LeMoyne, a Pottsville native, graduated from Tech in 1956. After teaching ninth-grade typing, then teaching junior high school English, he joined the business faculty at Tech. In 1960 he accepted a position promoting business education textbooks for South-Western Publishing Co. For seven years he worked with colleges, high schools and vocational schools throughout Arkansas and Louisiana.

It was during these years that LeMoyne met Selma (Tucker), who was from Danville. They married in 1964; their daughter, Jennifer, was born in 1966; and the next year they moved to South-Western’s headquarters in Cincinnati. South-Western’s commitment to producing high-quality textbooks matched the couple’s dedication to helping others. As LeMoyne helped lead business education across the country, his career progressed from sales to editor, then managing editor, then senior vice president, and ultimately to CEO, president and chairman of the board of South-Western Publishing Co. in 1991.

“Selma helped make this success possible,” LeMoyne says. “In addition to hosting many business dinners, she attended numerous faculty receptions with me and got to know many of the business faculty members. She is wonderful at remembering names, and everyone appreciated and admired her.” Selma was also an active volunteer, particularly at her church, for children’s enrichment programs and for Children’s Hospital.

In 1998 the Smiths moved to Little Rock. While LeMoyne enjoys playing golf frequently, they both love their grandchildren and family; traveling and Elderhostels; the symphony and a wide range of musical events; the theater; bridge; and new and old friends. Their treasured Tech friendships have flourished through the years. And, not only do they express their loyalty by attending many Tech events and supporting many scholarships and other programs at Tech, but LeMoyne has also served on the Foundation board and the School of Business Advisory Board.
Planned giving is any benevolent donation that satisfies your requirements as well as those of a charitable organization like Arkansas Tech University. You’ll consider the size, time and manner of your gift; the available income tax and estate tax savings; and possibly lifetime income options.

The Menu of Gift Plans

Below are some financial objectives you might have, along with the best gift to fit your needs.

Avoid the tax on capital gains. Contribute appreciated stock you have held for at least a year.

Secure a fixed life income while avoiding market risks. Create a charitable remainder annuity trust (CRAT) funded with cash, securities or other property.

Create a hedge against inflation over the long term. Establish a charitable remainder unitrust (CRUT), funded like a CRAT, that pays you a life income based on a percentage of the trust’s market value revalued each year.

Defer a gift until after your lifetime. Include a bequest to us in your will, such as cash, specific personal or real property, or a share of your estate’s residue.

Avoid income and estate taxes on distributions at death from your IRAs and employee benefit plans. Name us as the plan’s beneficiary, to take effect after your lifetime (or your spouse’s lifetime).

This list covers some of the basic ways to make a planned gift. Each comes with more than just substantial tax savings—you’ll also have the satisfaction of furthering our mission. For more information or a no-obligation consultation, call Dana Moseley at (479) 964-0532 or (888) 275-8321.

It’s All About Choices

Know which charitable organizations have a mission that is closely aligned with your own values and goals.

Choose thoughtfully from the array of gift-giving options. Your gift should be fulfilling for you as well as the charitable organization.

Breaking Down the Numbers

Americans are some of the most generous people in the world. But what motivates us to make gifts? Recent statistics reveal that, among other factors, gender plays a role in our attitude toward giving.

<table>
<thead>
<tr>
<th>Factor</th>
<th>Women</th>
<th>Men</th>
</tr>
</thead>
<tbody>
<tr>
<td>Feel strongly about the cause</td>
<td>59%</td>
<td>59%</td>
</tr>
<tr>
<td>Personal experience with the organization</td>
<td>38%</td>
<td>41%</td>
</tr>
<tr>
<td>Tax benefit</td>
<td>18%</td>
<td>36%</td>
</tr>
<tr>
<td>Religion or spirituality</td>
<td>36%</td>
<td>37%</td>
</tr>
<tr>
<td>Health (illness of a family member, friend or self)</td>
<td>39%</td>
<td>22%</td>
</tr>
</tbody>
</table>
**The Real Costs**

**Gifts of Securities**

What does it really cost to make a gift of appreciated securities? The answer depends on your income tax bracket, the kind of gift being made and the cost basis of the securities. Let’s look at a simple example.

John owns securities valued at $100,000 that he bought 10 years ago for just $20,000. He would like to make an outright contribution to our organization, and his financial advisor suggests using his appreciated securities to make the gift. By doing so, John is entitled on his federal income taxes to a deduction of the full amount of the gift up to 30 percent of his adjusted gross income. In his 35 percent tax bracket, his tax savings is $35,000. In addition, he will save the $12,000 in capital gains tax he would have paid if he had simply sold the securities, making the actual cost of John’s $100,000 gift only $53,000.

The low cost of the gift seems even more fulfilling when John realizes that the gift is worth five times what he paid for the original securities.

**Appreciated securities are one of the most beneficial gifts to make. The cost is low to you and the benefits are significant to Arkansas Tech University.**

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**Have What You Need for Retirement**

As you consider the philanthropic gifts that fit your financial and philanthropic goals, start by examining your estate and your needs. Our brochure, *A Guide to Managing Your Capital Gains*, is filled with options and tips to help in the decision-making. Send for your **FREE** copy by completing and returning the enclosed response card/reply mailer.

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**Cost of a Stock Gift**

<table>
<thead>
<tr>
<th>Gift amount</th>
<th>$100,000</th>
<th>$100,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cost basis</td>
<td>(20,000)</td>
<td>$80,000</td>
</tr>
<tr>
<td>Capital gain if sold</td>
<td>$80,000</td>
<td>(35,000)</td>
</tr>
<tr>
<td>Capital gains tax rate (15%)</td>
<td>× .15</td>
<td>(20,000)</td>
</tr>
<tr>
<td>Capital gains tax avoided</td>
<td>$12,000</td>
<td>(12,000)</td>
</tr>
<tr>
<td>Tax savings from deduction</td>
<td>$12,000</td>
<td>$3,000</td>
</tr>
<tr>
<td>Net cost of gift</td>
<td>$53,000</td>
<td>$53,000</td>
</tr>
</tbody>
</table>

The low cost of the gift seems even more fulfilling when John realizes that the gift is worth five times what he paid for the original securities.

Appreciated securities are one of the most beneficial gifts to make. The cost is low to you and the benefits are significant to Arkansas Tech University.
When you make a gift to our endowment fund, you support our mission and our vision for the future. You are also sending a perpetual message of your values to future generations.

People may establish or contribute to endowments because they want to make a lasting impression on the world, or sometimes they want to honor or memorialize someone special. In some cases, endowments are used to satisfy a debt of gratitude—a way to say thank you.

**Making the Gift**

Outright cash gifts and gifts of securities or real estate are common assets used to establish an endowment. They can be given in a lump sum or used to fulfill a pledge. Prior to making a gift, make sure you have the financial resources you and your family will need in the future. You can still make a lasting contribution by funding an endowment with a bequest in your will. You can designate a specific amount or give us a percentage of the residue of your estate.

**Other Assets You Can Use**

Life insurance serves as a wonderful way to make a gift. You can accomplish this by simply naming us as beneficiary of an existing policy that no longer serves its original purpose.

If you currently hold assets that are not required to provide for present needs, consider placing such property into a charitable remainder trust. It provides lifetime income to you, and it provides a wonderful charitable gift to Arkansas Tech University at the end of the trust term.

We would be happy to meet with you to explore the method of giving that is right for you.

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**Visit Our Gift and Estate Planning Web Site!**

- **Access** a complete source of ideas and information on estate planning and charitable giving.
- **Discover** how charitable donations can provide payments for yourself and your loved ones.
- **Calculate** your benefits with our online gift calculator.

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