

PRB

Population
Reference
Bureau

PRB Matters

2007

PLANNING FOR TOMORROW

Thanks to You, We're Growing

Since the first edition of *PRB Matters* was published a year and a half ago, more than 70 of our members and friends have contacted us for more planned giving information, and many have committed to put PRB in their wills.

PRB is thriving. In the past year alone, we have increased funding from several key foundations, added 10 new funding institutions, expanded our staff to keep pace with this additional and new work, and added badly-needed office space.

Although I cannot envision a time in the future when PRB would be unable to sustain ongoing projects or support new initiatives, our planned giving program helps to ensure that neither occurs. Moreover, it empowers us, in ways that programmatic funding cannot, to keep up with changes taking place around the world that influence and validate our work. Planned giving also allows us to plan ahead and operate strategically, not just responsibly. And of equal importance, it affirms for my colleagues, trustees, and me the value of all we do.

I am grateful that our constituents and supporters like you recognize the merit in planning for the future, and that many of you intend to or have already invested in PRB's future by committing to or making a planned gift.

The next time you make a gift to PRB, consider doing so in memory or in honor of someone special or to commemorate a birthday, anniversary, or other special occasion. A memorial or tribute card will be sent to the person you designate.

Your continued support and interest in PRB is greatly appreciated. I value your comments and suggestions. Please don't hesitate to contact me to express them. I can be reached directly at 202.939.5460 or at bbutz@prb.org.

I do hope you enjoy this edition of *PRB Matters*.



William P. Butz
President and CEO



William P. Butz
President

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- Gifts that provide income
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Wish List

Opportunities to help fund specific products or projects abound at PRB; these are just two examples. To learn more about our wishes or how you can help make them realities, please contact Kendra Davenport.

Policy Seminars

PRB holds a series of seminars and symposia from September to June that target policy, media, and general audiences. Experts in fields related to our core themes provide information about research results and policy implications. Seminars can be named in honor of their underwriter, and donors are encouraged to suggest desired topics and speakers.

Cost:

- \$5,000-\$8,000 each
- \$15,000-\$24,000 for series of 3
- \$50,000 for one year or 9 Seminars

“Discuss Online”

This important feature of PRB’s website offers visitors monthly online access to PRB’s expert staff and outside authorities on noteworthy population, health, and environment topics and trends. Online discussions can be named in honor of underwriters, and suggestions for potential topics and speakers are encouraged.

Cost:

- \$1,000 per discussion

A Gift Pocket Close at Hand

Planning for retirement has never been more important than now, and it’s a topic that pops up routinely in the news and in a variety of publications.

Retirement fund proceeds, which may represent a substantial portion of your assets, can be viewed as an untapped source, or a new “pocket,” from which to make charitable gifts, something you may not have considered before.

Giving from present income

Chances are, you already rely on—or will in the future—retirement income from a combination of sources: IRAs, an employer-sponsored retirement plan, annuities, and other investments, for example.

It may be wise from a tax planning standpoint to make immediate charitable gifts from retirement plan withdrawals. These funds build free of income tax, yet become taxable when withdrawn. By giving them to PRB and other charitable organizations or institutions, however, you receive a charitable deduction that can effectively remove the funds from your income for tax purposes.

Giving “what’s left”

You may also wish to include PRB as a beneficiary to receive any unused assets remaining in your retirement accounts when you no longer need them.

You simply stipulate whether you wish for the entire balance, a specific amount, or a percentage of the account to become a charitable gift. Keep in mind that you can provide that a gift be made only if your other beneficiaries are unable to receive the funds. This way, you can assure that your heirs’ future security is not jeopardized in any way.

To include charitable gifts, see the administrator of your plan. This may be a financial institution (such as a bank or a life insurance or investment company) or the coordinator of your employer’s retirement plan.

Making the designation of a charitable final beneficiary can be as simple as completing a Change of Beneficiary form. This can be done when a new account is opened or as part of a rollover.

Or, if you have reached the age when withdrawals from retirement accounts are permitted without penalty or are even required, it may be convenient to make immediate charitable gifts from those withdrawals.

As always, discuss all ideas with your professional advisors before changing plans. They can advise you about different factors and help you explore gift options.

We will be pleased to provide more information on making gifts in this manner.

Add New ‘Life’ to Old Policies

Life insurance helps round out many estate plans. When a couple marries, insurance is often one of their first long-term joint purchases. Life insurance also plays an important role in the benefit plans offered by many employers.

You may not have considered it before, but life insurance policies and annuities can be important sources to fund charitable gifts after adequate provisions have been made for family members and others.

Abundant advantages

1. **You may be able to make a larger gift than you originally thought possible.** Even a “small” policy that is no longer needed can put several thousand dollars to work through PRB.
2. **Such gifts can often be made without any “out-of-pocket” cost.** One example: Giving the proceeds from a paid-up policy.
3. **Your financial security and that of loved ones, both now and in the future, need not be adversely affected.** For instance, you may name PRB as **final beneficiary**, meaning that policy proceeds become a charitable gift only if your primary beneficiaries are no longer living. Or you may prefer naming PRB as **contingent beneficiary** so that it benefits only if a specified event either happens or fails to happen.
4. **You have the right to change the beneficiaries at any time as long as you own the policy.** This can be accomplished without the expense that can be associated with changing other estate plans.
5. **If your policy pays dividends, you can assign them as a charitable gift.** These dividends are deductible as charitable gifts in the year they are paid, while you maintain total control over the eventual proceeds of the policy.
6. **You may be entitled to other estate and income tax deductions from your gift.** Before you plan, check with your advisors. They will know the types of insurance gifts that bring deductions and which state laws and regulations are applicable.

Dedicating a Memorial

For as long as she could remember, Gail Morris had been involved with her favorite charitable organization. This relationship led her and her husband, Mark, to support the organization’s work through volunteering and regular gifts.

At Gail’s death, Mark requested that gifts to that organization be made in her name in lieu of flowers. The subsequent response from friends and loved ones touched him deeply.

Since then, Mark has added a memorial bequest to his will so that his gift can be added to the ones already made by their friends.

Future generations will benefit from these special remembrances of Gail’s generous spirit and her concern for others. For more information on making memorial gifts or bequests, contact us. We will be happy to discuss such gifts with you or your financial advisor.



Mary Kent

I started at PRB in 1980, after finishing my master’s degree at Georgetown University. One of my first jobs was to analyze and disseminate information from the World Fertility Survey—a project to document family planning and health in developing countries. For 10 years, I co-authored the *World Population Data Sheet*, which taught me about where to look for population data worldwide—and how to evaluate it. Since 1989, I’ve been editor of PRB’s *Population Bulletin* series, editing and writing about population-related topics.

I’m now one of the longest-serving PRB employees and have seen many changes over the years. Since 1980, PRB has moved three times. The building at PRB’s current location once housed the USAID mainframe computers that I used to analyze World Fertility Survey data in the early 1980s. PRB has changed over the years, but the intent has remained the same: communicating information about population trends and their implications.



Juanita Tamayo Lott

Juanita Tamayo Lott

Juanita Tamayo Lott grew up in San Francisco as a second-generation Filipino American. Her passion for data began by watching Willie Mays break records at Candlestick Park. At San Francisco State and the University of Chicago, use of statistics to understand the human condition grounded Juanita's sociological inquiry and imagination. Her Asian-American roots and interest in the role that cohort, race, and gender play in public policy led her to a career in demography.

Juanita began at the National Center for Education Statistics in 1973, collecting and analyzing data on children served by Title I. Since then, she has served in various positions, including at the U.S. Commission on Civil Rights, the National Academy of Sciences, and the U.S. Census Bureau. She also served as a demographic consultant and principal for Tamayo Lott Associates, authored two books—*Asian Americans, from Racial Category to Multiple Identities* and *Common Desinity: Filipino American Generations*—and raised two sons.

In many ways, Juanita's interests and experience are closely aligned with PRB's mission. As a PRB member, a former member of PRB's Board of Trustees and, most recently, as a member of the President's Council, Juanita has been a good friend to PRB and a loyal supporter.

The President's Council is comprised of distinguished individuals whose expertise complement PRB's mission. Council members are called upon to provide insight and advice on a wide array of matters. Juanita's knowledge of PRB and population-related issues makes her a reliable resource and a great addition to this unique group.

She and her husband Robert have contributed to PRB in several ways. They have given through their membership and unrestricted donations, and they have joined a growing number of supporters who have pledged planned gifts to PRB. To learn more about the many ways you can join the Lotts and contribute to the Population Reference Bureau, please give us a call at (202) 939-5420.

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Population Reference Bureau's Mission

The Population Reference Bureau informs people around the world about population, health, and the environment, and empowers them to use that information to advance the well-being of current and future generations.

- **Inform.** PRB analyzes complex demographic data and research to provide the most objective, accurate, and up-to-date population information in a format that is easily understood by advocates, journalists, and decision-makers alike.

- **Empower.** Our commitment to putting information into action sets us apart. PRB builds coalitions and conducts workshops around the world to give our key audiences the tools they need to understand and communicate effectively about population issues.

- **Advance.** PRB works to ensure that policymakers in developing countries and in the United States rely on sound evidence, rather than anecdotal or outdated information, when creating population, health, and environmental policies.