

SPRING 2015

Foresight

Gift & Endowment Planning Newsletter



University of California
San Francisco



“My experience as a patient at UCSF has been exceptional. I’m glad I could afford to give.”

Ben Taylor



Ben Taylor (left), with his trout and guide in Alberta, Canada, says he was “born to fish.”

Avid Fisherman Supports Cardiology

From angling for tarpon in the Florida Keys to chasing Chinook salmon in Alaska and rainbow trout in New Zealand, Ben Taylor has been around the world with his fly rod.

Fishing landed Taylor in Northern California and inspired many of his friendships. Also a keen traveler, golfer, and writer, he was not about to let heart problems — beginning with an aortic valve replacement in 2002 — slow him down. But then he got hit with atrial fibrillation, or A-fib, the most common cardiac arrhythmia worldwide and a frequent complication of heart valve replacement.

While not life-threatening, A-fib causes rapid and irregular heartbeat, sweating, shortness of breath, and fatigue. Following a conversation about his condition, a mutual friend offered to put Taylor in touch with cardiologist

(continued inside)

Orthodontist Changing Faces and Lives



“The children and their parents became like one large extended family.”

Karin Vargervik

As the curtains closed on San Francisco's decade of peace and love, a rising star orthodontist on an important medical research mission arrived at UCSF.

It was 1969. Karin Vargervik, DDS, a graduate of the University of Oslo, Norway, was undertaking a year's fellowship training at the Forsyth Dental Center in Boston. As part of her study, she recorded speech patterns of children with repaired cleft lips and palates at centers around the country.

She envisioned returning to Norway after the specialty training, but that was before she met Egil Harvold, DDS, PhD, then director of the Section of Orofacial Sciences in UCSF's School of Dentistry. A fellow Norwegian, he persuaded her to stay in the United States for a further year to participate in an NIH-funded research project.

As one year turned into several, Vargervik's plan to go home faded away. At UCSF, she honed her skills in caring for patients with orofacial defects, more often than not babies born with a cleft lip and palate. In addition to providing clinical care, she taught orthodontics to students at the UCSF School of Dentistry, and conducted her own experimental and clinical research.

Her positions at UCSF ran the gamut from interim dean of the School of Dentistry to chair of the Department of Growth and Development and director of the Center for Craniofacial Anomalies. During her leadership of the center, she was appointed

the Larry L. Hillblom Distinguished Professor in Craniofacial Anomalies, a title she held until retirement in 2013.

Looking back, she says she received the greatest satisfaction from her patients whose lives she saw transformed by the interdisciplinary treatment provided by the team of specialists. As the orthodontist, Vargervik knew the babies from birth and continued working with them until they were well into their teens.

Vargervik has given to the School of Dentistry for many years and recently made several generous gifts from her IRA. Because the gifts came directly to UCSF as charitable IRA rollovers, she avoided paying income tax on the distributions. Her IRA gifts will establish a fund in craniofacial anomalies to support a clinical fellowship in craniofacial orthodontics as well as patient care.

Vargervik is currently organizing a symposium in Shanghai with the nonprofit organization Alliance for Smiles. It will connect expert speakers from the United States with staff from five treatment centers in China – centers that Vargervik and her colleagues helped develop.

“I love orthodontics as a specialty,” says Vargervik, who was recently selected to present the prestigious Salzmann Lecture at the 2015 American Association of Orthodontists Annual Session. “When you work with children born with cleft lip and palate or other orofacial defects, you can change their lives.” ■

Pharmacist Gives Back

John Young, BS '54 Pharmacy, has the Pacific Northwest in his blood. He was born in Oregon, stationed in Washington State during his US Air Force duty, and moved to Idaho after completing his UCSF degree.

"I was working in Coeur d'Alene, making \$350 a month, which wasn't much even then," Young says. "But when I found out that grocery clerks in Oakland made the same or more, I figured I'd better return to the Bay Area."

In 1959, he landed a job at the Hayward PayLess drugstore and built a 44-year long career that spanned everything from working in small town pharmacies and major drugstore chains, to top executive positions in pharmacy operations and merchandising. In 1996, he received the Harold W. Pratt Award from the National Association of Chain Drug Stores, the industry's highest honor for pharmacists.

He started his UC education at Berkeley, where he played football under legendary Coach Pappy Waldorf and met his late wife, Marcia. Coming from a long line of pharmacists, including his grandfather, father, and uncle, Young transferred to the UCSF School of Pharmacy.

Retired since 1999, Young is close to his two children, his six grandchildren, and his sister. He spends part of the year in Montana and at his northern Idaho home, fly-fishing in Priest Lake. A resident of San Leandro, he also maintains strong ties to his alma mater.

"I like to attend UCSF events such as Alumni Weekend and Founders Day," Young says. He has made several annual gifts to the school in his lifetime, including one from his IRA in the form of a charitable IRA rollover. "The IRA rollover is a good option because it allows me to receive a tax benefit at the same time that I'm supporting the university." ■

“UCSF gave me my livelihood and helped me provide for my family. So, as they say, I want to give back.”

John Young



Avid Fisherman *(continued)*

William Grossman, MD, director of the Center for Prevention of Heart and Vascular Disease at UCSF and the Charles and Helen Schwab Endowed Chair in Preventive Cardiology.

"A few days later, Dr. Bill called me," Taylor says. After a visit to Dr. Grossman and several tests and medications, Taylor's heart was back in sync.

A Massachusetts native, Taylor started a sales career in New York City, then moved into banking. When an opportunity to take a position in San Francisco eventually presented itself, he jumped. Why?

"Well, for the fishing, of course!" Taylor says.

Since his A-fib returned recently, Taylor has been under the joint care of Grossman and Edward Gerstenfeld, MD, chief of UCSF's Cardiac Electrophysiology and Arrhythmia Service and the Melvin M. Scheinman Endowed Chair in Cardiology. Taylor was relieved when Gerstenfeld performed a simple procedure to adjust his pacemaker via computer and thus establish a regular rhythm.

In 2013, Taylor established a charitable gift annuity, which pays him income now and will eventually benefit the UCSF Division of Cardiology in recognition of the excellent care he has received. ■

Recent Estate Gifts

■ **William R. Boyle** of St. Louis, Missouri, left a percentage of his estate totaling \$217,389 to the AIDS Research Institute at UCSF. He was an executive with the Bank of America in San Mateo before he retired.

■ UCSF Benioff Children's Hospital received \$151,803 from the estate of **Desmond Connor** for children suffering from cancer. Connor, a native of Glasgow, Scotland, moved to San Francisco in his late twenties.

■ **Frederic W. Constant** of Calistoga left a specific bequest of \$50,000 to UCSF from the Constant Family Trust. His gift will support prostate cancer research in the Division of Hematology Oncology.

■ **Joaquin J. Cuetara**, a resident of San Francisco, left two specific bequests from his estate totaling \$15,000 for colorectal oncology in the UCSF Department of Surgery.

■ **Robert M. Hawkins, DDS '52**, a resident of Rancho Murieta, California, left the remainder of his charitable trust amounting to \$93,840 to the UCSF School of Dentistry.

■ **Thomas B. Inglis Jr.** of Los Gatos left \$1 million from his estate and the remainder of his charitable gift annuity amounting to \$46,928 to the Francis I. Proctor Foundation at UCSF for ophthalmology research. His gift will establish the Harper-Inglis Memorial Fund for Eye Research.

■ Vallejo resident **Eugene C. Johnston** left a portion of his estate amounting to \$481,000 to the Eli and Edythe Broad Center of Regeneration Medicine and Stem Cell Research at UCSF.

■ School of Pharmacy benefactor **Mary I. MacWilliam** left a bequest of more than \$1 million from her estate. With this gift, the Thomas William and Frederick John MacWilliam Memorial Fund, which she established during her lifetime in memory of her brothers, will become the Thomas William and Frederick John MacWilliam Distinguished Professorship. Thomas MacWilliam was an alumnus of the UCSF School of Pharmacy, Class of 1934.

■ **Carole Clothier Morey, MS '71**, a resident of Saint Paul, Minnesota, left a bequest of \$64,958 for psychiatric and mental health nursing in the UCSF School of Nursing. ■

Giving from the Heart

David Thorburn, MD '77, and Kate McKee Thorburn, BS '75, drove the 100-plus miles from their Turlock, Calif., home to bring four of their six children into the world at UCSF. And they've spent some 30 years giving back to the place that provided them their education, their livelihoods, and their family.

Every year since 1984, the Thorburns have donated to UCSF, first in small gifts and later through deferred charitable gift annuities. Then in 2010, they established the David E. Thorburn, MD, and Kate McKee Thorburn Endowed Chair in Perinatal Medicine and Genetics at the School of Medicine.

"UCSF is an outstanding institution," David says. "They did a really good job of preparing me for my medical career." Kate, who worked in the trauma unit at San Francisco General Hospital and at hospitals in Los Angeles, found that UCSF's reputation as a top-notch nursing school preceded her everywhere she went. But it was her experience as a patient that made the deepest impression.

Her pregnancies, including one set of twins, were complicated by Rh disease, an incompatibility between a mother and her baby's blood that can cause serious birth defects and even death.

But, with the expertise of UCSF's ob-gyn team, the couple was able to have the large family they wanted, which now includes six children and their spouses as well as eight grandchildren.

With so many young people running around and an almond farm to tend in addition to David's ophthalmology practice (where Kate also works), the Thorburns stay busy. They also keep on giving to UCSF, largely through unrestricted gifts.

"When I started in practice nearly 40 years ago I didn't have a lot of money," David says. "But even then, we knew we wanted to get into the habit of giving consistently to UCSF and planning on that every year." ■



“Our desire to give stems from our education, but also from my having been taken care of by UCSF doctors and nurses.”

Kate McKee Thorburn

Ways to Give

In this issue of *Foresight*, we feature five donors – some who established charitable gift annuities as a way to give back to UCSF and some who made charitable IRA rollover gifts. These types of gifts are discussed here, along with bequests and gifts of retirement plan assets and life insurance.



Establishing a Charitable Gift Annuity

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.

Charitable Gift Annuity Sample Rates (Single life only)

Age	65	70	75	80	85
Rate	4.7%	5.1%	5.8%	6.8%	7.8%

Some donors choose to fund their gift annuity now but defer receipt of payments until some point in the future, such as when they retire. They will receive a current income tax deduction and also a higher annuity rate; the longer income payments are deferred, the higher the annuity rate will be.

Making a Gift from your IRA

The charitable IRA rollover was first enacted in 2006 as part of the Pension Protection Act. The provision expired on Dec. 31, 2014 but on Feb. 12, 2015 the House of Representatives passed a bill that would make the charitable IRA rollover permanent. We will monitor this legislation and provide updates on the UCSF Gift & Endowment Planning website.

If the charitable IRA rollover is extended, it would allow individuals age 70½ and older to donate up to \$100,000 from their IRAs to public charities such as the UCSF Foundation without having to count the distributions as taxable income.

Naming UCSF a Beneficiary of Retirement Plan Assets or Life Insurance Policies

This is as easy as filling in the name of the UCSF Foundation and its IRS Tax ID number (94-2829914) on the beneficiary designation form you receive from your IRA or retirement plan administrator or life insurance provider. You can designate the UCSF Foundation as the primary beneficiary or as the contingent beneficiary. If you designate the UCSF Foundation as the contingent beneficiary, it will receive the assets only if for some reason your primary beneficiary does not.

Leaving a Bequest

A bequest is a way for you to make a significant gift at no cost to you during your lifetime. It may consist of cash, securities, or real property. You can leave a bequest to UCSF by including appropriate language in your will or trust.

Sample Bequest Language

"I give to the University of California, San Francisco Foundation, a California nonprofit public benefit corporation, [the sum of \$_____] [the residue of my estate] [_____ % of the residue of my estate] to be used as directed by the Chancellor."

You can continue to use your assets during your lifetime and even reconsider leaving a bequest should your circumstances change. In this way a bequest can be the most flexible gift of all. ■

<http://support.ucsf.edu/trustsandbequests>



University of California
San Francisco

0906

Office of Gift & Endowment Planning

University of California, San Francisco
UCSF Box 0248
San Francisco, CA 94143-0248

ADDRESS SERVICE REQUESTED

Non-Profit Org
US Postage
PAID
Sacramento, CA
Permit No. 333



Hospital staff welcome patients to the new UCSF Medical Center.

New Hospitals Open at Mission Bay

Super Bowl Sunday may have been about team rivalry, dancing sharks, and last-minute interceptions for much of the country, but it was the culmination of more than a decade of hard work and planning for the UCSF Medical Center and UCSF Benioff Children's Hospital San Francisco.

Starting at 7 a.m. on Sunday, Feb. 1, 2015, 131 patients were transported in 40 ambulances from the Parnassus and Mount Zion campuses to the new UCSF Medical Center at Mission Bay, home to San Francisco's only stand-alone children's hospital. It is also home to a medical helipad; state-of-the-art women's specialty and cancer hospitals; and the outpatient UCSF Ron Conway Family Gateway Medical Building. ■

ucsfmissionbayhospitals.org • ucsfbenioffchildrens.org

FORESIGHT | SPRING 2015

For more information on making a planned gift, please complete and return the enclosed tear-off reply card, or contact us at:

UCSF Office of Gift & Endowment Planning
UCSF Box 0248
San Francisco, CA 94143-0248

TEL: 415/476-1475
or toll-free 877/499-UCSF

FAX: 415/476-0601

EMAIL: giftplanning@support.ucsf.edu

Daniel E. Riley, JD
Executive Director

M. Ellen Robb, JD, LLM
Senior Director

Judith A. Mazia, JD
Director

Editors: Susan Godstone, Daniel E. Riley
Writers: Susan Godstone, Patricia Meagher (principal)
Design: Laura Myers Design
Photography: Noah Berger (principal)

© Regents of the University of California 2015

You should consult your attorney about the applicability to your own situation of the legal principles contained herein.

B208A

<http://support.ucsf.edu/trustsandbequests>

Box 0248

NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES

BUSINESS REPLY MAIL

FIRST CLASS MAIL PERMIT NO. 25120 SAN FRANCISCO, CA

POSTAGE WILL BE PAID BY ADDRESSEE

0906

Daniel E. Riley, JD

UCSF Foundation

Office of Gift & Endowment Planning

University of California, San Francisco

P. O. Box 410330

San Francisco, CA 94141-9917



Detach card at perforation, moisten glue strips, fold and seal shut for mailing.

We'd like to hear from you.

For more information on the benefits of making a planned gift, please complete and send back this tear-off reply card or call the UCSF Office of Gift & Endowment Planning at 415/476-1475.

NAME *(please print)*

ADDRESS

CITY

STATE

ZIP

EMAIL

()

TELEPHONE



I would like specific information about making the following type of gift:

- ☐ Bequest
- ☐ Retirement Assets
- ☐ Real Estate
- ☐ Life Insurance
- ☐ Personal Property (antiques, art, jewelry, etc.)
- ☐ Stock/Mutual Fund
- ☐ Life Income Plan, i.e., Charitable Trust, Pooled Income Fund, Gift Annuity
(Birthdate/s of income recipient/s is required for personal calculations.)

_____ / _____ / _____

_____ / _____ / _____

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.

REMOIST GLUESTRIP — FPO