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## Our students are saying...

"I have found many opportunities at Goshen. I have the opportunity to play tennis, participate in choir and be part of Pre-Med Club. From all of these, I have learned valuable skills and received a well-rounded education filled with all of the extracurricular activities that I was looking for."



— **Anika Baumgartner**,  
a senior biology major  
from Goshen

## Are you “tax-smart” about your charitable giving?



Generally speaking, the types of gifts that make the most sense tax-wise during your lifetime make for the poorest charitable gifts through your estate and visa-versa. For instance, giving cash (writing a check) to charity saves you on your income taxes if you itemize deductions, but at

your death, there is no income tax savings realized when you direct some of your cash and savings to charity through your estate. However, there are a couple of exceptions.

Traditional Individual Retirement Arrangement accounts (IRAs) make tax-smart gifts to charity at your death since these funds, when passed on to heirs, are fully taxable to them. If given to charity, all income taxes are avoided. But since 2005, a provision in the U.S. tax code allows IRA holders 70 ½ and older to have some or all of their annual required distribution go directly to charity, thereby avoiding the need to claim it as taxable income. But this charitable distribution provision is again in limbo. As in previous

years, the U.S. Senate will take action on a tax bill after the elections this fall. If the IRA provision is approved, any gifts made from your IRA during 2014 will qualify.

When appreciated assets like stock or mutual fund shares (outside an IRA) are passed on to heirs through your estate, they receive a step up in basis. In other words, the “cost” to them is the value on your date of death so if they sold it immediately, they would owe no capital gains tax. However, appreciated assets make excellent current gifts to charity since you would transfer (give) the appreciated assets to charity before you sell them and then, when the charity sells the asset, no capital gains tax is owed. With the financial markets up again in 2014, do you have appreciated assets that you might use to make your 2014 charitable giving?

Questions on how you might use a planned or deferred gift to benefit Goshen College? Please contact me at [rogeran@goshen.edu](mailto:rogeran@goshen.edu) or call me at (574) 535-7797, toll-free 1-800-348-7422.

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

FALL 2014

# HERITAGE

## Pioneer in women’s sports establishes athletic scholarship



Ruth Gunden '52

It takes a lot of energy to keep up with **Ruth Gunden '52**, even at age 83. That energy drove Gunden’s 40-year Goshen College career, which left a legacy filled with milestones.

In 1958, she founded the women’s basketball team, the first intercollegiate women’s athletic team at GC. In 1971, in Jamaica, Gunden became the first woman to lead a Study-Service Term (SST) unit. In 1977, she became the first female chairperson of the physical education department.

In 2014, Gunden decided to pave the way for others by offering a scholarship for female athletes. She believes that athletics

are crucial to the success of the college, and hopes the Ruth E. Gunden Athletic Scholarship will help recruit high-quality student athletes who will boost the competitiveness of GC teams.

“I don’t think Goshen College would be here if we didn’t have sports for men and women to play,” Gunden said.

### Gunden’s coaching career

Gunden received her master’s degree (1956) and Ph.D. (1967) in physical education from the University of Iowa. She called the university a “hotbed for women in sports” that gave her a new perspective on gender equality in athletics.

Shortly after she began teaching physical education at Goshen College in 1953, she proposed a plan to form an intercollegiate women’s basketball team. This was nearly 20 years before the federal law known as Title IX mandated equality for women’s sports in educational institutions.

Gunden went to the president of Goshen College, Paul Mininger, and stated her

*Continued on page 3*

# For Roman and Shirley Gingerich, life was about risk, commitment and sports

In the early 1940s, many people in the Mennonite Church believed that sports would allow worldly ideals like pride and aggression to leak into campus culture. Roman and Shirley Gingerich thought otherwise.

Roman and Shirley met as students at Goshen College. Though they both grew up in Kalona, Iowa, the two hadn't known each other before studying at GC. Shirley was an elementary education major, and was as introverted as Roman was extroverted. Even so, they bonded over a love of sports and mutual homesickness for their home state.

The couple married soon after graduation. Roman was asked to stay at the college to teach in the athletics department. His goal, however, was to bring competitive sports to Goshen College.

Roman, willing to take a risk, eventually convinced both the college and Mennonite Church to allow competitive team sports at Goshen College.

After World War II, in which Roman served in Puerto Rico as a conscientious objector, the family settled into a brick two-story home with a five-acre lot on College Avenue. While coaching basketball, baseball, track, tennis, intramural flag football, badminton and archery, Roman also decided to start a small-scale turkey farm in his backyard. Eventually, he purchased a farm in east Goshen where he employed student athletes so they could pay off college tuition.

Everyone in the family pitched in to aid the new GC athletics program. Shirley prepared meals for the teams, the family offered many athletes free room and board, their children made fresh-squeezed orange juice so the players would have enough vitamin C, and Roman used his own tractor to mow the athletic fields.

Students knew Roman for his outgoing personality and inviting presence. One thing was certain: Roman would do anything to see his students succeed.

"Dad didn't know a stranger," said Sara Wengerd '64, Shirley and Roman's oldest daughter. "A number of men have come up to me and said that if not for him, they



Roman and Shirley Gingerich and their children

didn't know where they'd be. They probably wouldn't have come to Goshen."

One of Roman's recruits, Ed Yoder '56, fondly remembers his coach as both a friend and a supporter.

"Roman was a risk taker, he took chances," said Yoder. "Though his teams played to win, they were also taught fairness."

After Roman retired in 1986, two alumni couples established a \$27,500 challenge fund to pay tribute to Roman's years of dedicated service to GC. The challenge was surpassed and totaled over \$60,000. The scholarship is awarded to male athletes who demonstrate exemplary leadership and academic success, and priority is given to students with a Mennonite background.

In 2014, Roman and Shirley's children added to the fund and revised original guidelines to include Shirley's name in the title due to her significant contributions.

"I was never sorry for anything that we gave to the college," said Shirley. "Even though we could hardly afford it sometimes, it didn't hurt us at all."

Today, Gingerich is known as the third-winningest basketball coach in Goshen College history. He passed away on Jan. 15, 1989, at the age of 69.

"It's because of pioneers like Roman and Shirley that Goshen is what it is today," said Yoder.

— By Liz Core '14

If you'd like to contribute to any scholarship funds mentioned in this newsletter, you can send your gift to Goshen College with a note regarding the scholarship you'd like to apply it toward. Visit [www.goshen.edu/give](http://www.goshen.edu/give) for more information or to give online.

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case for letting females play intercollegiate games. She started the basketball team with his permission. "And we did very well," Gunden said.

She served as the women's head basketball coach from 1965 to 1981, compiling a record of 123 wins and only 54 losses: a .695 winning percentage.

In addition to basketball, Gunden coached the women's tennis and volleyball teams during her career at Goshen College. She oversaw and promoted women's sports through many statewide and national leadership roles, including as the president of the Hoosier Conference for

"I like to see everybody have the chance to play a sport," Gunden said. "You get to know other people and use your energy in a good way."

Women and the charter commissioner for the Midwest Association for Intercollegiate Athletics for Women.

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— By Kate Yoder '15

## HERITAGE

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*Heritage Newsletter*, published several times yearly, 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.

## THEN & NOW



### Men's soccer

◀ In 1959, the fledgling Goshen College men's soccer team played their first official match against Calvin College. It then took more than two full seasons (0-2 and 0-4 records) before the "Maple Leafs" won their first varsity soccer match, 2-1 over the University of Notre Dame. (Photo provided by the Goshen College Maple Leaf, 1959)



◀ After an inauspicious 1-20-2 start to the first five seasons of existence, Goshen quickly began its rise as one of the best NAIA programs both regionally and nationally. Fifty-five years later, on **August 27, 2014**, they added another feather in the cap of an impressive resume with a 2-1 road win at Siena University, making them one of just six NAIA programs to ever notch its 500th victory. (Photo provided by the Athletic Department)