Rewards of work

A couple gives back to honor a dean who helped many Maroons find jobs.
An alumnus honors the man who helped him—and many others—find work.

When Montague “Monty” Brown, AB’59, MBA’60, moved from the College to the Graduate School of Business, he had to interview with Harold R. “Jeff” Metcalf, AM’53, the school’s dean of students. Metcalf agreed to give Brown credits for some law classes he had taken, and later hired Brown, by then a PhD student, as an assistant dean to counsel students.

It was one of several jobs he held at UChicago. “I had a wonderful opportunity to use the whole University,” says Brown, who’s had a long career in health care administration. He worked at the Industrial Relations Center and for professors in sociology and political science.

Working was important, both for the income and the life experience. When professor and activist Robert McKersie told him to write a paper about “something in the real world,” Brown interviewed striking workers outside the Home for the Incurables on Ellis Avenue. As a research associate at the Industrial Relations Center, he conducted a similar study, recording employees’, doctors’, nurses’, and patients’ attitudes about hospitals.

Gravitating toward health care, he later “drifted out of the business school,” he says, but he was grateful for professors and administrators like Metcalf, who helped him find work opportunities.

In two decades at the business school and later as the University’s athletic director, Metcalf was a mentor for many students, helping them land internships and job interviews. In 1997 the University launched the Jeff Metcalf Internship Program in his honor, which now offers more than 2,500 paid internships for College students each year. Since Brown and his wife, Barbara McCool, first heard about the program, they’ve been making gifts to support it.

“It seems appropriate to honor Jeff, who helped those who also needed to work find work and get on through school,” says Brown. In 2017 he and McCool funded a charitable gift annuity to benefit the Metcalf Internship Program.

“These charitable gift annuities give you higher rates of income” than regular annuities, he says. “It just happens to benefit the University rather than the insurance company.” Even better, he says, it is “giving students the opportunity to have summer jobs and internships while honoring someone who meant a lot to me.”

Brown, who also earned a doctorate in public health and a law degree, met McCool, a nurse with a doctorate in education, in 1972, when both worked in Northwestern’s new program in health administration, he as director. They then held faculty positions at Duke before moving to Kansas, near McCool’s ailing mother, and starting a health care administration consulting firm. With his background in hospital administration and hers as a nurse, Brown says, “we had a competitive advantage over a 50-man firm.”

Now retired, Brown and McCool are writing a book on active aging—and they certainly have the expertise. After 9/11 they volunteered to help build a medical reserve corps in Pima County, Arizona, where they lived. Now back in Kansas City, he paints and writes poetry, and both do yoga and tai chi and are involved in their retirement community. “We’re not against dying or trying to live longer,” Brown says. “We want to go out active.”
Challenges met

Harry E. Groves, JD’49, faced war, racial tensions, and academic tribulations.

In 2009 Harry E. Groves, JD’49, told the University of Chicago Law School Record that the University of Chicago “played a very big role in shaping the course of my life”—a life already influenced by formidable forces.

His grandfather John, born into slavery, was educated by his plantation-owner father—against Virginia law. Jason Groves told the North Carolina Law Review in 2014 that his great-great-grandfather, isolated in a wooded grove, was called “John of the groves” by other slaves. Fleeing the plantation during the Civil War, he enlisted as one of the Union’s first black soldiers, taking the surname “Groves.”

Settling in Colorado, John and his sons, including Harry’s father, established a lumber and construction business, taking on projects white contractors wouldn’t, including a road up Pike’s Peak, and eventually helping construct the US Air Force Academy.

Clockwise: Groves (second from right) in 1944 before sailing to Scotland on the Queen Elizabeth, in uniform, and conferring degrees in Singapore.

Harry Groves earned a full scholarship to the University of Colorado at Boulder, graduating with honors. An artillery officer in World War II, he applied to the Law School after first coming to UChicago for an education degree. After graduation he briefly worked at the American Council on Race Relations in Chicago, where he met his future wife, Evelyn Apperson Groves, BLS’46, a librarian there.

Later in 1949, Groves joined the law faculty at a historically black institution now called North Carolina Central University, followed by another tour of duty in the Judge Advocate General’s Corps at Fort Bragg during the Korean War. After his discharge, he set up a private practice in nearby Fayetteville.

“A lot of jaws dropped in the courthouse when I walked in with white clients from my Fort Bragg contacts,” Groves told the Law School Record. “I’m pretty sure I was the first black lawyer with white clients that most folks there had ever seen.” When people asked where he got his law degree, “I can’t tell you the respect that the name ‘the University of Chicago Law School’ evoked.”

Groves returned to academic life in 1956, becoming dean of the law school at Houston’s Texas Southern University just as the traditionally black institution began admitting white students. It was the start of almost 15 difficult years, including close calls with violence.

In 1960 Groves—who had studied constitutional law at Harvard, especially in the context of newly forming nations—was recruited by the University of Malaya in Singapore. There he began a principal role in authoring the Malaysian constitution. By 1964 he and Evelyn were planning to remain permanently when political violence broke out, forcing them to return to the United States indefinitely.

Back stateside, he became president of Central State University in Ohio, where his efforts to integrate were met with protests and National Guard intervention. When a professor with a similar name was murdered, state investigators theorized that Groves was the intended target. “That was my murder,” Groves recalled. “It just wasn’t me.”

Over the next two decades he held rotating posts in academic and private practice. His final post was at the University of North Carolina as the Henry Brandis Professor of Law. “I was glad to be back to teaching,” he said, “the finest of all possible jobs.”

Groves “retired” in 1987, moving with Evelyn and their mothers into a continuing care community in Raleigh. Scolded by the director for publicly complaining about the food, he checked residents’ rights under North Carolina law. Finding little legislation on the subject, he spent two years drafting and successfully lobbying for a new state law that protects senior rights.

For decades before Evelyn died in 2011 and Harry in 2013, they continued to remember UChicago’s role in their lives, making annual gifts to the University and funding 14 gift annuities to benefit the Law School. He was indebted to the University, Groves said. “A lot of very good things have come to me as a result of my time there.”
In recognition

The Office of Gift Planning recognizes the following individuals whose planned gifts have been received by the University. Their legacies of generosity and commitment to academic excellence live on through the programs they have supported through their estates.

**Louis Cohen**, SB’48, MD’53, provided loans for medical students in the Biological Sciences Division.

**Carlson Gerdau,** *EX’87, provided scholarships for students in the Divinity School.

**Jack Halpern,** *the Louis Block Distinguished Service Professor Emeritus of Chemistry, donated several works from his art collection to the Smart Museum of Art.

**H. Roland Heydegger**, PhD’68, established a professorship fund for distinguished environmental sciences teachers and scholars in the Division of the Physical Sciences.

**Doris A. Hrinda**, friend of the University, supported the neonatology section of the Comer Children’s Hospital at the University of Chicago Medicine for the care of premature infants.

**Walter P. Kennon,** MBA’48, PhD’54, supported Chicago Booth.

**Irving Krauss,** AM’55, provided support for graduate students in the Division of the Social Sciences.

**Jean Mather,** AB’69, supported the College.

**Charles A. Messner Jr.,** PhD’45, supported the Odyssey Scholarship Program in the College.

**Margaret Moulton**, AB’50, supported the Oriental Institute.

The following individuals left unrestricted bequests to the University:

**Bernard P. Alpiner**, SB’60

**Stephen T. McDermott Jr.,** AB’51

**Leonard G. Miller**, PhD’64

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*Phoenix Society member. The Phoenix Society recognizes donors who reveal planned gifts to support the University during their lifetime. For more information, visit phoenixsociety.uchicago.edu.

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This newsletter is intended to provide general information that we hope will be helpful to you in your tax, estate, and charitable planning. It is not intended as legal advice and should not be relied upon as legal advice. Figures, calculations, and tax information are based on federal tax laws, regulations, rulings, and rates applicable at the time such information was prepared and are for illustration purposes only. Individual state laws may have an impact on the availability of gift annuities. For advice or assistance with your particular situation, you should consult an attorney or other professional adviser.

**Tax-free giving from your IRA**

A retirement plan, such as an IRA, can be your most significant asset. In addition to providing retirement income, it can be a smart source for charitable giving. Here are two tax-efficient options for making a gift from your IRA during your lifetime or through your estate:

1. **QUALIFIED CHARITABLE DISTRIBUTION (QCD)**
   
   If you are 70½ years or older, an IRA charitable rollover gift allows you to direct up to $100,000 tax free to the University each year from your traditional IRA, which satisfies your required minimum distribution and reduces your taxable income. Contact your IRA custodian to request a direct distribution to the University. Visit giftplanning.uchicago.edu/qcd for more information.

   **TIP** Married taxpayers who meet QCD requirements and file joint returns can donate $100,000 from each spouse’s IRA, for a total of $200,000 annually.

2. **BENEFICIARY DESIGNATION**
   
   You can designate the University as a primary, contingent, or cobeneficiary of your IRA or other retirement plan. You reduce your taxable estate and avoid income tax, while the University receives the full amount of the untaxed gift. Simply request a beneficiary designation form from your plan custodian, insurance agent, or bank branch. For more information, visit giftplanning.uchicago.edu/beneficiary.
Ten reasons to consider a gift annuity

Frank Minton, AM’65, PhD’69, is an expert on planned giving and a board member and past chair of the American Council on Gift Annuities.

No doubt you have seen references to gift annuities offered by the University of Chicago and other charities, but you may not have given them much thought. Here are ten reasons to take a serious look:

1. A gift annuity offers the security of fixed payments that are unaffected by fluctuations in stock values and interest rates.

2. A substantial portion of the payments may be tax free or at least taxed favorably. Consequently, you may increase your after-tax cash flow.

3. The payments will continue as long as you live. Your retirement fund, from which minimum distributions are mandated, could be exhausted if you live well beyond life expectancy or if investment returns are disappointing.

4. You receive a current income tax charitable deduction that can reduce the income tax you pay if you itemize deductions.

5. If you fund the annuity with appreciated securities, you can avoid taxation on some of the gain entirely and report the rest of the gain over your life expectancy rather than all at once, which would be the case if you sold the securities.

6. A University of Chicago gift annuity is safe. The University maintains a reserve fund with sufficient, actuarially determined reserves to assure payments to annuitants, but payments are also, in fact, backed by all of the University’s assets.

7. Gift annuities are time tested. The concept of lifetime benefits in exchange for property can be traced to ancient Egypt and Rome, and in medieval England people would sometimes transfer their estate and receive lifetime lodging and living expenses. The first gift annuity in the United States was issued by Yale University in 1830, and by 1927, the same year that the University of Chicago’s medical school opened, gift annuities were sufficiently popular to warrant a national annuity association.

8. Gift annuities can be used for many purposes. Although they are most commonly established by older individuals to assure predictable payments for themselves, midlife individuals can set them up to help support a parent or to augment their own future income. For the latter, the contribution is made now but payments are deferred until retirement.

9. Gift annuity rates offered by UChicago and most other charities increased on July 1. Those who establish gift annuities now will lock in larger payments than they previously would have received. (See “New Rates, Higher Payouts.”)

10. Most important of all, you make a gift that continues the quality of inquiry and research for which the University of Chicago is known. The residuum of the annuity (the portion of your contribution remaining after satisfying the payment obligation) will be used for the purpose you specify. It might be for the University’s unrestricted purposes, for a particular academic unit, or, if sufficiently large, for a named endowment.

New rates, higher payouts

Like the majority of nonprofit institutions that offer charitable gift annuities, the University of Chicago follows the suggested rates set forth by the American Council on Gift Annuities (ACGA). Earlier this year, the ACGA approved a new rate schedule and recommended increased rates for the first time since 2012, affecting gift annuities established on or after July 1, 2018.

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TIP Delay your payout for a period of years. The longer you choose to wait, the larger the payments will be when they begin.

Charitable gift annuities offer an opportunity to give to the University while receiving fixed payments to you, or another person, for life. Use our gift planning calculator to determine your rate at tinyurl.com/calclincome.

TIP Consider using appreciated stock to fund your gift annuity. You will effectively freeze its market value and also avoid the capital gains tax due if you were to sell the shares.

DO YOU HAVE A PLAN? REQUEST OUR FREE ESTATE PLANNING ORGANIZER AT TINYURL.COM/CONTACTOGP.
Bernie’s Bequest Challenge

HOW IT WORKS

Document your bequest by completing the bequest challenge form.

Unlock Bernie’s challenge funds (10% of the value of your bequest, up to $50K).

Watch challenge dollars affect the University’s greatest needs today.

Provide a future gift in areas that are important to you.

Bernie DelGiorno, AB’54, AB’55, MBA’55, is offering an opportunity to generate an additional cash donation with your new or increased bequest.

For more details about Bernie’s Bequest Challenge, visit giftplanning.uchicago.edu/bernie or use the enclosed response card.

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