and her hair had turned white.

The *One Survivor Remembers* curriculum kit includes the Academy-award winning video *One Survivor Remembers*, a curriculum guide and primary documents.

The kit, developed through a partnership with the Gerda and Kurt Klein Foundation, will be distributed to schools in September.

“I have seen this movie 20 times and been immersed in Gerda’s story for almost a year and it still moves me to tears,” said Teaching Tolerance editor Brian Willoughby. “Hers is a story timeless in its power.”

CENTER’S LEGAL WORK HELPS STUDENT

Louisiana student James Thomas was a struggling 8th grader when Center attorney Courtney Bowie took his case a year ago. Placed in special education classes since he was in the 2nd grade, his learning-disabled status was misdiagnosed as emotional disturbance. Although James got into a few fights, his real problem was his inability to read.

“James was on the fast track to more behavior problems, probably dropping out from school and entering juvenile prison,” Bowie said.

The Center filed a complaint on his behalf last November when things went from bad to worse at school. In January, Bowie again filed a complaint and this time obtained an agreement that included additional reading classes with a reading specialist.

Since these services were put in place in February, James has made significant progress. After only four months of tutoring, James’ reading level rose from 2nd to 4th grade. The school district continued his reading tutoring over the summer.



James Thomas

“James’ mother called me, crying in joy because James had volunteered to read aloud in his classroom,” Bowie recalled. Prior to the Center’s involvement, James had argued with his teachers and was ejected from class when he was asked to read aloud because he was embarrassed at his inability.

James’ disciplinary problems decreased dramatically as his reading ability increased. “He’s made incredible progress,” Bowie said. “If this pace continues, he may be able to get a GED or even go to community college.”

James’ case is part of the Center’s special education initiative in Louisiana, work that reflects the reality that education and juvenile justice are closely connected.

planned giving Questions?

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BECOME A PARTNER

Many 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 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/partner.



Philip Temple is a partner in the law firm of McCarthy Fingar LLP, 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 for Center supporters. Please send your questions to the Center in the envelope provided.

Have a Planned Giving 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

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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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Is it possible to add to my charitable gift annuity with the Center?

V. R. Arizona

No. Each charitable gift annuity is a separate contract between you and the Center guaranteeing you a lifetime fixed income based on your age at the time the gift is made. However, you can establish multiple gift annuities with the Center. We can arrange for your payments to be combined so you receive only one check. Since your annuity rate increases as you get older, creating a new gift annuity permits you to take advantage of the higher rates.

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What is the name and address I should use to properly identify the Southern Poverty Law Center for a bequest in my Will?

W. D. California

You should use the Center's complete legal name and address in your Will: Southern Poverty Law Center, Inc. 400 Washington Avenue Montgomery, AL 36104 (334) 956-8200

Your attorney may also want to know that the Southern Poverty Law Center is a nonprofit organization under section 501(c)(3) of the Internal Revenue Code. The Center's tax identification number is 63-0598743.

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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.