

Not only are you taking care of your own finances, you are helping to make possible so many wonderful things, for so many deserving children at the Center.”

CGAs can also be created to benefit a donor’s spouse or child. While the rate of return is not as high as a one-life annuity, the return guarantees a loved one will receive money after the donor is gone. Before making any donation decisions, you should meet with your financial advisor to determine how much money you are able to give and the tax benefits you can expect.

Nannenga is ready to help you set up an annuity that will provide you and your family with a secure return, as well as a number of fun and enriching opportunities for children and adults with disabilities. She can be reached toll free at 1-800-568-5175 (ext. 109) or by e-mail at [shelley.nannenga@annecenter.org](mailto:shelley.nannenga@annecenter.org).

Your donations to the Anne Carlsen Center will help guarantee that individuals with disabilities continue to receive first-rate education, therapy and medical care. Because of your commitment, students enjoy hayrides and sunsets at summer camp, experience the joy of digging in the garden, savor the warmth of the sun in our solarium, and get spiritual nourishment in chapel and Vacation Bible School.

Your gift is much more than a financial commitment—it is a promise of hope and a pledge for a bright future for individuals of all abilities.

Margaret Van Eeckhout was one of the largest donors in ACC history. During her lifetime, she gave major gifts to a total of 11 non-profit organizations.



## *A Lifetime of Giving*

### **Bottineau Woman Touches Many Lives with Passion for Philanthropy**

Her kindness and gentle laughter were rays of sunshine to those who knew her. A talented conversationalist, Margaret Van Eeckhout was truly a “people person” who found joy in spending time with and showing compassion toward others.

The Bottineau, N.D., woman passed away on October 11, 2008, at the age of 99. But it wasn’t her longevity that made Margaret’s life remarkable—it was the commendable way in which she lived each of her days.

The woman who brightened the lives of her friends and family extended that same warmth and sincerity to thousands who would never know her. Over the years, Margaret made major financial contributions to eleven non-profit organizations across the Midwest. The Anne Carlsen Center (ACC) was among the recipients of her generosity.

“She loved children,” says Shelley Nannenga, ACC Planned Giving Specialist. “As a former teacher, she realized the importance of what we do at the Center to enrich the lives of the students.”

Margaret established her first Charitable Gift Annuity (CGA) with ACC in 1997. Over the years, she established a total of nine annuities with the Center and was one of the largest donors in ACC history.

### **A Foundation of Faith**

Margaret, who never had any children of her own, had a deep desire to help improve young lives. She provided more than financial support to the child-oriented charities she supported. She also delighted in giving handmade gifts and knitted hundreds of winter hats for underprivileged children across the Midwest.

When her hands weren’t knitting, they were often holding her lovingly-worn Bible.

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“She talked about her faith often,” says Dale Van Eckhout, one of Margaret’s nephews. “She always had her Bible by her favorite chair. She watched Mass on television every single day. It was such an important part of her life.”

### Hard Times, Hard Work

Margaret was born on February 23, 1909, in Jackson County, Minn., one of 14 children in the McGhan family. When Margaret was six years old, the McGhans moved to Souris, N.D., where the family homesteaded. Passionate about working with children, Margaret later attended Minot State Teachers College and taught in rural schools for three years.

In 1932, she married Emil Van Eeckhout, who lived in the neighborhood she was teaching in. The couple made their home in Guthrie, N.D., until the Dust Bowl struck, and with it, hard times. Emil sold fuel to farmers, and with widespread farm foreclosures and low commodity prices, everyone connected to the farm industry suffered.

“They packed up everything they owned, loaded it up in a hay wagon, and moved to Osakis, Minnesota,” recalls Dale.

In Osakis, the couple operated a filling station for a short time and later purchased the Osakis Grocery Store. A hard worker, Margaret helped keep the store running smoothly. When Emil entered the army during WWII and went overseas, Margaret went back to teaching.

Emil returned home in 1945, and the couple bought a small farm near Osakis. They farmed that land for 45 years.

“My aunt was very hard working,” Dale says with pride. “She made all of her clothes. She sewed everything. But what impressed me the most was how caring and Christ-centered she was. She was always thinking of others.”

The couple retired in 1991 and moved to Drake, N.D. Emil passed away four years later. For Margaret, the



Margaret McGhan and Emil Van Eeckhout were married in Bottineau, N.D., in 1932. Like many during The Great Depression, they struggled to make a living.

loss was deeply felt. The former school teacher honored her husband’s life by pouring her energy and love into a number of charities, including ACC.

### An Angel to ACC

Margaret established her first annuity with the Anne Carlsen Center in 1997, beginning more than a decade of making a major impact on the lives of children with disabilities.

“Margaret was such an amazing woman—she got so much strength from her faith,” says Nannenga. “I always appreciated how genuine she was. She often made me chuckle; I really enjoyed her perspective on life.”

Life had taught Margaret a lot of lessons, including the importance of putting a lot of thought and planning into financial matters.

“With each annuity, she received income and a tax deduction,” Nannenga explains. “Margaret would call me when she was ready to set up another annuity. She got a lot of satisfaction from knowing that those annuities help us carry out our mission of empowering children and young adults with disabilities.”

The Anne Carlsen Center fondly remembers the compassionate spirit of Margaret Van Eeckhout—a remarkable woman who spent nearly a century on this earth, touching countless lives with the depths of her generosity, faith and love.

## Congress Allows Retirement Rollovers Through 2009

Congress recently passed legislation expanding the benefits of Investment Retirement Account (IRA) Charitable Rollovers. This legislation allows donors who are at least 70½ years old to make a direct transfer of up to \$100,000 from an IRA to a charity in one year. This rollover opportunity will be available through 2009.

### The Two Largest Benefits of IRA Charitable Rollovers:

- Using retirement funds for charitable giving means having control over how your money is used. Making charitable gifts from your IRA lowers your taxable income and allows you to determine what your money will support.
- Often times, the taxes resulting from IRA distributions are significant when these retirement funds are passed on to heirs. In contrast, giving to a charity lessens a donor’s personal tax obligation. Because charitable organizations are not taxed, when donors make the decision to contribute to a charity, 100 percent of that money goes directly to the organization.