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FALL 2015

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University of California  
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FORESIGHT

## Coming Home for the Cure that Saved her Life

Deborah Cowan was fearless when it came to adventure. After graduating from UC Berkeley in 1968 with a degree in sociology, the Bay Area native spent years traveling on her own to Africa, Asia, and South America.

“She was unbelievably curious about life,” says her cousin, Donna Hirschfield.

During her travels, Deborah also discovered the answer to her own longstanding medical mystery. For many years, she’d suffered from joint pain and enlarged features on her face, hands, and feet, but never got a diagnosis.

One night at a dinner party in Israel, she met a Russian physician who thought she had an explanation: acromegaly, an endocrine disorder caused by a benign pituitary tumor that results in overproduction of growth hormone. Left untreated, it can lead to disfigurement, diabetes, cardiovascular disease, and cancer.

The physician knew of only two places to get treatment: a hospital in Paris or UCSF. For Deborah, going back home was the natural choice.

The diagnosis was confirmed in the late 1970s. At UCSF, she saw Charles Wilson, MD, DSc, chair of neurological surgery from 1968 to 1996 and now professor emeritus. He performed surgery, successfully removing Deborah’s tumor.

“She thought the world of Dr. Wilson,” says Deborah’s sister, Dina Cowan. “She said he saved her life.” Her treatment continued in UCSF’s Endocrinology Clinic, and she helped others with acromegaly by assisting with a support group and newsletter.



Above: Dean Talmadge E. King Jr.  
At left: Deborah Cowan

“Gifts to support research allow us to make breakthroughs that save lives. Through her generosity, Ms. Cowan will make a significant difference for future patients.”

**Talmadge E. King Jr., MD, dean of UCSF School of Medicine**

“She often spoke about that fortuitous meeting with the Russian doctor and being treated at UCSF,” Dina says. “Endocrine disease can be hard to diagnose, and she wanted to help in any way she could.”

Deborah spent her final 20 years back in the East Bay, where she taught high school and pursued creative interests, including landscaping and making silver jewelry that she sold in local galleries. Though never a smoker, she developed lung cancer that metastasized to her brain before it was found. She passed away last March at age 68.

Her estate included a generous bequest for UCSF, and she also designated the UCSF Foundation as the beneficiary of her IRA, earmarking the funds for endocrinology and stem cell research.

PHOTOS: Noah Berger and courtesy Dina Cowan

We’d like to hear from you – For more information about making a planned gift, please complete and return this tear-off reply card or call the UCSF Office of Gift & Endowment Planning at 415/476-1475.

NAME *(please print)*

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Please contact me about making the following type of gift:

- ☐ Bequest
- ☐ Retirement Assets
- ☐ Real Estate
- ☐ Life Insurance
- ☐ Personal Property (antiques, artwork, jewelry, etc.)
- ☐ Stock/Mutual Fund
- ☐ Life Income Plan (i.e., Charitable Trust, Gift Annuity, Pooled Fund), *please specify:* \_\_\_\_\_

**The Heritage Circle** is an honorary society for those who have included a gift to UCSF as part of their estate plan.

- ☐ I have included a gift to UCSF in my estate plan.
- ☐ Please send me information about becoming a member of the Heritage Circle.



UCSF



Plan a gift  
and make  
a difference.



Ways you can make a gift to UCSF Benioff Children’s Hospitals while continuing to benefit from your assets during your lifetime

**Charitable Remainder Trust**  
A tax-efficient way to convert low yielding or non-income producing property into a diversified portfolio that provides you or a loved one with annual income

If you irrevocably transfer an asset – such as cash or appreciated property – to a charitable remainder trust with the UCSF Foundation as trustee, you and/or a loved one can receive annual income either for a set term of years (not to exceed 20) or for your lifetime. The annual income can be a fixed amount (annuity trust) or can fluctuate with the market (unitrust). On termination of the trust, the residue would be used for the general benefit of UCSF Benioff Children’s Hospitals or as specifically directed by you.

**Charitable Gift Annuity**  
Provides you or a loved one fixed payments for life and valuable support for UCSF Benioff Children’s Hospitals in the future

With a charitable gift annuity you can receive a fixed stream of income (some of which will be tax-free) for your lifetime and also be eligible for a charitable income tax deduction. Some donors choose to fund their gift annuity now but defer payments until some future time such as retirement.

In doing this they receive both a current income tax deduction and a higher annuity rate. The longer income payments are deferred, the higher the annuity rate will be.

**Charitable Gift Annuity Sample Rates**  
(Single life only)

AGE	ANNUITY RATE
65	4.7%
70	5.1%
75	5.8%
80	6.8%
85	7.8%
90	9.0%

**Bequest**

A way to make a significant gift at no cost to you during your lifetime

A bequest can consist of cash, securities or real property. You can leave a bequest to the UCSF Benioff Children’s Hospitals Foundation by including appropriate language (see *sample at right*) in your will or trust, or by designating UCSF Benioff Children’s Hospitals Foundation as a beneficiary of a retirement plan or insurance policy. You can continue to use your assets and can even reconsider

leaving a bequest at all should your circumstances change.

If you’ve already included a bequest to UCSF Benioff Children’s Hospitals Foundation in your estate plan, we thank you and hope you will let us know so we can invite you to join our legacy society, the Heritage Circle.

**Sample Bequest Language**

“I give to UCSF Benioff Children’s Hospitals Foundation, a California nonprofit public benefit corporation, [the sum of \$\_\_\_\_\_] [the residue of my estate] [\_\_\_\_\_% of the residue of my estate] to be used in such manner as the president shall determine.”

**Retained Life Estate**

You deed real property to UCSF Benioff Children’s Hospitals Foundation but retain the right to continue using it for the rest of your life

A retained life estate often generates a sizeable current charitable income tax deduction and yet very little actually changes for you. You can continue to use the property as you always have, whether it is your primary residence, a vacation home, or a farm property. On termination of the life estate, the property would be sold with the proceeds going to benefit UCSF Benioff Children’s Hospitals.

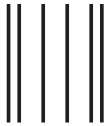
For more details about any of these gifts, please contact the UCSF Office of Gift & Endowment Planning at [giftplanning@ucsf.edu](mailto:giftplanning@ucsf.edu), or call 415/476-1475 or 510/428-3834.

Consult your attorney about the applicability of the legal principles herein to your own situation.

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