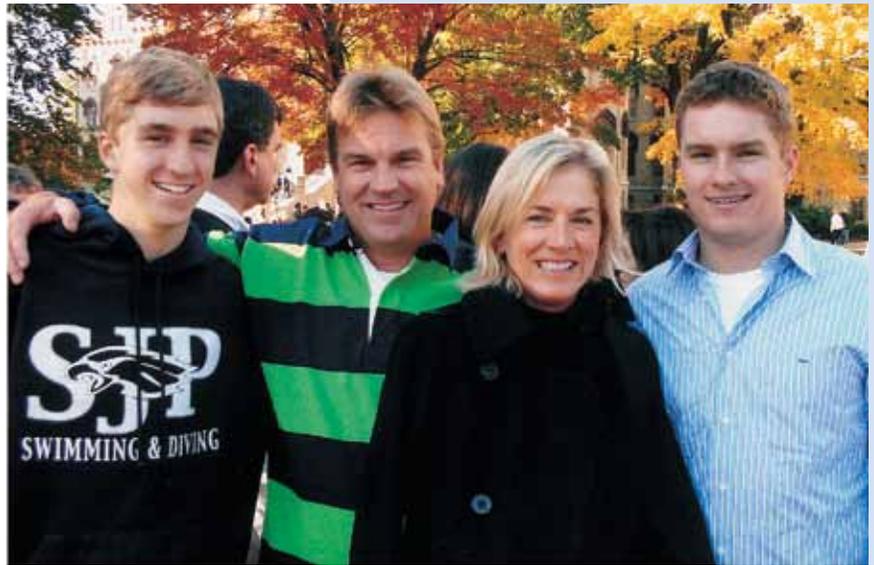




## Paying It Forward

Amy Dittrich knows firsthand the importance of supporting St. John's, from her experiences as the mother of two Prep graduates, and as a member of the Board of Trustees. Because of her gratitude for all that the Prep has meant to her family, Amy named St. John's as one of the beneficiaries of her estate.

A patient volunteer with Hospice of the North Shore and a freelance writer, she is an avid runner who is involved with a variety of community organizations. After graduating from Abbot Academy in 1973 (hers was the last graduating



“Tim and I will always be indebted to the Prep for helping us promote the values we were trying to instill at home.”

class before Abbot merged with Phillips Academy), Amy attended the University of Vermont for two years and graduated from Merrimack College in 1977. She received her master's in print journalism from Boston University two years later, and worked as a newspaper reporter and business magazine editor at Cahners Publishing.

From very early on, Amy and her husband, Tim, knew that they would send their boys, Tyler '06 and Dylan '09, to St. John's. The school's reputation for strong academics and its Catholic identity were important to them. They also liked the premise that the boys would receive an education for the “whole” individual, one that would focus on character development, as well as intellectual growth. Tyler was a senior when Dylan arrived as a freshman. With both boys on the swim team that year,

that is when Amy feels they truly became a Prep family. They witnessed great dedication from the team and their parents at the countless early morning practices, and they enjoyed the camaraderie among the students and their parents.

Amy decided to make a planned gift to St. John's because of the love she feels for the school. “The value of a Prep education just gets greater as our family moves forward. Tim and I will always be indebted to the Prep for helping us promote the values we were trying to instill at home. Giving back to the school that gave our family so much is an honor,” she says.

Raised in a philanthropic family, Amy believes in giving back. As a trustee of the Rogers Family Foundation, she is actively involved in awarding grants to

local institutions. Founded in 1957 by her grandfather, father and uncle, the Rogers Family Foundation provides support each year for many worthy organizations.

Having both gone to St. John's, the Dittrich brothers followed the same path to college. Tyler '06 graduated from the McDonough School of Business at Georgetown University with a degree in finance. He was fortunate to find a job right away working as a structured financial division associate at Silicon Valley Bank in Newton, Massachusetts. Dylan '09, a sophomore at Georgetown, is also studying at the McDonough School of Business. He is majoring in finance and marketing.

Pictured above, Amy and Tim Dittrich, flanked by their sons, Dylan '09 (left) and Tyler '06.

local institutions. Founded in 1957 by her grandfather, father and uncle, the Rogers Family Foundation provides support each year for many worthy organizations.

“Including the Prep in my will is one way that I can help ensure that the same tremendous experience my sons enjoyed will continue. My choice to give back to St. John's is my way of paying it forward in hopes of enriching the experience of future graduates,” she says.



During my four years at St. John's, I have met so many Prep alumni who are eager to share their memories of the time they spent in Danvers. I have to admit, it is my favorite part of my work. I talk with people regularly about what are very personal and sensitive topics – their lives, past and future, and their money. Through these conversations I hear about how much St. John's means to them and how eager they are to see their legacy live on at the Prep. I feel fortunate to help them do that.

In the past four years, the planned giving program at St. John's has grown. We now offer all of the same services that you would find at any large college or university, including charitable gift annuities, assistance with charitable remainder trusts, and access to professionals who can help alumni, parents and friends make the most sensible choices during their estate planning. The 1907 Society, the Prep's planned giving recognition society, continues to grow, adding new members year after year. It gives me great satisfaction to see that our oldest living 1907 Society member is from the class of 1925 and the youngest is from the class of 2004. Planned giving is truly something that people of all ages and all income brackets can do.

It is my hope that planned giving at St. John's will continue to grow year after year, and that these gifts will provide a boost to the Prep's endowment. If you have included St. John's in your estate plans – through your will or by naming the Prep as a beneficiary of a trust, retirement plan asset or life insurance policy – please do contact me so you can be recognized in the 1907 Society. Or, if you are interested in learning more about how you can get involved, I would be happy to talk with you.

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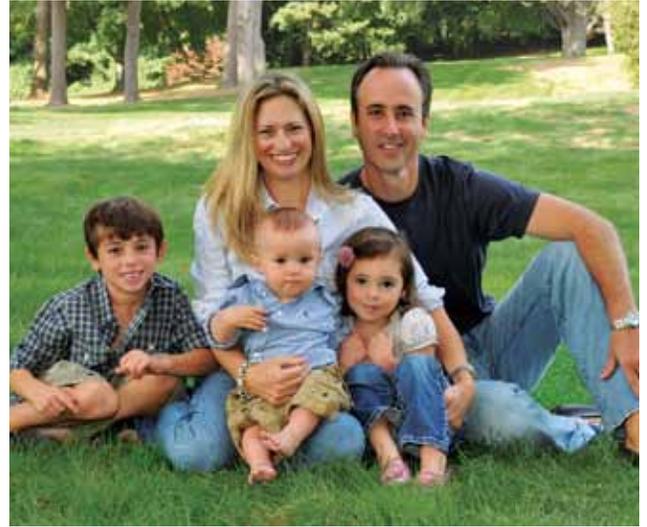
# Why I Give to St. John's

As an alumnus and as a future parent, I understand the importance of my involvement.

by Gerry Donovan '86

It is hard to believe that 25 years have passed since I graduated from St. John's. Growing up in Peabody, I looked forward to the day I would become a Prep Eagle and this May, I will celebrate my 25th reunion with my classmates from the class of 1986.

I graduated from St. John's and continued on to Stonehill College. I have been a financial representative at Northwestern Mutual for many years and I credit my professional success to my years at the Prep. I was taught to work hard and be a contributor to the greater good of my community. Along the way I was fortunate enough to meet my wife, Lyndie, and we have been blessed with three children – Liam, Beau and Willow (pictured above).



A couple of years ago I was asked to join the Prep's planned giving advisory committee due to my commitment to St. John's and my experience in the financial industry. I gladly accepted. I strongly believe that alumni are critical to the future success of St. John's. Our charitable contributions, big and small, are necessary, as is our time spent volunteering. Giving back to the institution that gave us so much will provide for a secure future at St. John's. I take this responsibility seriously. As an alumnus and as a future parent, I understand the importance of my involvement.



There are three distinct ways to make a gift and they are all equally important.

I hope you will join me in giving back to St. John's. There are three distinct ways to make a gift and they are all equally important. The Fund for St. John's is the Prep's annual giving program. The Fund for St. John's has a goal each year and both the dollar amount and participation rate are important. Every gift counts. This money goes directly to operating expenses and it is essential in order for the Prep to maintain a balanced budget. Major gifts are typically characterized as gifts to endowment or capital campaigns. Gifts to endowment are important because they support the school's tuition assistance program and its annual operating budget. Capital campaigns come and go as new building projects and renovations are needed. Finally, the third way to make a gift to St. John's is through a planned gift. Planned giving is typically defined as a gift that involves more than simply writing a check. Such a gift may require an attorney or a financial advisor. Planned gifts include naming St. John's as a beneficiary of a will, trust, retirement plan asset, or life insurance policy. They also include charitable gift annuities, gifts of real estate and gifts of personal property.

The Prep faculty and coaches all contributed to my growth as a young man. They continue to nurture students each day on our beautiful campus. Your generosity improves and secures this legacy for future generations of fine young men from St. John's.

# Off Campus

Every April, Prep students set out on service and cultural immersion trips that add immeasurable depth and understanding to what they learn in the classroom. The intention is to offer assistance, but more importantly, these trips give students the opportunity to broaden their world view through their relationships with the people they meet.

**Virginia:** After a dozen years, students from St. John's have developed a warm relationship with the people of Grundy, in western Virginia's beautiful but economically disadvantaged Appalachian Mountains. This year's crew made quick work of seven major home improvement projects, while staying at the Harmon Baptist Church and spending off-hours with local residents.

**Jamaica:** Blessed Assurance, a Mustard Seed Community in Montego Bay, provides a home for disabled children whose families lack the resources to care for them. This year, students built a 75-foot walkway and painted children's dormitories.



Measure twice, cut once! Seniors Alex Bacon and Declan Foley work on a new roof for a home in Grundy.

When they weren't working, they spent time with the youngsters – playing games, reading, and getting to know local culture and traditions.

**Maine:** Eleven students headed north to coastal Maine, where they spent a week at H.O.M.E., a unique Orland-based cooperative that provides essential services for the homeless, the working poor, and immigrant groups. H.O.M.E. is an "intentional" living community, which means that in addition to helping with everything from repairing roofs to refurbishing tables, students experienced a very different way of life. "We think of Maine

as 'Vacationland.' Our time at H.O.M.E. began to open our eyes to the complex realities of rural poverty," says Heather Angell, a campus minister who led the group. "We enjoyed the simplicity of waking up each morning to the brisk Maine air. We had no email, no TV, and a minimum of hot water. Our free time was spent playing cards or in conversation with one another. The often-frenzied way we live our lives was replaced by a quiet intentionality to be present only to the person or the task at hand."

# Milestone Reunions



Each May the Prep welcomes the 50th reunion class back to campus to celebrate this special anniversary. The three-day celebration provides a great opportunity to revisit the campus and reconnect with former classmates. The weekend kicks off with a welcome reception and throughout the weekend there are typically opportunities to golf and visit local attractions. Campus tours provide a great way to relive time spent at St. John's as a student. The reunion dinner is always a fun time with reminiscing about days gone by. The 50th

reunion class is invited to participate in commencement activities and even process with the graduating seniors as they ceremony begins. All 50th reunion classmates receive a golden diploma to signify their status as a gold eagle. New for 2011, the 25th reunion group will join the 50th reunion group on commencement weekend.

One important part of these milestone reunions is the class gift. It has become tradition for the reunion groups to set a fundraising goal for the class and announce the final amount that has been raised at the reunion dinner. The gifts are an increasingly important source of support for the Fund for St. John's.

"Reunions are a great opportunity to reconnect with the Prep and with our classmates, and remind ourselves about the important role that the Prep experience has played in our lives. It is also a great opportunity to give back to St. John's, over and above what we would do in a non-reunion year and ensure that future generations of Prep students will have the same opportunity we had," says Mike Kennealy '86, a member of the 25th reunion class and a Prep Trustee.

## LEGISLATIVE UPDATE

### IRA Charitable Rollover

On Friday, December 17, 2010, Congress passed the Unemployment Insurance Reauthorization and Job Creation Act of 2010, reviving the IRA charitable rollover provision of the Pension Protection Act of 2006. The IRA charitable rollover allows individuals age 70½ and older to make transfers totaling up to \$100,000 per year directly to 501(c)(3) charities without having to count it as income for federal income tax purposes through the end of 2011. Legislation has been introduced that would extend this act beyond 2011, eliminate the \$100,000 cap, and lower the age minimum to 59½. Additionally, IRA rollovers to donor-advised funds and private foundations would be allowed. This proposal has been introduced as the Public Good IRA Rollover Act of 2011 (S.557). If the legislation passes, information will appear on [www.stjohnsprep.org/plannedgiving](http://www.stjohnsprep.org/plannedgiving).



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For information on making a planned gift to St. John's, please contact Debra Marino, Director of Planned and Major Gifts, at 978.774.6727 x 358 or dmarino@stjohnsprep.org.

SPRING 2011



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3 Milestone Reunions

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# Is it ever too early to begin estate planning?

When it comes to estate planning, it is **never** too early to begin. By planning ahead you can minimize the tax liability of your estate allowing more of your assets to be passed to heirs and charities. If you have children, this planning allows you to think about their futures as well. Estate plans need to be reviewed and updated regularly as assets and circumstances change. Here are a few things you should be doing now:

- **Regularly update beneficiaries of 401(k) and 403(b) plans, IRAs and life insurance policies.** Retirement plan assets are highly taxed and are a great asset to leave to a charity such as St. John's. Know that you can name multiple beneficiaries for each of these and divide up the asset.
- **Write a will and/or consider establishing a living trust to avoid probate.** Probate slows down the distribution of your assets and will cost your estate more money paying legal fees.
- **Talk with your spouse, children, and family about your plans.** Make sure that you and your spouse plan together if your assets are combined. Include your children in the conversation and use this as an opportunity to talk with them about the importance of saving, planning ahead, and, if you have included a charity in your planning, about being philanthropic.



To learn more about different ways to support St. John's Prep, request a copy of *Planned Giving at St. John's Prep* by contacting Debra Marino, Director of Planned and Major Gifts, at 978.774.6727 x 358 or dmarino@stjohnsprep.org.