

MOUNT HOLYOKE COLLEGE



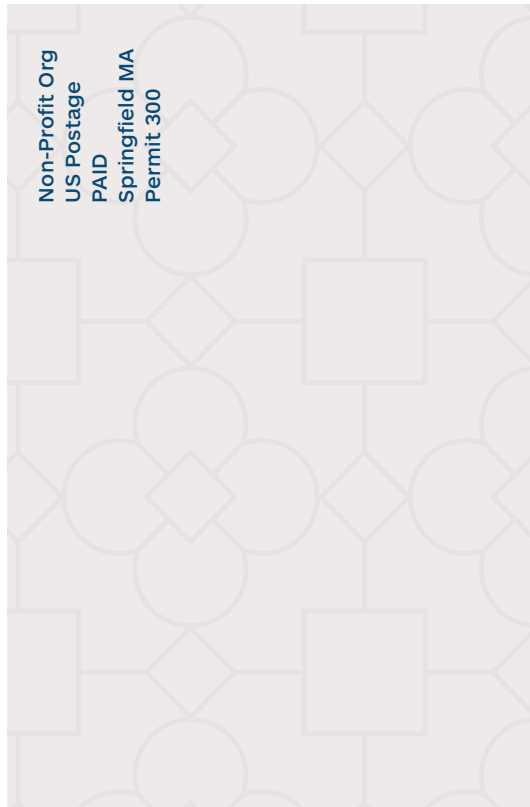
OFFICE OF GIFT PLANNING
MOUNT HOLYOKE COLLEGE
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SOUTH HADLEY MA 01075-9905

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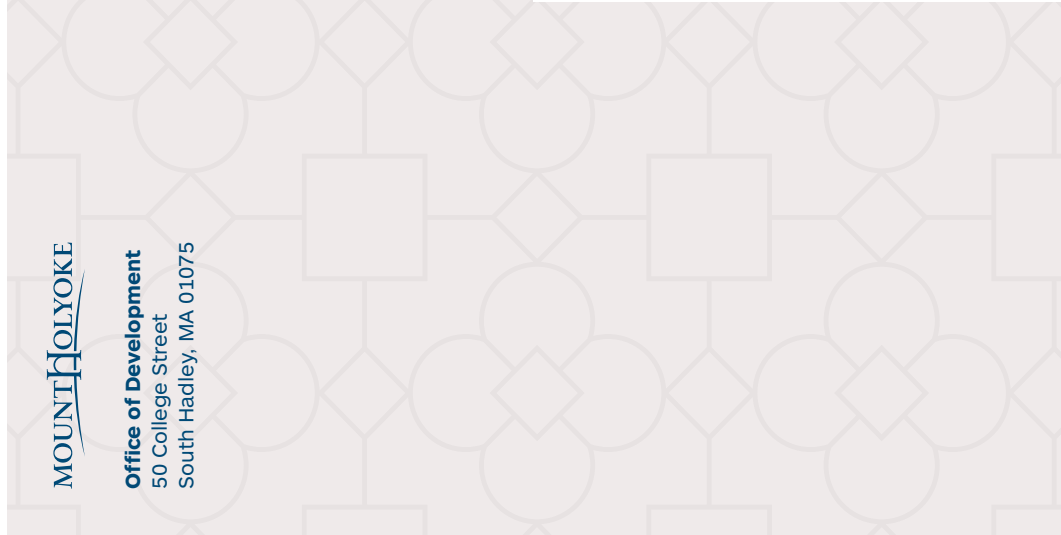
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MOUNT HOLYOKE

Office of Development
50 College Street
South Hadley, MA 01075



MOUNT HOLYOKE COLLEGE

RUTH RIETZ BARNEY '68

SPRING 2022



RUTH'S STORY

While attending a private high school in Houston, **Ruth Rietz Barney '68** was introduced to the Seven Sisters colleges. She selected Mount Holyoke, knowing that the education would be top-notch and transformative. But she never imagined the degree to which it would be life-changing.

Ruth credits Mount Holyoke with opening her eyes and changing her path. By senior year her plans to marry and raise a family expanded to include graduate school at Princeton University. In gratitude for that awakening, Ruth has faithfully donated to Mount Holyoke. She and her husband, Richard “Dick” Barney, also included a bequest to the College in their estate plans.

When Dick died in 2020, Ruth found herself revisiting her estate plans. Making a gift to Mount Holyoke that would also increase her current income appealed to Ruth. She worked with Anne Vittoria, director of gift planning, to create a charitable gift annuity. Together they crafted a plan to combine the residuum from the annuity with Ruth’s IRA beneficiary designation for Mount Holyoke to create a lasting legacy gift: an endowed scholarship fund.



“Mount Holyoke and Sara Eleanor Barney were instrumental in launching me on a liberating journey,” said Ruth.
“That’s what I want to share with a new generation.”

Ruth named the fund in memory of Sara Eleanor Barney, her mother-in-law. “She was one of the most intelligent, well-read, open-minded women I’ve known. I have often wondered what her life would have been like if she’d had access to the enriching experience of college and a career of her choosing.”

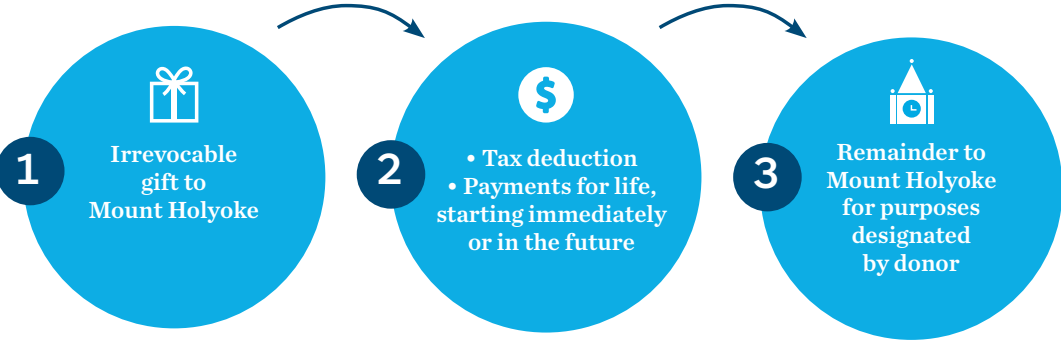
One of ten children, Sara worked to help the family pay for her brothers’ college educations. Widowed at age 46, she returned to work to support herself and send her two youngest sons to college. Limited by her lack of education, Sara spent 20 years “tolerating the tedium” of secretarial work.

“My mother-in-law enlightened and empowered me,” Ruth said. “During Sunday dinners, I saw a family having lively discussions with starkly differing political viewpoints, argued strongly, but always with respect. At her table, I found the voice I’d been afraid to use, even after Mount Holyoke expanded my naïve, limited perspective.”

TEAR-OFF BOOKMARK →

A GIFT THAT PAYS YOU INCOME — WHEN YOU WANT IT

A charitable gift annuity provides fixed payments for life to you (and/or one other person) in exchange for your gift of cash or securities. The payments start on a date of your choosing that is at least six months after you make the gift. If you are unsure exactly when you want payments to begin, you may choose a date within a five-year window. Charitable gift annuities are easy to set up. In addition to payments for life, you will receive an immediate charitable deduction for a portion of your gift, and your gift will provide future support to an area of your choosing at Mount Holyoke.



A CHARITABLE GIFT ANNUITY COULD BE RIGHT FOR YOU IF:

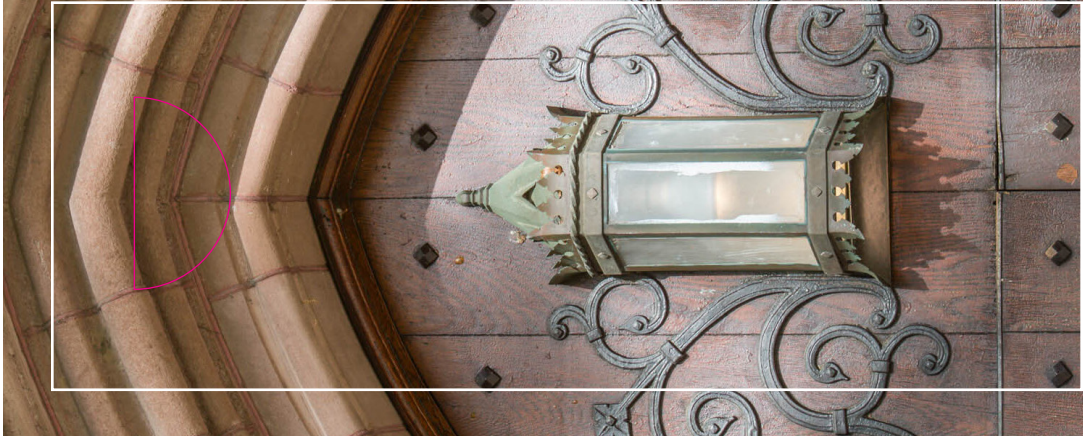
- You want to save income taxes or capital gains taxes.
- You want to supplement your current or future cash flow.
- You want the security of fixed, dependable payments for life.
- You want income that may be partially tax-free.
- You are able to make a gift of cash or appreciated assets valued at \$10,000 or more.

DEFERRED CHARITABLE GIFT ANNUITY

Sample rates for a \$20,000 deferred charitable gift annuity:

Current Age	Fixed Rate	Annual Payment	Charitable Deduction
75	5.4%	\$1,080	\$9,647
80	6.5%	\$1,300	\$10,290
85	7.6%	\$1,520	\$11,412
90	8.6%	\$1,720	\$12,838

*Please note that this information is for illustrative purposes and is not intended as tax or legal advice. Rates are age and date specific, based on rates recommended by the American Council on Gift Annuities. The minimum to establish is \$10,000. Rates are subject to change



CONFIDENTIAL REPLY

Yes, I want to invest in tomorrow’s Mount Holyoke students.

- ☐ Please show me how a charitable gift annuity would work for me.
- ☐ I have questions. Please contact me.
- ☐ Charitable gift annuities make guaranteed payments for life to one or two beneficiaries (annuitants) that you select. Please show me how.
- ☐ I would like information about including Mount Holyoke in my will or trust.
- ☐ I would like information about naming Mount Holyoke as a beneficiary of my retirement or other financial account.
- ☐ I have already included Mount Holyoke in my will or trust or named the College as a beneficiary.

FOLD

PERSONAL INFORMATION

Name _____

Class year _____

Address _____

City _____ State ____ Zip _____

Phone _____

Email _____

TO MAIL: DETACH, FOLD AND TAPE CLOSED AT TOP.