

no access to power other than occasional supply from a diesel generator.

Studer and then-student Samantha Higdon of Waldron, Ind., explored fundraising efforts to purchase and install the system. In fall 2008, an anonymous donor stepped forward with \$15,000 after hearing about the project. The gift was made in memory of Harold McMaster, inventor and physicist who was instrumental in the development of commercial-scale solar cell technology. McMaster and his wife, Helen, and their children were the founding donors of Defiance's McMaster School for Advancing Humanity.

Studer contacted John Witte at Advanced Distributed Generation, Toledo, for help with the system design and equipment needs. ADG representatives agreed to not only assist with planning but also to travel (at their expense) with the Defiance group to install the system. "It is easy for us who have worked with the people of San Carlos for the past five years to understand the necessity and impact of such a project," said Studer, "but for ADG to commit their resources and expertise before ever being in Belize is nothing short of a miracle."

Several months were needed to work out the logistics of the project. Ivan Gillett, Programme for Belize ranger, spearheaded construction of a battery house. Studer noted that without Programme for Belize and the help of others in Belize, the project would have been impossible.

In April 2009, Studer, along with students Higdon and Kaitlin Studer and ADG officials John and Lynn Witte and Alan Bowen flew to Belize to install the system. By afternoon of day three, there was light in the school. This is the only electricity in the entire village other than that provided by a single generator.

Studer and others from DC returned to Belize in December, and she reports that the system "is running great" with a cistern and plumbing added. "We are anxious to return and see the next step the school and community take with this critical piece in place," she said.

"We're indebted to the McMaster family for their foresight in creating a program which enables DC, its faculty and students to help communities help themselves in ways that can serve as real catalysts for even greater future improvements in their condition." ♦

INCREASING INCOME

Ken Hahn has followed DC sports for nearly 50 years and creates a Charitable Gift Annuity

Until his move to Ashland, Ohio in December 2007, Ken Hahn was visible at nearly every Defiance College sporting event. While not an alumnus of DC, Ken discovered many years ago that athletic activities were a great place to meet interesting people, and that is one of Ken's favorite pastimes.

He remembers making friends with a basketball referee when he worked at a bank in Hicksville in the 1960s, who invited him to come along to games at Defiance College. While there, Ken had the chance to talk with coaches and other fans. He made many lifelong friends through his attendance at DC games, fondly recalling Marv and Ruth Ludwig, Dick and Carolyn Small, and Marv Hohenberger, among many others. When he went to work at the State Bank in Defiance he joined the Purple and Gold Club at the encouragement of Ed Yoder and Rod Martin.

Although he didn't especially care for the sport, Ken realized that a football game provided the same opportunity to make friends, and then in the spring and summer he and his wife, Della, would travel to American Legion baseball games. In addition to DC sporting events, the Hahns attended many area high school games. Ken's beloved Della died in 2003 following a battle with lung cancer, but Ken has continued to travel throughout the state to sporting events. He has a collection of sports programs covering most of those events. "They take up a lot of room in file cabinets and bookcases."

During the summer of 2008, Ken had a conversation with Cindy Shaffer, director of planned giving for Defiance College. He was interested in a way to supplement his retirement income, allowing him to travel even more. Cindy explained how a Charitable Gift Annuity (CGA) might help him to accomplish that goal. Ken credits Cindy's persuasive efforts and the endorsement of his financial advisor that helped him make the decision to enter into the gift annuity relationship with DC. "Cindy showed me a way to invest my money so I have a return," he states.

The Charitable Gift Annuity is a combination of a gift to charity and an annuity. A CGA is accomplished through a simple contract between Defiance College and the donor. Annuity rates are set and fixed for the duration of the contract based on the life expectancy of the annuitants (one or two people). The rates increase with age. A portion of the annuity payment is considered the tax-free return of principal. The combination of partially tax-free income and the initial charitable deduction makes this gift option quite attractive. And after all payments have been made for the lives of the annuitants, Defiance College will benefit from the charitable gift.

Cash or appreciated property (stock) may be transferred to the charity in exchange for a gift annuity.

If you, like Ken, are looking for a way to make a gift to Defiance College and still need income, the Charitable Gift Annuity may be just the option for you. Cindy Shaffer can prepare an illustration using your personal information to allow you to evaluate the benefits. Please contact her at 419-783-2306 or via email at cshaffer@defiance.edu to learn more. ♦

