



# keynotes

**financial, estate, and gift planning ideas for**  
friends and supporters of the san francisco symphony

## **Classical music reaches and teaches every generation**

The Adventures in Music Program Celebrates its 20th Anniversary

The San Francisco Symphony **Adventures in Music** program (AIM) reflects the Symphony's commitment to the students of San Francisco.

Over its 20-year history, the program has had a significant impact on the lives of thousands of students. AIM serves every elementary school in the San Francisco Unified School District and many independent and parochial schools as well — some 23,000 students per year, all absolutely free of charge. Each year since 1988, AIM has provided schools with classroom presentations by specially trained ensembles, professional development for teachers, arts-infused lesson plans, and classroom resources, and has invited participants to a private concert in Davies Symphony Hall.

AIM has built a well-deserved reputation for innovation and effectiveness since its inception. What is less well known is how AIM enriches and enhances the mandated curriculum in San Francisco schools. Every year AIM uses the state and San Francisco Unified School District standards to build curriculum that incorporates music as an expressive vehicle. AIM curriculum provides teachers with an array of engaging exercises and directed activities which are integrated into their core lesson plans. Collaborations with San Francisco institutions, such as the Exploratorium and the public library, add depth to the program.

*see AIM continued inside ►*



AIM provides hands-on musical experiences for the city's youth.

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### **AIM Delivers in 2006-2007!**

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- ❖ **22,474 Participating students**
  - ❖ **1,064 In-school performances**
  - ❖ **1,097 Involved teachers**
  - ❖ **91 Participating schools**
  - ❖ **12 Symphony concerts at Davies Symphony Hall**
  - ❖ **Principals feel that AIM increases students' understanding of, or achievement in, other subjects.**
  - ❖ **Teachers feel that their students are more interested in music and the arts because of AIM.**
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## From Radio Days to Live Concerts: Donna and Marcus Krupp

Young Marcus Krupp forgot the dusty streets of Miami, Arizona as the sounds of the Boston Symphony Orchestra (Arturo Toscanini conducting) streamed through the family's 1920s cabinet radio. Meanwhile in San Francisco the young girls of the Goodheart family, Judith and Donna, waited patiently behind their dining room chairs for father to arrive for supper. As father approached, the family radio carried the sounds of classical music through their Sea Cliff home.

As the decades progressed, Donna Goodheart Krupp came to realize that "music is much more exciting when it's live. Music is to be experienced, not just listened to. And just as enjoyable is to watch the pleasure on the faces of our fellow audience members in the Hall." For Dr. Krupp, "music is a relief from the *sturm and drang* of life. Just concentrating on the music relaxes us from the stresses of life."

In the late 1970s, the Symphony embarked on a new series of Thursday evening concerts, and the Krupps brought Donna's matinee companion, Louise, to her first post-dinner performance. Their guest was delighted with this new experience and came to future evening concerts with the Krupps. Few knew at the time that the Krupps' new evening Symphony companion would soon be providing the seed funding for a new concert hall across the street to be named after her—the wonderfully generous Louise M. Davies.

From early radio days through decades of Symphony concerts, the Krupps' love of music endures. Donna has attended the Symphony led by every music director since Alfred Hertz [1915-1930] and Marc since Pierre Monteux [1935-1952]. Dr. Krupp reflects that "each conductor came at a different stage of my own developing interest in music. Monteux was masterful, Ozawa refreshing, energetic, and skilled. MTT continued that trend and instilled in us a new appreciation for modern music, and certainly for Mahler."



**Dr. Marcus and Donna Krupp relax at home. Donna is wearing one of the many "bird hats" given to her over the years by Louise M. Davies.**

They both remember Pierre Monteux very fondly. Donna remarked that "he was exceptionally skilled and kind. I remember that his wife was always at every concert I attended. Sometimes she brought her little dog, Fifi."

Donna exclaims, "Personally we need the Symphony. I have to have this music!"

In appreciation for years of memorable musical experiences, the Krupps have established a charitable gift annuity complemented by a bequest to the Symphony. The gift annuity provides them fixed payments for life while the assets from both will be added to the endowment to support Symphony programs for generations to come. Donna comments: "It is heartening to see young people come into the Hall, and that won't continue to happen without bequests to the Symphony." ♦

***"We are members of the Pierre Monteux Society in order to ensure that others not yet born or old enough today will have the same pleasure from music that we have had. If we Symphony-goers don't give, who will?"***

-DONNA KRUPP



Adventures in Music students at their private concert by the San Francisco Symphony in Davies Symphony Hall

► continued from front page

## AIM

And the result? Just listen to the principals and teachers:

*"This program is so valuable - thank you so much for providing this enrichment to our students. Many never get this opportunity..."*

*"Because of the endless ways the AIM curriculum ties into other subjects, AIM really gets students excited about learning and music..."*

*"I think AIM is an extremely valuable program on so many levels... We couldn't imagine doing anything near this level without AIM."*

AIM has evolved to provide every elementary public school student with five consecutive years of music education experiences, and it now includes "Take Note!" designed to give parents and guardians of AIM students with a peek into the exciting world of AIM.

**With ongoing support from the endowment, partly funded by planned gifts, AIM provides this exemplary level of service to the community year after year.**

**The Symphony is the only orchestra in the country making this kind of commitment to its community. ♦**

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**Members of the Pierre Monteux Society (patrons who have included the Symphony in their estate plans) are invited to school site visits during the season to view AIM in action. Visits include orientation by AIM staff, attendance at an AIM performance, and a visit with the AIM musicians. If you are interested in seeing the AIM program, please contact Stephen Steiner, Director, Gift Planning, at (415) 503-5445 or [ssteiner@sfsymphony.org](mailto:ssteiner@sfsymphony.org). Prospective members are also encouraged to participate.**

## **Wall Street Journal hails Symphony as "industry benchmark"**

A July 14, 2007 *Wall Street Journal* article praises the San Francisco Symphony's education programs by stating that, "... the business of creating an informed patron begins in the first grade. Here the San Francisco Symphony serves as the industry's benchmark..." In heralding a bright future of symphony orchestras in America, the article continues:

*"For 20 years [the San Francisco Symphony] has underwritten [the AIM] program that yearly takes musicians into the classrooms of 24,000 San Francisco students in grades one through five... Have a 7-year-old listen to the opening chords of the 'Eroica,' give him a clarinet when he's 9, and by the time he's 50 chances are he's a subscriber looking for ways he can become a patron because all that music changed his life." ♦*

*Pierre Monteux*

PIERRE MONTEUX SOCIETY

Pierre Monteux left a significant legacy to the San Francisco Symphony and the Bay Area during his tenure as Music Director from 1935 to 1952. Maestro Monteux planted the seeds of inspiring music, world prominence, and innovative programming that continue to this day. For this reason, the San Francisco Symphony honors him as we recognize devoted and visionary patrons who contribute to the Symphony's future through their estate plans.

### New Society Members

Please welcome the following new members to the Pierre Monteux Society. The Symphony is grateful for the commitment of these donors, who have included the San Francisco Symphony in their estate plans.

Anthony J. Alfidi  
Paul & Joan Armstrong  
Harumi & Kei Befu  
Robert Henry Bellamy  
John A. Costa  
Lenora Eagar Davis  
David & Lee Devine  
Arnold & Trudy Duncan  
Flora Greenhoot  
Frederick Hudson, M.D.\*

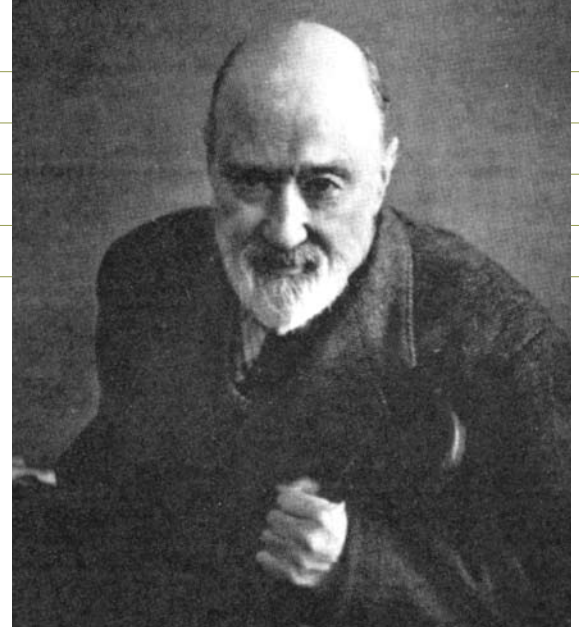
Robin & Ginny Jaquith  
Janet V. Lee\*  
Sharon L. Litsky  
Mrs. Barbara Mills  
Brenda Byers Osborne  
Suzanne Pass  
Janet L. Pynch\*  
Gabriel Waisvisz\*  
Ramona Wascher  
Anonymous (5)

\*Deceased

### Estate Contributions Create Donor Legacies

Recent charitable contributions from the matured estates of the following Symphony donors will be added to the endowment and used to finance the Symphony's many programs for future generations.

Frederick G. Hudson, M.D.  
Harline Ward Hurst  
Janet V. Lee  
Virginia S. Nordquist  
Mrs. John Herbert (Marion) Otwell  
Janet L. Pynch

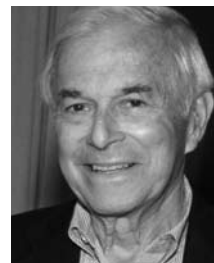


Charles Ives

### Charles Ives: Father of ... Estate Planning?

Who would have thought that one of America's celebrated composers is considered the "Father of Estate Planning"? An insurance salesman by trade, Ives became enormously successful in integrating related disciplines (law, tax, and insurance) to create a new field: estate planning. He used his wealth to help sustain his forward thinking musical explorations in tonality, harmony, and phrasing, as exemplified in his four-part *New England Holidays* Symphony, performed by our Orchestra November 14-17. The composition incorporates hymns, marches, and popular songs in a complete departure from conventional pieces of his day. A common thread of genius runs through Ives's music and career: in both he used his passion for experimentation to unify separate traditions for maximum effect. ♦

### In Memoriam: Leonard E. Kingsley



Leonard E. Kingsley, a member of the San Francisco Symphony's Board of Governors and Gift Planning Committee, passed away on August 11. He played a major role in Symphony history during his decades of volunteer leadership. A clarinetist himself,

Len's own planned gift will be used toward establishing the Leonard E. Kingsley Principal Clarinet Chair in the Youth Orchestra. The concert week of March 5, 2008 will be dedicated to Len Kingsley. We will miss him, and we offer our sympathy to his family, friends, and colleagues. ♦

## The Case for Charitable Gift Annuities

**Charitable Gift Annuities may be a way to assure an income stream for life for far less financial commitment (and less risk) than stocks and bonds. For a 78-year old, a \$100,000 charitable gift annuity at today's rate of 7.6% will achieve \$7,600 of annual fixed payments for a lifetime, while supporting the Symphony for generations to come. By contrast, in today's market it would require far more than \$100,000 invested in a conservative portfolio to render *variable* income with a similar payout, and without providing support for the Symphony's programs.**

## Endowment

Planned gifts are added to the Symphony's endowment, which plays a vital role in providing financial support, stability, and predictability for the Symphony's annual operating budget, in helping maintain affordable ticket pricing, and creating opportunities for innovative new programs.

In fiscal year 2007-08, allocations from the Symphony's endowment are expected to provide 17% of the Symphony's operating budget, the vast majority of which is applied to music and community programs. A strong Symphony endowment, composed partly of planned gifts, enables the Symphony to fulfill its long-term vision and plan for a bright future of programs and activities. ♦



**Stephen Steiner, Gift Planning Director, converses with gift planning donor Avis Aasen-Hull at the Pierre Montoux Society Annual Celebration on November 11. Stephen can be reached at (415) 503-5445, or [ssteiner@sfsymphony.org](mailto:ssteiner@sfsymphony.org).**

## End of Year Tips

As you consider year-end tax strategies and making good use of the income tax charitable deduction, we hope that you will include the Symphony in your plans. Here are a few suggestions of different ways to support the Symphony with a contribution to the Annual Fund, an endowment, or a life income plan that will pay you fixed or variable payments for your lifetime:

### **Take Advantage of the IRA Charitable Rollover.**

If you are 70½ or older, you can contribute up to \$100,000 from your IRA account to a public charity without it counting as taxable income. Yet it will count toward your Required Minimum Distribution.

**Donate Life Insurance.** If you own a life insurance policy that is no longer needed (paid up or not), it may be the perfect vehicle for a 2007 year-end charitable gift.

### **Give Low-yielding or Appreciated Assets.**

Donate long-term stocks and bonds (even certain real estate), avoid or reduce capital gains, and be eligible for an income tax charitable deduction.

**Use losses to offset gains.** Sell long-term investments that have decreased in value since purchased and start a charitable gift with the proceeds. You may be able to deduct the loss from taxable income up to prescribed limits and take an income tax charitable deduction for the cash contribution.

**Give a piece of the business.** Closely held stock or a family business can be gifted, providing significant tax savings.

**Contribute Real Estate.** A residence or vacation home that has appreciated in value may be used to avoid or reduce capital gains when you donate all or part of the property.

If you are interested in making an end-of-year gift to the San Francisco Symphony, please contact Stephen Steiner, Director, Gift Planning or return the attached Reply Form. ♦



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## ***The New Yorker* praises *Keeping Score* for "setting a new standard"**

In the October 22, 2007 issue, *The New Yorker's* Critic At Large cites the Symphony for its innovative use of the Web:

*"Perhaps the most constructive digitization of classical music is taking place on the Web site called Keeping Score... [It] has set a new standard for educational programming ... with these programs [Michael Tilson Thomas] is performing radical acts of demystification." ♦*

**KEEPING SCORE**  
revolutions in music

Visit [www.keeping-score.org](http://www.keeping-score.org) for more details.

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"Lights, camera, action!" Live recording sessions for *Keeping Score*

**Seen by over four and one-half million viewers to date, *Keeping Score* makes classical music more accessible to people of all ages and musical backgrounds through television, radio, the Web, DVDs, and classroom curriculum. The 2006 *Keeping Score* television and DVD series featured Beethoven, Stravinsky, and Copland. The nationally acclaimed media project continues with preparations for a second series to air in 2009. The new series will feature the music of Berlioz, Shostakovich, and Ives (see accompanying article). Look for busy film crews in Davies Symphony Hall this fall.**



**SAN FRANCISCO SYMPHONY**

Keynotes is published exclusively for friends and supporters of the San Francisco Symphony. Its purpose is to point out developments that may be helpful in your financial, estate, and charitable planning. Information in Keynotes is based on current federal tax laws, regulations, and recent court decisions. Please consult your attorney or legal adviser as to the applicability of any item to your situation.



**SAN FRANCISCO SYMPHONY**  
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**Yes, I am interested** in exploring a planned gift with the San Francisco Symphony. Please contact me for a confidential discussion.

Best time to call:  Morning  Afternoon  Evening

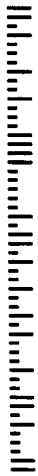
My phone number is: ( ) ( )

Email \_\_\_\_\_

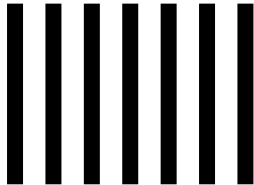
(For new donors): The Symphony is in my estate plans. Please send me information about joining the Pierre Monteux Society.

Patron Name \_\_\_\_\_

Patron Number \_\_\_\_\_ FOLD AND STAPLE



Stephen D. Steiner  
 Director, Gift Planning  
 San Francisco Symphony  
 Davies Symphony Hall  
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