

Life Income For You, A Generous Gift For Us

Think of all the safety precautions you take every day. When you drive, you wear your seat belt. You probably keep a first-aid kit, and before you turn in for the night, you lock the doors. It's all part of protecting yourself.

Likewise, if you're going to invest your money, you want to know that you can count on the income from your investments. The catch is that the more secure an investment, the lower the return. The trade-off for a high yield is high risk. What if there were a safer way?

There is, if you'd like to eventually make a gift to KQED. It's called a charitable gift annuity.

Fixed Lifetime Payments

A charitable gift annuity is an agreement between you and KQED. You agree to give KQED cash or appreciated securities, and we invest your gift and agree to pay you a set percentage of the original amount every year for the rest of your life.

The percentage you receive as lifetime payments depends on your age at the time of the gift. The older you are, the higher your rate is, based on life expectancy.

Another advantage of the charitable gift annuity is that you can choose a beneficiary (usually a spouse) to share equally in the

payments while you both are alive and to receive the payments after you die. (The rates of return are slightly lower for two people of similar ages. See table on p. 4.) And whatever happens in the market, you know that every year you'll receive the same payment.

Tax Benefits

In the year you establish the charitable gift annuity, you receive an income tax deduction for the value that is expected to eventually remain for KQED. The deduction can be spread over six years, if necessary.

Moreover, a part of your annuity payments is considered tax-free return of principal (until you reach your life expectancy). And if you donate appreciated securities to fund the gift annuity, some of the capital gain is never reported, and the balance is prorated over your life expectancy, instead of being subject to tax on the whole gain in one year.

In addition, the amount used to fund the charitable gift annuity is completely removed from your taxable estate.

The Added Benefit

Perhaps best of all, this unique plan allows you to become a philanthropist. After your lifetime(s), the remainder of your gift is

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Masterpiece Theatre: Henry VIII

Ray Winstone stars as Henry VIII, England's cruel and colorful monarch, who married six times, founded a new church, and presided over a bloodbath – all in pursuit of a male heir. Helena Bonham Carter plays his second wife, Anne Boleyn. *Henry VIII* airs Sundays, November 7 and 14 at 9 p.m.



KQED sent me information about charitable gift annuities just as I had sold a piece of property and had extra funds. I decided to take some of those funds and set up a gift annuity with KQED, which would help them and bring me additional income, and this turned out to be very easy to do. Public broadcasting does such a remarkable job providing not only information, but entertainment you can't get anywhere else. I had already remembered KQED in my will, and this is another way I can support their work. (I also find the sustaining monthly membership option so easy and never have to worry about my annual membership renewal. And I still get to choose a wonderful thank-you gift!)

— B.B., Healdsburg, Jonathan C. Rice Legacy Society member

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photo: Elizabeth Pepin

Coastal Clash

Few locations in the United States face the intense development pressure that the California coast constantly faces, or the politics that plague the operations of the California Coastal Commission. The KQED production, *Coastal Clash*, airs on KQED Channel 9 on Friday, November 12 at 9 p.m. Before the television broadcast, KQED Radio's *The California Report* will produce a series of related features about environmental, development, ownership, and public access issues.



photo: Daniel Deitch, 2004

NOVA presents *Origins*

The new *Nova* season includes *Origins*, a four-part special presenting startling new findings on how Earth, life, and the universe began. The program airs Tuesday and Wednesday, September 28 and 29, from 8 to 10 p.m.

2004 Election Coverage on KQED

In the months leading up to the 2004 election, KQED provides comprehensive coverage of the national and local candidates and ballot issues on KQED TV, KQED FM, and KQED.org.

KQED TV

PBS covers the 2004 election year with in-depth analysis and news from its award-winning public affairs series — *The NewsHour with Jim Lebrer*, *NOW with Bill Moyers*, *Wall Street Week with Fortune*, *Washington Week*, *Charlie Rose*, *Tavis Smiley*, and *Tucker Carlson: Unfiltered*. In addition, *The NewsHour* presents complete live coverage of the presidential and vice-presidential debates throughout the fall, leading up to election results reporting. And *This Week in Northern California*, KQED's round-table news discussion series, provides weekly election coverage.

Special TV Programs

Frontline: The Choice 2004 – A two-hour dual biography of the two candidates who hope to lead the nation for the next four years, *The Choice 2004* airs Tuesday, October 11, at 8 p.m. *The Choice 2004* explores how the candidates and their values have been shaped by family background, history, victory, and defeat.

PBS Deliberation Day – Three thousand Americans will have the opportunity to meet in communities around the nation for simultaneous *Citizen Deliberations*, where they will discuss and deliberate key issues facing the nation. Broadcast on Thursday, October 21 at 8 p.m., this event will have a national scope and reach, grounded and shaped by local concerns about jobs and economic growth.



photo: Courtesy of PBS

NewsHour senior correspondent Ray Suarez

KQED Radio Coverage

NPR will provide continuing coverage of the candidate debates and other election news, and KQED productions *Forum* and *The California Report* will present special election programs.

KQED's Election 2004 Special Simulcast Series

KQED will offer a series of four live, one-hour programs simulcast on KQED Public Television, KQED Public Radio, and www.kqed.org/election, at 9 p.m. on the last four Fridays in October leading up to the general election. The four specials will focus on health care, the economy, security, and the environment. Viewers, listeners, and the on-line audience will be invited to participate by phone or email.

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Photo: Jon Shenk

P.O.V.'s *Lost Boys of Sudan*

The award-winning, locally produced documentary, *Lost Boys of Sudan*, tells an astonishing tale of two young men — out of the thousands of young Dinka boys and girls who were orphaned by Sudan's brutal 20-year civil war — who struggle to find a new life in America. *Lost Boys of Sudan* airs on KQED Channel 9 at 11 p.m. on Tuesday, September 28.

Broadway: The American Musical

Coinciding with Times Square's 100th anniversary, this six-part series, hosted by Julie Andrews, gives the first comprehensive look at the American musical ever presented on television. *Broadway: The American Musical* airs Tuesday and Wednesday, October 19 and 20 at 9:00 p.m., and at 8:00 p.m. on Thursday, October 21.



photo: Photofest

Marissa Winokur and Harvey Fierstein in a scene from *Hairspray*

Catch KQED on the Web

While KQED television celebrates fifty years of excellence this year, KQED.org marks its own ten-year anniversary. KQED.org – or KQED Interactive – extends KQED's mission of education, culture, and citizenship online.

Live Audio Stream

One of the most visited Web sites in public broadcasting, KQED.org now reaches 170,000 unique users each month. The site's most popular feature is KQED Public Radio's live audio stream, which receives 350,000 requests per month, greatly extending our listening audience around the globe.

Audio Archives

For those who want "content on demand," KQED's audio archives provide a valuable resource. Archives are available for most programs aired on KQED, including the KQED Radio productions *Forum*, *The California Report*, *Pacific Time*, and *Perspectives*, and the NPR shows *Car Talk*, *Morning Edition*, and *Wait Wait... Don't Tell Me*, among others. You can listen using QuickTime, RealAudio, and Windows Media, and you'll find instructions for downloading these players at www.kqed.org/help, as well as tips for increasing your on-screen point size and answers to other frequently asked questions. Selected NPR headline news stories can also be audio-streamed. And with RealPlayer you can even stream a missed television episode of *SPARK* or *FRONTLINE/World*.

Program Schedules

KQED's radio and digital and analog television program schedules are available at www.kqed.org, as is *The Guide* (formerly *Fine Tuning*).

Companion Web Sites

KQED's twelve-person Interactive team produces companion Web sites for KQED productions, including *SPARK*, *California Connected*, *FRONTLINE/World*, and cooking programs with Joanne Weir and Jacques Pépin (including recipes at www.kqed.org/cooking.) Producers have also created original Web content – for example, the interactive documentary, *i5* (at www.kqed.org/i5), which features the stories of five immigrants in California.

Special Features

Next time you are online, try out the following KQED.org features, personally recommended by KQED's Interactive Director, Tim Olson.

- View a slideshow of highlights from KQED's first 50 years at www.kqed.org/w/50photogallery
- Meet the KQED Radio staff (and see if they look the way you imagine they do) at www.kqed.org/radio/about/staff
- Stay on top of the 2004 elections at www.kqed.org/election
- Complete a "devil's-advocate" *You Decide* topic at www.kqed.org/youdecide
- View images in KQED's *Photo of the Day* gallery, and submit your own to www.kqed.org/local
- Learn about new books, or listen to archived book reviews and interviews with authors at www.kqed.org/books
- Experience a *Hot Click* – for example, boogie-woogie on the *Big Band Magic* page, or play with the children in your life on the *silly sentence machine* at www.kqed.org/interactive

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photo: Jenny Doll

Jacques Pépin: Fast Food My Way

What's quicker, cheaper, and healthier than take-out? Bring it home with Jacques Pépin: *Fast Food My Way*, as one of today's greatest chefs showcases the best of everyday cooking. Beginning Saturday, October 2 at 1 p.m., Jacques will demonstrate more than 100 easy-to-prepare dishes over 26 episodes. To learn more about this KQED production, visit www.kqed.org/jpfastfood.

Some Sample Current Rates

Your Age	Annuity Rate
65	6.0%
75	7.1%
85	9.5%
90 and over	11.3%

(COUPLES)

Your Ages	Annuity Rate
67/65	5.7%
75/73	6.2%
85/83	7.6%
95/95 and over	11.1%

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.

Visions

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History Detectives

A team of renowned architects, antiquarians, and historians use the latest investigative technology to make amazing discoveries about the homes, possessions, and family histories of everyday Americans. *History Detectives* airs Mondays at 9:00 p.m.



photo: Don Perdue

History Detectives Wright, Zuberi, Luray, and Cowan

Catch KQED on the Web (continued from page 3)

And while you're visiting KQED.org, try this: calculate your own charitable gift annuity benefits using the planned giving calculator at www.kqed.org/giftannuities.

And be sure to visit www.npr.org and the World Wide Web's most popular .org Web site: www.pbs.org.

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added to the KQED Endowment – unless you designate otherwise – and the earnings become available for KQED's use in providing future generations with educational and entertaining programs.

If you have always wanted to make a significant donation but felt you couldn't give up income from the funds, the charitable gift annuity may let you have it both ways.

EXAMPLE: At age 65, Janet decides to establish a charitable gift annuity with KQED for \$20,000. She'll receive annual payments of \$1,200 (at an annuity rate of 6%) for the rest of her life. In addition, she can take a charitable deduction for \$7,106, and \$648 of her annual payments will be tax-free for 20 years.

Variations

Another option is to establish a deferred gift annuity by making the whole donation now, but delaying your payments until a later year.

EXAMPLE: Janet establishes a deferred gift annuity at age 65, with the payments deferred until she reaches age 70. Because the principal is expected to grow by then, Janet will have an 8.2% rate of return; so for a \$20,000 gift, she'll receive \$1,640 annually. She can also take a larger charitable deduction at the time of her gift than if she were to begin immediately receiving annuity payments.

Alternatively, to take advantage of the fact that rates increase with age, you can establish additional charitable gift annuities over time. That way, your payments can keep growing.

Find Out More

If you would like to contribute more to KQED while securing income for yourself, ask us about setting up a charitable gift annuity. It is easy to do, and we would be glad to demonstrate how it would work for you.

For more information:

Mail the enclosed confidential reply card today for information on how a charitable gift annuity can work for you. We will also send you our complimentary booklet about ways to give and receive lifetime payments, tax savings, and other benefits, as well as a copy of our Legacy Gift brochure.

Or call (415) 553-2230 to request this or other information. If you prefer, you may write to:

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