John Jozwiak … continued from cover
Quinlan School of Business and one for the School of Law.

A further look into the life of Jozwiak reveals a philanthropic commitment to the Chicago community. A lifelong member of St. Henry’s parish, he donated to that and several other city churches and organizations.

Those who knew Jozwiak remember him as a caring friend and engaged listener.

“What was always interesting to me was that you would rarely see Jack speaking,” recalls John Janiga (BBA ’79, MBA ’82, JD ’88), professor in the Quinlan School of Business. “With precious few words, Jack seemed to know how to draw out information from others, so that when the conversation ended, the other person felt better—about their troubles, about their day, about themselves, even if for just a few minutes.”

Today, Jozwiak’s gift and legacy will make the education he valued possible for future Ramblers.

Making students his business

The legacy of John Jozwiak

For 41 years, Loyola Professor John Jozwiak (BA ’50, JD ’54) lived in the same Rogers Park apartment, not far from Loyola’s Lake Shore Campus. Even when he retired, it did not make sense for him to leave—the Loyola community was his home. When he passed on, Jozwiak remembered Loyola with a significant estate gift, which has funded two endowed scholarships for students.

Jozwiak, known affectionately to his friends as Jack or Joz, was born and raised in Chicago. He attended Loyola Academy before enrolling at Loyola, where he earned a Bachelor of Arts in 1950 and a law degree in 1954.

After eight years as a student, Jozwiak remained drawn to Loyola and its values, and he accepted a position there teaching business law. While teaching, he chaired the Social-Legal Studies Department and served on the advisory board for Loyola’s Center for Values in Business. His passion for his students and strong commitment to ethical business practices earned him a Distinguished Service Award from the Quinlan School of Business in 1998.

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Gift annuities make sense in today’s economy

These days, retirees who own certificates of deposit face a hard decision when their CDs mature: Do I “rollover” into a new CD at a disappointing interest rate? Or should I take a different path? Stock market volatility has caused many investors to sell securities and reinvest the proceeds in commercial annuities that provide dependable lifetime payments. In doing so, however, they typically lose 15 percent or more of any stock profits to capital gains taxes.

Are there better alternatives? Alumni and friends who wish to support Loyola University Chicago can increase their spendable incomes by cashing in CDs at maturity

Enjoy lifetime annuity payments, charitable deductions, and reduced capital gains taxes.

A charitable gift annuity is a simple contract between you and Loyola in which you exchange a gift of cash or securities for fixed payments each year for the rest of your life. Your gift annuity offers five distinct advantages:

1. PAYMENTS FOR LIFE
   Capitalize on attractive payout rates for one or two people.

2. TAX-DEDUCTION SAVINGS
   A portion of what you transfer will be a deductible charitable gift.

3. CAPITAL GAINS TAX SAVINGS
   When you contribute appreciated securities, you minimize capital gains tax.

4. TAX-FREE PAYMENTS
   A large part of your annual payment is tax-free return of principal.

5. PERSONAL SATISFACTION
   You can feel great about making a significant gift that will support Loyola students far into the future.

Gift annuities in a nutshell

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Immediate one-life and two-life gift annuity examples

<table>
<thead>
<tr>
<th>Age(s)</th>
<th>Payout rate</th>
<th>Total annual income</th>
<th>Tax-free portion</th>
<th>Representative charitable deduction</th>
</tr>
</thead>
</table>
| ONE ANNUITANT
   65     | 4.7%        | $470                | $361             | $2,811                            |
   70     | 5.1%        | $510                | $403             | $3,582                            |
   75     | 5.8%        | $580                | $469             | $4,186                            |
   80     | 6.8%        | $680                | $560             | $4,731                            |
   85     | 7.8%        | $780                | $668             | $5,461                            |

TWO ANNUITANTS

<table>
<thead>
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   65–65 | 4.2%        | $420                | $325             | $1,918                            |
   70–70 | 4.6%        | $460                | $363             | $2,548                            |
   75–75 | 5.0%        | $500                | $404             | $3,384                            |
   80–80 | 5.7%        | $570                | $470             | $4,025                            |
   85–85 | 6.7%        | $670                | $567             | $4,608                            |

Calculations are based on a quarterly payout rate recommended by the American Council on Gift Annuities, an IRS discount rate of 1.4 percent, and a gift of $10,000. Values are rounded to the nearest dollar. Gift annuities are not available in some states.

Access to Excellence: The Campaign for Scholarships

Gabriela Wilewska
John R. Jozewik School of Business Scholarship

At age 9, Gabriela’s family immigrated to Illinois from Poland. She is studying international business and enjoys traveling and teaching business principles in other countries. With two sisters, scholarships mean a lot to Gabriela and her family. Access to Excellence: The Campaign for Scholarships reflects the priority of the University to raise money for students like Gabriela. Consider a contribution to student scholarships as part of your estate plans.

LUC.edu/scholarshippcamppaign

GABRIELA WILEWSKA
JOHN R. JOZEWIK SCHOOL OF BUSINESS SCHOLARSHIP

Loyola University Chicago