A MUCH-NEEDED PARTNERSHIP

DC faculty and students forge a relationship
with a small community in Belize to help address its needs

by Kathy Punches ’96, Director of Public Relations and Marketing

The San Carlos Government School is a three-room primary school in a rural village surrounded by rainforest in northern Belize. Two of its three teachers travel several hours daily to teach its 50 or so students. The school, until recently, had no electricity or running water.

That changed when a group of Defiance College faculty and students forged a relationship with residents of this remote area to work with them in addressing community needs. The DC group is part of the McMaster School for Advancing Humanity which offers students and faculty opportunities to engage in research and service to improve the human condition while considering broader concepts such as freedom, liberty, and comparative political systems.

In the spring of 2009, Professor (now McMaster School Dean) Mary Ann Studer, two students, and three individuals from a Toledo-area firm specializing in design and installation of photovoltaic systems led the installation of solar panels on the school’s roof, providing much-needed electricity.

Defiance College faculty and students have been working with the 150 residents of San Carlos since 2005, partnering with this and other communities through Programme for Belize, a non-governmental organization that manages the Rio Bravo Conservation and Management Area. Their projects have mainly focused on water quality, development of sustainable agriculture, and education.

Studer, a physical science professor, conducted a solar power feasibility study for the San Carlos school after interviewing teachers and the principal. The school had

Installing solar panels on the roof of the San Carlos school in rural Belize were, from left: Professor (now McMaster School Dean) Mary Ann Studer, Lynn Witte, Ivan Gillett, Mr. Perez (San Carlos village chairman), John Witte and Alan Bowen. A plaque at the school (inset) dedicates the project to the late Harold McMaster.
**INCREATING INCOME**

Ken Hahn has followed DC sports for nearly 50 years and creates a Charitable Gift Annuity

Until his move to Ashland, Ohio in December 2007, Ken Hahn was visible at nearly every Defiance College sporting event. While not an alumnus of DC, Ken discovered many years ago that athletic activities were a great place to meet interesting people, and that is one of Ken’s favorite pastimes.

He remembers making friends with a basketball referee when he worked at a bank in Hicksville in the 1960s, who invited him to come along to games at Defiance College. While there, Ken had the chance to talk with coaches and other fans. He made many lifelong friends through his attendance at DC games, fondly recalling Marv and Ruth Ludwig, Dick and Carolyn Small, and Marv Hohenberger, among many others. When he went to work at the State Bank in Defiance he joined the Purple and Gold Club at the encouragement of Ed Yoder and Rod Martin.

Although he didn’t especially care for the sport, Ken realized that a football game provided the same opportunity to make friends, and then in the spring and summer he and his wife, Della, would travel to American Legion baseball games. In addition to DC sporting events, the Hahns attended many area high school games. Ken’s beloved Della died in 2003 following a battle with lung cancer, but Ken has continued to travel throughout the state to sporting events. He has a collection of sports programs covering most of those events. “They take up a lot of room in file cabinets and bookcases.”

During the summer of 2008, Ken had a conversation with Cindy Shaffer, director of planned giving for Defiance College. He was interested in a way to supplement his retirement income, allowing him to travel even more. Cindy explained how a Charitable Gift Annuity (CGA) might help him to accomplish that goal. Ken credits Cindy’s persuasive efforts and the endorsement of his financial advisor that helped him make the decision to enter into the gift annuity relationship with DC. “Cindy showed me a way to invest my money so I have a return,” he states.

The Charitable Gift Annuity is a combination of a gift to charity and an annuity. A CGA is accomplished through a simple contract between Defiance College and the donor. Annuity rates are set and fixed for the duration of the contract based on the life expectancy of the annuitants (one or two people). The rates increase with age. A portion of the annuity payment is considered the tax-free return of principal. The combination of a partially tax-free income and the initial charitable deduction makes this gift option quite attractive. And after all payments have been made for the lives of the annuitants, Defiance College will benefit from the charitable gift.

Cash or appreciated property (stock) may be transferred to the charity in exchange for a gift annuity.

If you, like Ken, are looking for a way to make a gift to Defiance College and still need income, the Charitable Gift Annuity may be just the option for you. Cindy Shaffer can prepare an illustration using your personal information to allow you to evaluate the benefits. Please contact her at 419-783-2306 or via email at cshaffer@defiance.edu to learn more.