Late in 2006, KQED received the proceeds from a charitable gift annuity (see article on p. 2) established by Legacy Society member Eva I. A. Schroeder. Four years earlier, to benefit public broadcasting, save taxes, and secure fixed income for life, Ms. Schroeder had set up a gift annuity with KQED, funded with $100,000 in mutual funds.

When she passed away last year, the remaining portion of the gift annuity came to KQED.

Eva Schroeder was born in 1916, in Belgard, Germany, now part of Poland. When Eva was a teenager, gentiles and Jews were forbidden to socialize. Eva didn’t let that keep her from her Jewish friends and would sneak over to their homes to play, already following the independent spirit that would guide her throughout life.

During World War II, the Russian army came into her family’s village. They took people’s possessions out of their homes, including Eva’s mother’s piano, and burned everything flammable. The Russians also took all the able-bodied men, including Eva’s father, and marched them away. Some time later, a returning survivor told Eva’s mother that her husband had been killed by the Russian troops.

Having seen the horrors of war first hand, Eva was anxious to leave Germany. At age 20, she came to the United States as an exchange student at the University of Vermont in Burlington. Eva returned to Germany after her studies, and in 1950 went back to Burlington, leaving her mother and two brothers behind in Germany. Eva encouraged her brother and his wife to come continued on page 4
A gift annuity can be an excellent way to convert highly appreciated assets into relatively low-taxed fixed income.

Donors may want to consider deferring the date when payments begin. The donor will get a higher annuity rate and can still take an income tax deduction now. Moreover, a deferred CGA preserves more of the gift for our organization’s eventual use.

The table at the bottom of this page shows how a $50,000 charitable gift annuity for two beneficiaries might work.

Most people who create charitable gift annuities (CGAs) do so as a way to support favorite charitable organizations like KQED and KTEH and create an additional dependable source of income for themselves. The resulting tax advantages sweeten that experience. The donor who itemizes is entitled to a charitable income tax deduction; sometimes this charitable deduction is large enough to allow the donor — who otherwise might not — to itemize for that tax year.

The income tax deduction for these life income gifts is based on the gift amount our organization can eventually expect to receive. That calculation depends on the number and ages of the income beneficiaries. The beneficiaries’ ages at the time of the gift also determine the payout rates, as recommended by the American Council on Gift Annuities. The deduction and payout rates are higher for older beneficiaries, because the charitable organization will, in theory, receive the remainder gift sooner than with a younger beneficiary.

Annuity payments have the added advantage of being partially tax free. In addition, if the gift annuity is funded with appreciated securities, the donor does not pay capital gain tax at the time of the gift, and part of the annuity payment is taxed as capital gain over the donor’s life expectancy.

A gift annuity can be an excellent way to convert highly appreciated assets into relatively low-taxed fixed income.

Explore Your Options
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An Easy Gift to Make
Funding for charitable gift annuities can come from many sources, including appreciated securities, inheritance, matured certificates of deposit, and mandatory retirement plan distributions.

Many donors appreciate the modest amounts — as low as $10,000 — required to fund a stable source of fixed income for life. A CGA’s simplicity, tax advantages, and attractive annuity rates often inspire people to make larger gifts and to repeat gifts over time. Best of all, these generous donors can enjoy knowing that their gifts will help keep the stations served by Northern California Public Broadcasting on the air and in our homes for generations to come.

Lighten Your Tax Burden With a Gift Annuity

You can make a gift using cash, stock, or mutual funds valued at $10,000 or more. Your gift will bring you income for life and may benefit you by reducing your taxes. And it will provide needed support to KQED.
**Ken Burns’ The War**

The War, a new seven-part documentary series directed and produced by Ken Burns and Lynn Novick, explores the history and horror of the Second World War, focusing on the stories of citizens from four geographically distributed American towns — Waterbury, Connecticut; Mobile, Alabama; Sacramento, California; and the tiny farming town of Luverne, Minnesota.

KOED will begin broadcasting The War on Sunday, September 23, and KTEH and KQET will begin airing the series on Wednesday, October 3. Check your program guide, www.kqed.org/thewar, or www.kteh.org/thewar for the exact schedule.

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**NCPB Produces Companion Documentaries to The War**

In addition to airing Ken Burns and Lynn Novick’s 7-part documentary, The War, Northern California Public Broadcasting has produced three documentaries and a program for its F.A.Q. series about the Bay Area communities’ involvement and experience in World War II. KOED Public Radio, KOED Interactive (www.kqed.org/thewar), and KOED-KTEH Education Network also participate through extensive programs, content, and outreach. All three local documentaries and The War air this September and October on KOED Public Television 9, KTEH Public Television 54, and KQET Public Television 25, as well as on related digital channels. More information about The War and all of NCPB’s related programs, content, and outreach can be found at www.kqed.org/thewar or www.kteh.org/thewar.

**The War: Bay Area Stories**

KOED’s one-hour documentary tells the compelling stories of World War II veterans and citizens on the home front in the San Francisco Bay Area and explores World War II’s impact on our region’s wide mosaic of communities.

**The War: Nisei Soldiers**

This KTEH production tells the story of Japanese American veterans in the South Bay and Central Coast who fought for their country, despite the U.S. Government’s internment of their families. The thirty-minute documentary exposes these veterans’ bravery and struggles and asks, who can be called an American? Ken Kashiwahara, former San Francisco Bureau Chief for ABC News, narrates.

**The War: Soldados**

KTEH’s thirty-minute documentary tells the story of the Latino veterans of the South Bay and Central Coast. Many of these young men, mostly farm workers, felt compelled to prove their patriotism. Changed by their experiences overseas, they came home to a new fight over social justice and community issues. We hear from his family how Navy veteran and celebrated labor leader Cesar Chavez became a champion of farm workers and helped found the United Farm Workers union. A Spanish translation by Damian Trujillo is provided on the SAP channel.

**FAQ: Latino Stories from WWII**

An estimated half-million Latino servicemen answered the country’s call during WWII, but their stories have remained largely untold. KOED’s thirty-minute program explores this topic with a panel discussion moderated by Dave Iverson and taped interviews that tell a sweeping story of immigration and patriotism, and a war that shaped home front communities in decisive new ways.

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*Cesar Chavez, U.S. Navy photograph*  
photo: personal collection of Rita Chavez Medina
World War II Survivor Leaves Generous Gift to KQED (continued from page 1)

over to the U.S. She found them a sponsor, and they eventually emigrated. Although she had studied some English, she perfected the language by watching soap operas. Once she felt that she could speak fluently, she found a job in a small library in Geneseo, New York. Eva earned her doctorate in library studies, working at several prestigious universities and at the New York Public Library, where she eventually became a department head.

Eva’s niece, Barbara, says Eva lived and traveled all over the U.S., and when her adventures brought her to Northern California, she was quite taken with the region. Shortly before retiring, she advertised for a position and was hired by the Monterey Institute of International Studies, where she established their library.

Eva loved going to the theater. She had many atlases, and — not surprisingly for a librarian — she loved to read, especially books about Black history and Jewish history, about struggle and overcoming adversity. Barbara describes her aunt as matter-of-fact, practical, and logical. “You knew you’d get a straight answer from her.... She was a great role model of a woman who could be efficient and happy and alone.”

Eva never married, and to Barbara’s knowledge may never have had a romantic relationship. However, Barbara found in one of Eva’s books a card with a poem about library books and how they can carry one away, and on the card, a note to Eva saying, “I love you.”

Eva’s favorite KQED Television programs included biographies and history programs, as well as programs featuring singing groups. She also enjoyed children’s programming. Near the end of her life, Eva began to experience dementia, and Barbara brought her to live near her and her children in Pacific Palisades. Eva missed KQED, but continued to enjoy the local public television programming, which she called “the KQED of Los Angeles,” and which Barbara says provided a lifeline and touchstone for her. Through her charitable gift annuity, Eva helped make sure that KQED will continue to provide a connection to the world for generations of Northern Californians to come.

Barbara found in Eva’s papers the treasured lyrics to an anti-Hitler youth group song called (translated), “My Thoughts Are Free,” and gave us Eva’s favorite verse, “no doubt reminiscent of her beloved father:"

My thoughts will not cater To duke or dictator And if tyrants take me, And throw me in prison My thoughts will burst free, Like blossoms in season Foundations will crumble The structure will tumble And free men will cry “Meine gedanken sind frei” 

(My thoughts are free).