



THE CLOVER Legacy

NEWSLETTER OF THE NATIONAL 4-H HERITAGE CLUB FALL 2008

Ken Pickett's Legacy Continues to Advance His Visions for 4-H

"We believe in the personal value of 4-H and the significant difference it makes in the lives of youth."

—Ken Pickett

Ken Pickett dedicated nearly five decades of his life to the 4-H community of youth and their families. His inspiring actions and the generous estate gift that he and his wife, Ethel, have established will impact 4-H for generations to come.

Ken served as a 4-H agent for 46 years. His hard work and ingenuity within New Jersey's Cumberland County 4-H Program led to the establishment of innovative projects that attracted and retained members. For example, the Double Dutch Rope Jumping



Ken Pickett and Jennifer Sirangelo, National 4-H Council Senior Vice President of Resource Development, reflect on the National 4-H Heritage Club membership pin that was presented.

addresses healthy living, a high-priority 4-H program across the nation.

Apart from his impressive recruitment and project management skills, Ken was an innovative leader in 4-H marketing. He introduced 4-H radio broadcasts that reached homes in three states and have continued for more than 60 years, plus a monthly 4-H newsletter. To attract community interest and support, local newspapers regularly received articles with photographs that Ken developed in his home lab. "Ken was a marketing visionary in the '50s, '60s and '70s," says Jennifer Sirangelo, Senior Vice President, Resource Development, National 4-H Council. "He was definitely ahead of his time."

Ken responded to the special leadership and social needs of the older youth living in rural Cumberland County. When he and Ethel designed and built their home, space was provided for entertaining teen leaders—

Continued on Page 2

program, initiated in the early '60s, enabled youth to design and produce entertaining shows with jump rope activities. Double Dutch is now a very popular 4-H program that

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Continued from Page 1

square dancing being one of the popular activities. These teens, who are now grandparents, still meet and serve as leaders—yet another tribute to Ken's long-lasting influence on the local community.

The active involvement of family members in their children's 4-H experiences was highly valued by Ken in his 4-H programming. "While Ken Pickett was the significant other adult in many of our lives," says Jean Owen, a former 4-H member in Cumberland County, "he was also significant to our parents and the other adults who

became the club leaders, teaching them the 4-H methods and educational philosophy."

Ken's involvement with 4-H started at a young age as a 4-H member in Rhode Island, where his mother was a 4-H club leader. He met Ethel when she won a state demonstration contest, beginning a longtime 4-H partnership. Ethel was an active 4-H volunteer and supported Ken regularly during his decades of service.

Ken was also an active member of the National Association of Extension 4-H Agents. As a tribute to his lifetime of service, he was inducted into the National 4-H Hall of Fame in

2004. Sadly, Ethel died that year.

Ken and Ethel have ensured a legacy for future generations by establishing the Ethel and Kenneth Pickett Endowment Fund for 4-H Program Development. "We believe in the personal value of 4-H and the significant difference it makes in the lives of youth as they work and socialize together," Ken says.

The Ethel and Kenneth Pickett Endowment Fund is intended to benefit the advancement of the 4-H youth movement in citizenship and leadership. If you would like to join Ken in his desire to secure a strong future for 4-H, consider 4-H in your estate planning.

New Charter Members Join the National 4-H Heritage Club

Like Ken Pickett and our new Charter Members, you too can secure a strong future for 4-H.

ROBERT AND VIVIAN MILLER— *Alexandria, VA*

Robert, a long time 4-H member who is retired from the USDA Economic Research Service, benefited from the National 4-H Congress, National 4-H Conference and IFYE learning opportunities. Vivian's career was dedicated to teaching disabled youth. Their planned gift intent is directed to 4-H international programs.

GARDINER AND VIOLET **GRAHAM—Hudson, WI**

The Grahams are long time 4-H

volunteers who have committed their planned gift intent to a named fund honoring their son-in-law, a man who dedicated his professional and volunteer careers to education. The fund is directed to innovative 4-H programs.

JENNIFER SNELSON- **WELLS—Otertail, MN**

4-H was a very important part of Jennifer's life while growing up in a small, rural community. She

believes in the value of 4-H in communities and her planned gift intent is directed to securing the future of 4-H programs.



Support a Cause You Care About and Prevent Costly Taxes

If you are like most people, you have worked a lifetime to accumulate a significant balance in your retirement accounts. But what happens to the funds left in your retirement plan at your death? *That's* when heavy taxation can hit.

With National 4-H Council as your beneficiary, you can address the tax burden on your retirement plan's assets at your death and show your continued support of 4-H programs. Your gifts to National 4-H Council are completely tax-free and will alleviate the tax burden on your family and friends at your death.

The Tax Bite

Your assets are subject to an estate tax at your death if the value of your total estate is more than the exempt amount (currently \$2 million), and retirement plan assets are no exception. The money that is left in your retirement plan, however, is subject to an additional tax—income tax—which the beneficiary will be required to pay.

The reason for this is because retirement plan assets (from a pension, profit sharing plan, IRA, etc.) are considered “income in respect of a decedent,” or IRD, assets. Because the assets were supposed to be taxed as income to the person who passed away, whoever does inherit these

\$100,000 IRA Bequest to Heirs vs. Charity		
Type of Gift After Your Lifetime	\$100,000 IRA	\$100,000 IRA
IRA Beneficiary	Heirs	Charity
Federal Estate Tax Owed <i>(Assumes a 45 Percent Marginal Estate Tax Bracket and Death Occurs in 2008)</i>	(\$45,000)	\$0
Net Amount Subject to Federal Income Tax	\$55,000	\$0
Federal Income Tax Owed <i>(Assumes a 35 Percent Marginal Tax Bracket)</i>	(\$19,250)	\$0
Net Payable to IRA Beneficiary	\$35,750	\$100,000

funds must pay income tax on their value. Together, federal income and estate taxes can potentially consume *up to 65 percent* of your retirement plan assets. By naming National 4-H Council as your beneficiary, you can avoid this tax issue and reduce the financial burden on your loved ones.

How to Name a Charitable Beneficiary

To leave your complete IRA or other retirement plan to a charitable organization at death, simply fill out the plan's beneficiary designation form. Or, if you are married, you can designate your spouse as

primary beneficiary and National 4-H Council as contingent beneficiary. These options ensure that the remainder of your retirement plan goes where you choose (i.e., your family or charity of choice) and addresses this tax issue at your death.

Be sure to obtain advice from an estate planning attorney when considering your options and determining your beneficiary designations.

Sue Fisher, Associate Director, Development, is also available to assist you in finding answers to your questions at (301) 961-2866 or sfisher@fourhcouncil.edu.



Discover the Benefits of Named Funds

Would you like to support specific program purposes with your legacy gift to 4-H? Then consider making your gift to one of Council's named funds or establish a new named fund.

Named funds may be designated for general or specific 4-H program purposes. Money in named funds is invested in National 4-H Council's general endowment and has the oversight of National 4-H Council trustees. Investment income is used in perpetuity to support the fund's designated purpose.

Learn more about National 4-H Council's named funds by visiting our Web site at www.fourhcouncil.edu/plannedgiving.aspx or by contacting Sue Fisher, Associate Director, Development, at sfisher@fourhcouncil.edu or (301) 961-2866.



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National 4-H Council works to advance the 4-H Youth Development movement, building a world in which youth and adults learn, grow and work together as catalysts for positive change. National 4-H Council partners with the Cooperative Extension System of land-grant Universities, National 4-H Headquarters at USDA, communities and other organizations to provide technical support and training, develop curricula, create model programs and promote positive youth development to fulfill its mission. National 4-H Council also manages the National 4-H Youth Conference Center, a full-service conference facility, and the National 4-H Supply Service, the authorized agent for items bearing the 4-H Name and Emblem. National 4-H Council is a nonprofit 501(c)(3) organization. National 4-H Council is committed to a policy that all persons shall have equal access to its programs, facilities and employment without regard to race, color, sex, religion, religious creed, ancestry or national origin, age, veteran status, sexual orientation, marital status, disability, physical or mental disability. Mention or display of trademark, proprietary product or firm in text or figures does not constitute an endorsement by National 4-H Council and does not imply approval to the exclusion of suitable products or firms.

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