From a Leap of Faith to Leaving a Legacy

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Of her decision to join the Franciscan sisters, she reflected, “I think, if it was a later time, I probably would have chosen the Peace Corps or one of the other organizations they have today. But at the time, the order seemed like the right place to be. Fourteen years later, it seemed like the right place not to be, so I left the order in good standing and went on to do other things.”

She departed the order with nothing more than $75 and a simple suit of clothing. Her lack of tangible assets was more than offset, though, by an abundance of knowledge and confidence.

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More than a decade later, McGovern was presented with an opportunity to acquire three struggling assisted living and nursing home facilities. Persevering in the face of financial and legal obstacles, she completed the purchase and rescued the business from bankruptcy and closure. Under her ownership, Harmony Health Care achieved full occupancy and an outstanding reputation for efficiency, productivity, and providing quality care to patients.

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McGovern has expressed her appreciation by giving generously to her alma mater. She has established an endowed scholarship in her mother’s memory that benefits nursing students today, and has made provisions in her estate plans to endow a Fund for Nursing Innovation, ensuring that future generations will always have access to cutting-edge educational technology.

“The reason it’s so important for me to give back to Duquesne is the remarkable innovations that have been made here, and the people who have the foresight to look beyond today.”

Signed into Law!
IRA Charitable Rollover is Permanent

On December 18, 2015, the President signed into law the Protecting Americans from Tax Hikes Act of 2015 that made the IRA Charitable Rollover permanent. This law will allow you to make a gift of up to $100,000 from your IRA directly to the University without being subject to income tax.

Who is eligible and what are the rules?
• You must be 70 ½ years of age when the gift is made.
• The transfer must be made directly from your IRA administrator to the University.
• The gift cannot exceed $100,000 or $200,000 per couple with separate IRAs.
• It can be an outright gift only (cannot fund a charitable gift annuity or charitable trust).
• No goods or services can be given in exchange.

Learn more about the charitable gift annuity:
• Visit www.duq.edu/gift-planning
• Call Mary Frances Dean at 412.396.4275

Find Confidence in Changing Times
We know that changing economic uncertainty influences your financial circumstances and decisions.

Many who consider charitable gift annuities are hesitant to turn over large sums of money, worried about what’s next.

For a limited time, Duquesne University has reduced the minimum contribution to establish a charitable gift annuity to $50,000 for a single life or $200,000 for two lives.

You can support Duquesne and enjoy the security of a charitable gift annuity in these unpredictable times.

Contact us today for details and to request a personalized projection.

We’re Here for You
To learn more or contact our gift planning team, complete and return this form or visit our web site at duq.edu/gift-planning today.

Name__________________________
Address________________________
City________________________________________
State, ZIP________________________
Phone (_________)
E-mail_________________________________

Detach and fold tape before mailing.

_____ I would like to learn more about charitable gift annuities.
____ I would like to learn more about other ways to give.
____ I have already made provisions to support Duquesne in my estate plans. (Please describe below.)

E-mail: deanm1@duq.edu
Office of Major and Planned Giving
Fourth Floor Administration Bldg.
600 Forbes Avenue
Pittsburgh, PA 15282
412.396.4275
412.396.4279

Yours for coming along on this journey, and we are here for you.

Mary Frances Dean, Esq.
Executive Director
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How can this benefit you?
If you are 70 1/2, you are required to take required minimum distributions (RMD) from your IRAs. In the past, if you funded a charitable contribution with an IRA withdrawal, you were required to report the withdrawal as income and were subject to income tax. With the passage of this law, the withdrawal is not recognized for income tax purposes. This transfer does not generate taxable income or a tax deduction, so you can still benefit even if you do not itemize.

How can you support the University?
If you have been thinking about establishing an endowed resource fund or endowed scholarship fund, this law has created a new tax-free option that allows you to utilize a relatively large portion of your IRA on an annual basis while it helps to satisfy your RMD requirement.

Regardless of the size of your gift, the IRA Charitable Rollover is a valuable option to consider in your support of the University. For more information or if you have questions, please contact:

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Leave Your Own Lasting Legacy

The story of Lois McGovern’s life and career is fascinating, but her desire to give back is typical. When I meet with alumni, I have a common thread. They say how grateful they are to the University, the Spiritans and the professors for the education that they received. They say that they never could have accomplished what they have in their lives without the education and foundation that the University provided. But they often also share questions and concerns.

How often have you thought about doing something to help the University but decided that you just couldn’t afford it? As we retire, we often ponder the question “how much is enough?” The unknown prevents us from taking the question “how much is enough?”

“I often reach out to Duquesne University of the Holy Spirit, a charitable Pennsylvania corporation, located in Pittsburgh, Pennsylvania, (the sum of $__________) (I/We give the following securities/transfer real property/transfer estate) OF ___________ OF MY ESTATE."

For more information tailored to your situation, please call or contact me:

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