Profile: Elsie St. Cyr

Elsie St. Cyr is a firm believer in the value of education - so much so that she was one of the first people to purchase a Charitable Gift Annuity from Ranken Technical College. She became acquainted with Ranken and our gift annuity program after attending an estate planning presentation two years ago.

"Of course I had heard of Ranken but I really wasn't aware of all of the programs and educational opportunities that are available to the young people who attend the College. I took a tour of the facilities, met some of the students, faculty and staff, learned about the College's unique mission and decided this was a school worth supporting. I'm a firm believer in education so for me it was an easy decision."

"I can't think of a better way to support your favorite school or organization and help yourself at the same time. It is a win-win situation for the donor and for Ranken."

Neither Elsie nor her late husband had a direct connection to Ranken. They both attended Washington University: she in Liberal Arts and he in Business and Accounting. The St. Cyr's were supporters of the University, and when Mr. St. Cyr passed away, Elsie continued that support through an annual scholarship fund she established in his name.

She is also very supportive of other charitable organizations including the Girl Scouts and her sorority.

Elsie became familiar with Ranken when the College started offering charitable gift annuities. "I quickly learned that Ranken was different from others schools that I'm familiar with and it struck a chord with me. The young people who attend Ranken are interested in working with their hands and in learning a trade. For them, Ranken is truly their best choice."

While supporting Ranken was the primary reason for purchasing a gift annuity, Elsie also knew she would qualify for a generous fixed annuity rate. She had purchased other gift annuities in the past and was well aware of their benefits. "I can't think of a better way to support your favorite school or organization and help yourself at the same time. It is a win-win situation for the donor and for Ranken."
Gifts of Life Insurance Make Sense

Making a deferred gift to Ranken Technical College is a lot easier than you think using the beneficiary designation of your life insurance. The beneficiary designation is a simple and easy method of making a gift, and in most cases, changing the designation only requires a phone call. You may even be able to change your beneficiary designation online.

Making a gift using Life Insurance eliminates a lot of concerns people have about giving away current assets or retirement funds, and depending upon your financial circumstances, you can name Ranken Technical College as a partial beneficiary, co-beneficiary or even sole beneficiary.

You may also name Ranken as a contingency beneficiary whereby the College only receives a gift if specific circumstances exist. The biggest concern that people have is providing for their families so adding a contingency to your designation addresses those concerns. There is also the added flexibility of changing the designation again (or as many times as you wish) if your circumstances change.

If you have been thinking about making a deferred gift to Ranken Technical College, but you don't need income from a gift annuity or you don't want to revise your Will/Trust, you may want to consider donating life insurance. It's a great way to make a gift because it's fast, it's easy and it doesn't cost anything. If you have questions, or would like to discuss your situation, please call Tony Pisciotta, Director of Planned Giving at 314-286-3621.

Income for Life: Gift Annuities

Ranken Technical College is pleased to offer Charitable Gift Annuities to alumni, Trustees and other individuals. Gift annuities are a great way to support the College and also receive guaranteed income for life.

Consider the benefits:

» Fixed income for life
» Charitable Tax Deduction
» Tax Free Income
» Single Life, Two Life or Deferred
» Support Ranken's Educational Mission
» Competitive Rates

Retirement Assets: Retirement assets offer a simple and tax-wise way of making a deferred gift to Ranken and it will cost you nothing. If you have a qualified, tax-favored retirement account such as an IRA, 401 k or 403 b, you may wish to consider using these funds to make a deferred gift because they offer several advantages.

Tax savings: you can avoid estate AND income taxes by donating all or a portion of your retirement assets to Ranken.

Security: you can stipulate that only the remaining assets go to Ranken after your family has been taken care of, or if you prefer, you can direct specific amounts be given to your spouse and children with the balance going to Ranken.

Flexibility: you can choose to include as many charitable organizations as you wish; there is no limit on the number of charities you can support.

Simplicity: you can request a form from your retirement plan administrator and simply add or change the beneficiaries.

Many people are unaware that their tax-favored retirement assets are likely to be taxed twice upon their death. Tax savings alone make these accounts an excellent choice when deciding what method to use when making a deferred gift.
**Competitive Rates - Fixed for Life**

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*Ranken uses rates set by the Council on Gift Annuities. Rates are subject to change. For a free, personalized quote, please contact the planned giving office at (314) 286-3621.

Elsie J. St. Cyr
Ralph Streiff, Trustee
Joseph E. Vollmar, Jr., Trustee
Bill & Ruby Wagner, ('36)
Russell Webbink ('48)
Tim & Carmen Willard, VP for Development

+ Deceased

**Current Legacy Society Membership**

*from inception through May 2006*

William Baiotto ('48)
Howard & Judi Bolton
Lynn & Ruth Burgess ('58)
Dennis & Mary Donnelly, Trustee
Ben Ernst, President
Jim Faughn, VP for Institutional Advancement
William Fennewald ('65)
Mr. & Mrs. Byron Gregery, VP for Education
John and Kate Malesevich
Ken A. Meyer, Director of Annual Giving
Pete Murtaugh, VP for Finance
Eric & Barb Nelson ('57)
Carol M. Paule
Anthony Pisciotta, Director of Planned Giving
Vernon D. Schaefer Jr. ('67+)
Charles Skaer, Director of Grants
Paul Sodemann Trust+
Tim & Sally Snively
Steve & Laurie Swenson
David Ranken, Jr.+

One thing about Elsie, she doesn't let the grass grow under her feet. She loves to travel and two years ago she took trip around the world with the National Geographic Society and this spring she took a trip to Antarctica. "I learn so much when I travel; it's great fun."

“My next trip,” she adds, “is to go on an African Safari.”

**Mark Your Calendar!**

Legacy Society Luncheon
Thursday October 26th
12:00 p.m.
Ranken Technical College

To RSVP, please contact:
Pat Harting
Ranken Development Office
(314) 286-3674
Thanks to the generous donation of Myrtle and Earl Walker, Ranken has been able to purchase an additional piece of property adjoining the current campus. This property, to be called “Walker Hall” in honor of the donors, will be converted partly into student dormitories. This will be the first time in its 100-year history that Ranken has been able to offer students on-campus housing. The first units are expected to be available by fall of 2008.