



## Now might be the time

The U.S. Congress has changed tax law so often in recent years it's difficult to keep up. One provision in the law signed by President Obama in December 2010 allows IRA holders age 70 and-a-half and older to contribute up to \$100,000 directly to charity out of their IRA

accounts. This gift counts as part or all of the required minimum distributions for the holder. This provision "sunset" or ends as of Dec. 31, 2011 so at this point, we have no idea if it will be extended to 2012 and beyond. If you haven't taken your required distribution yet this year, you might consider directing some of it to Goshen College.

On Oct. 1, 2011, another change went into effect regarding the assumed rate of return on charitable giving plans like charitable remainder trusts and charitable lead trusts. While there is no "sunset" date on this change, now might be a

good time for you to think about taking advantage of it. With a charitable lead trust (CLT), you could use some of your assets to make significant gifts to charity and then receive the corpus of the trust back. How it works is you place some assets into the trust, then for a period of years that you determine, the payout from the trust (at a rate you also determine) goes to charity. At the end of the period, the corpus can revert back to you. Because of the low assumed rates, your charitable deduction on such a grantor CLT would be greater (it's assumed that more of the corpus will be used up to make the annual payments to charity) and this may be of a significant benefit to you when you file your federal tax return.

If you have questions or would like more information on a CLT, email me at [rogeran@goshen.edu](mailto:rogeran@goshen.edu) or call 1-800-348-7422 and ask for me.

– Roger A. Nafziger, *Director of Gift Planning*

Return Service Requested

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## Our students are saying...

I was honored to receive the scholarship for elementary education for the 2010-2011 academic year. Your support in helping others further their education is a very humble and noble act. This scholarship will help me in pursuing my college education and future career goal of becoming an elementary teacher.



**Paige E. Davis**, a junior elementary education/special education major from Bourbon, Ind., met with **Esther Showalter Deal** in the spring of 2011.

FALL 2011

# HERITAGE

## A life of volunteering leads to new education scholarship



Esther Showalter Deal's life has been focused on serving others as she moved from being a teacher to working at summer camps to volunteering. And even at 80 years old, she continues to help others. Her scholarship fund, benefiting education majors at Goshen College, began getting distributed to students in the spring of 2011.

Deal was born on June 18, 1931, on a farm east of Goshen. She graduated from Goshen College in 1953 with a degree in elementary education. After four years of teaching near Goshen, she decided to go into voluntary service.

"During my years at GC, my professors' emphasis on service led me to feel that my life should be focused on helping others," said Deal.

In 1957, Deal spent a year in voluntary service in Phoenix, Ariz., teaching in a migrant camp for Navajo children who were waiting to start public school. During that time, she met a Goshen College graduate, Trula Detweiler, who had been teaching on the Navajo reservation, and she asked Deal to join her at Ganado Public School, 300 miles northeast of Phoenix. She taught at Ganado for five years.

During her life, Deal remembered the motto, "Culture for Service," that she learned at Goshen College. Being a schoolteacher gave her some time off each summer, and she chose to use that free time to live out her alma mater's motto. Her desire to serve took her to places like Los Angeles, Chicago and northern Michigan, often working with the minorities in the area. Deal also served at a number of summer camps, including Camp Friedenswald in Cassopolis, Mich., and Rocky Mountain Mennonite Camp in Divide, Colo.

In 1964, Deal returned to Indiana and taught for 10 more years. In 1973, she married L. Thomas Deal, a business man from Fort Wayne, Ind. Because school systems in Indiana at that time were suffering from financial problems, she could not find a teaching position in the area, but she found many opportunities for service in Fort Wayne.

Deal volunteered for over 30 years at Lutheran Hospital and became involved in the American Association of University Women, where she served in many offices,

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Clayton Sommers: From farm boy to business man

Growing up on an Indiana farm during the Great Depression while attending Howard-Miami Mennonite Church in Kokomo laid the foundation for Clayton Sommers to lead a life that combined ministry with business.

Clayton used the lessons he learned from the Great Depression to make good business decisions for his farm. "He was a careful spender, a disciplined saver and a generous giver to the church," said his son, Karl.

After marrying Ruth (Hershberger) Sommers in 1935, they lived on the home place with his mother for nine years. They saved enough money to purchase a baler, a scarce commodity during World War II, and used it as the centerpiece of a business to serve the needs of local farmers. Using the proceeds of this business, Clayton and Ruth were able to purchase a 120-acre farm in the early 1940s.

In 1954, Clayton was ordained as a minister at a church near Kokomo. Two years later, he and Ruth moved off the farm and into Kokomo to devote more time to the church. They frequently visited people in the community and entertained them in their home. "One common belief and practice was their love for the Lord and service to the church," said Karl.

With the proceeds they earned from selling their farm, Clayton and Ruth purchased a house with seven apartments

in Kokomo. Clayton opened an insurance, real estate and tax return preparation office and managed the apartment complex to generate income for living expenses while volunteering his time to the local church. For most of the next 40 years, Clayton continued to run an insurance, real estate and tax business for people in the community.

Clayton and Ruth had three children, Grace, Karl and Elson. Grace and Karl both attended Goshen College. Elson was a business entrepreneur, but died in 1984 at the age of 44 after struggling with cancer. Ruth died in 1992 at the age of 79, and Clayton continued an active life in both ministry and business until his death on Oct. 10, 2010, at the age of 97. In their end-of-life trust, Clayton and Ruth set aside funds to care for the church.

"During their lives, they connected their work with their faith," said Karl. "They saw the purpose of Goshen College as embraced by its motto 'Culture for Service' as compatible with their beliefs." Because of these connections, part of their trust was designated to benefit the Center for Business and Entrepreneurial Education, and part was designated to fund the Daniel and Lizzie Sommers Memorial Scholarship Fund.

Daniel and Lizzie Sommers were Clayton's parents. Their scholarship fund was established to provide financial aid for Goshen College students who are preparing for ministry, for service in the mission field, or for other related Christian service.

- Alysha Landis

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including president of the Fort Wayne branch in 1982-84. She was named the Eleanor Roosevelt Honoree in 1999-2000.

After her husband's death in March 2007, Deal decided to move to Goshen and make her home at Greencroft. She has become involved in volunteer activities and has served on patient service delivering flowers and mail to patients. She has volunteered on the Auxiliary Board of Goshen Hospital for three years and joined Lifelong Learning classes offered by Goshen College and Greencroft. She also serves one day

a week at Real Meals on the Greencroft campus. She attends Waterford Mennonite Church.

Deal especially enjoys being close to the Goshen College campus and attending concerts and lectures. "I decided to make a scholarship available because of my deep appreciation for Goshen College and the faculty members," she said. "I want to support students who have a passion for education."

- Alysha Landis



Longest working employee has seen a lot of changes over 50 years

Goshen College is happy to recognize Kennard Martin for his 50 years of work at the college by naming the 2011-12 school year "The Year of Kennard Martin, Leader in Service." Kennard is GC's longest working employee. He came to Goshen College in 1961 to work in the dining hall for two years for his 1-W conscientious objector alternative service. Fifty years later, he's still serving the college by mowing lawns and plowing snow.

Kennard has seen a lot of changes working on campus for 50 years, including several buildings that have gone up on campus, like the Good Library, Umble Center, Roman Gingerich Recreation-Fitness Center and Music Center. But what hasn't changed is his love for the outdoors and his job. "I love the changing of the seasons and the energy student activity brings on campus," he said.

- Alysha Landis

THEN & NOW

Celebrating 20 years of television at Goshen College

During the fall of 1991, a small group of students at Goshen College was unsatisfied with the video production opportunities on campus. Out of that desire for more hands-on opportunities came GC Journal, a biweekly video news magazine. Twenty years later, through the transformation of technology, GC Journal has evolved into The Correspondent and was recognized as the 2010 Indiana Television School of the Year from the Indiana Association of School Broadcasters.



"A few seconds before GC Journal goes on air, Shawn Nussbaum counts down for the announcers. Joe Sakai ['93] runs camera one." (From the 1991 Maple Leaf Yearbook)

Sammy Rosario '14 and Yolo Lopez-Perez '12 announcing for The Correspondent



HERITAGE

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Heritage Newsletter, published three times each year, is a service for friends of Goshen College on developments in planned giving and estate planning. Each issue also focuses on a small number of participants in the college's special and deferred gifts program. Information in Heritage Newsletter should not be considered an interpretation of the law or of federal tax rules and regulations. Your own lawyer, bank trust officer or financial adviser can help you select the most advantageous way to give or bequeath funds or property to Goshen College. Litho in U.S.A.