

HOW DO YOU GIVE BACK?

Giving back is an experience many Americans share: According to one study, **84%** make charitable contributions and **64%** volunteer time for a charitable organization or cause.¹

¹"2008 Lifestyle Survey," Gallup.



Volunteering and giving back can expand your horizons by putting you in contact with individuals and organizations you wouldn't otherwise encounter. That's the case for many Schwab clients, who donate time and money to efforts ranging from youth financial literacy to community development projects in Zimbabwe and Kenya. Here are some of their stories.



Kirsten Petre McDaniel, 46
Carbondale, Colo.

“Some neighbors who are involved with YouthEntity, a nonprofit organization here in Carbondale, asked me to help them redevelop its vision and strategic plan. Along the way, I became really invested in the organization’s potential to change kids’ lives. Now I’m a volunteer board member and a donor. Our goal is to help prepare kids for future success through real-world experiences that develop financial knowledge, build technological skills and cultivate business experience. At the end of our programs, we ask students what they learned. They might say they learned how to balance their checkbook, or mention another specific skill. However, one boy said, “I learned that I’m smarter than I thought I was.” That’s when I knew we were on the right track.

One of my favorite things to do for YouthEntity is develop and implement new programs. In the past year, we collaborated with local students to produce a financial workbook and DVD. We also helped create the YouthEntity Alpine Bank, an FDIC-approved mobile bank branch where students can learn about banking and finances. And we’re in the fourth year of our Investment Challenge program for high school students. The challenge allows students to invest \$1,000 in real money, provided by donors, in a friendly competition using Charles Schwab brokerage accounts.”

[>>> Learn more at youthentity.org.](http://youthentity.org)

**Annette Schutz, 47, and
James Bacchi, 55**
San Francisco, Calif.

“As co-owners of ArtHaus gallery, we are very involved in supporting the San Francisco Bay Area art and design communities. Giving back has been an important part of the business plan since we first opened ArtHaus in 1996.

Thirteen years ago, Annette attended a Breast Cancer Action (BCA) event and had the privilege of hearing the executive director speak. After this moving and inspirational experience, we chose BCA as the recipient of ArtHaus’ first benefit event, “Wonder Women,” which featured works by female artists.

A year later, Annette was diagnosed with breast cancer. BCA gave her information and immeasurable support. To date, ArtHaus has hosted four events benefiting BCA. As much time as we’ve given to these efforts, it has come back to us ten-fold.

We’re also part of several community-based organizations that involve both art and philanthropy, particularly ARTforAIDS, an annual art auction benefiting the University of California San Francisco AIDS Health Project. James has served on the ARTforAIDS planning committee and jury for the past five years, soliciting works from area galleries and collectors, as well as contributing works from his personal collection.

It’s really satisfying to be involved in the community—and we’ve had the opportunity to meet some really outstanding people.”

>>Learn more at bcaction.org, artforaids.org and arthaus-sf.com.



Carolyn Schrader, 66
Denver, Colo.

“I never imagined that my background as an actuary would give me the opportunity to help women in Zimbabwe—let alone that I’d be traveling there every four months. But a friend asked me to help write a grant proposal for AIDS prevention in Zimbabwe. We secured a small grant from Rotary International, and when the project was finished I decided I needed to go see what we had done.

That trip led to a four-year, \$350,000 program that will train more than 4,000 people in creating small businesses and reducing the prevalence of HIV/AIDS in their communities. I also helped create Harambee, Inc., a nonprofit organization that funds community development in Zimbabwe and Kenya.

Five years ago, I didn’t expect my own financial support for this project to become a regular part of my household budget, but the proud and impoverished women of Zimbabwe have inspired me. While the people I work with are poor, they’re incredibly resilient and eager to find ways to help themselves. My contributions to them are multiplied a thousand times by their determination to make that help count. The joy on the women’s faces as they proudly announce that, for the first time, they can buy meat and pay school fees—this is what keeps me returning to Zimbabwe and makes me committed to giving back in a way that I never thought possible.”

>>Learn more at harambeehelpingchildren.org.

Dan Altemus, 62
Oakland, Calif.

“Five years ago, a woman on my swim team met a priest who was visiting from Kenya. He mentioned that he wanted to build a school in his village but was having trouble getting the project off the ground. My teammate began collecting goods he could use, and then we decided to have a fundraiser.

The effort grew into the nonprofit East Bay for East Africa Foundation. We’re not a large organization—just five or six of us are actively involved.

Our primary project has been the construction and support of St. Teresa Technical School, a vocational school in Musoli, Kenya, that provides young adults with the opportunity to develop marketable skills for future jobs. This project hasn’t always been fun—a lot of headaches were involved—but the school finally opened in the fall of 2008. Seeing that building in person made me feel like we’d really done something important.”

>>Learn more at eastbayforeastafrica.org.



Carol Sisco, 58
Annapolis, Md.

“When my sister and I were helping our parents plan their estate, we opted to have some money set aside for charitable giving. We decided to open a Schwab Charitable Fund account, which helped us evaluate the nonprofits we were considering and manage our donations. (See “More Ways to Give Back,” below.)

My parents taught us that those blessed with opportunities are responsible for creating opportunities for others. I’ve taken that lesson to heart. In my 25 years as a psychotherapist, I’ve focused on helping adults, families and children learn to live more fulfilling lives.

I’ve also chosen to carry out my family members’ legacies through volunteer efforts. For example, my sister and I started a mentorship program for women in leadership positions in our mother’s memory. And after my sister died prematurely in 2008, I set up a program called Reading for Jane in her memory. Hosted at the Annapolis Maritime Museum, the program engages underserved children through reading and related activities. It’s very hands-on, which my sister would have loved. And I love being able to carry on something she cared about.”

>>Learn more about the Schwab Charitable Fund at schwabcharitable.org.

More Ways to Give Back

In addition to donating time, many Schwab clients use their Schwab Charitable Fund™ accounts to manage their charitable donations. You can open an account with an irrevocable, tax-deductible donation of \$5,000, which can come in the form of cash, stocks,

mutual funds, or some real estate and tangible assets.*

Once you fund your account, you can recommend grants of \$100 or more at any time to any IRS-approved public charity.

The assets in the account are invested for tax-free potential

growth to fund future granting. You can recommend investing the assets among several investment pools, including index funds and actively managed funds, those that focus on socially responsible investments and those that invest for preservation.

*Schwab Charitable Fund is able to facilitate the donation of “non-cash” assets, such as real estate and private-equity investments, through a charitable intermediary.

Anne and Larry Davis,
70 and 75, Melbourne, Fla.

“When Larry was diagnosed with Parkinson’s Disease in 2003, he decided to retire permanently and become active in local charitable organizations.

We take great satisfaction in being able to help individuals and families who find themselves in need because of circumstances beyond their control. One neighborhood family in particular—a couple with limited means raising an autistic son—affected us so deeply that we knew we had to help. At first, Larry wanted to write a check to the family to help them cover day-to-day expenses, but we decided that wasn’t good enough. Instead, we contacted our neighbors and informed them that one of our own was in need. We also offered to match their donations dollar for dollar, and we received checks ranging from \$25–\$5,000. We invested the funds in a Schwab trust account and named the boy as the beneficiary. The funds will grow for 20 years, at which time we hope the account balance will be somewhere near \$300,000 dollars.

When we pass, we plan to leave the balance of our assets to The Michael J. Fox Foundation for Parkinson’s Research, though we hope that by then the foundation will no longer need the money because a cure for Parkinson’s will have been discovered.

Giving has taught us that the personal reward is far more valuable than the money.”

>>Learn more at
michaelfox.org.



Bartlomiej Jan Skorupa, 30
San Francisco, Calif.

“Two years ago, I started a small nonprofit called Groundwork Opportunities (GO). I wanted to use my management and IT experience to create an effective organization that could bring change to the developing world. Our mission is simple: Help people who earn less than a dollar per day build a sustainable future for their communities. We support small-scale projects such as building homes, schools or wells by channeling funds directly to local leaders, who implement these projects on the ground.

GO now supports 10 projects in seven countries, backed by hundreds of volunteers. Why is it so successful? As they say in Rwanda, “You give what you have.” Here in the United States, we have an abundance of resources that we can shift toward developing world communities.

GO is committed to building a global community to make these interactions possible.

And it’s working. In Rwanda, for example, we use US donations to bring perpetrators and victims of genocide together to build homes. The first home was built for a widow—and designed by the man who killed her husband 15 years earlier. Seeing that house being completed was one of the most incredible moments of my life.” ||

>>Learn more at goworks.org.

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