FOR THE LOVE OF RONA AND BIOLOGY

“WE NEED MORE TEACHERS LIKE RONA,” SAYS WILLIAM “BILL” BALSER OF HIS WIFE OF 54 YEARS, RONA KUSHNER BALSER. Like many Terp couples then, they met on campus, fell in love and graduated together in the Class of 1961.

Rona’s biology degree allowed her to teach one of her favorite subjects at Patterson High School in Baltimore before raising a family. She stayed active in education throughout her life, teaching art classes at home and volunteering to teach science to her grandsons’ classes, for which she earned the nickname “Science Grandma.”

“She loved teaching. She loved biology. She loved her students,” says Balser.

After Rona passed away in 2015, Bill wanted to create a legacy in her honor, and established a named endowed scholarship for the Terrapin Teachers program student participants. This successful collaborative initiative between the College of Education and the College of Computer, Mathematical, and Natural Sciences (CMNS) builds a new pipeline of highly qualified teachers in STEM subjects, who receive their bachelor’s degrees in math or science along with a teacher certification and opportunities to teach in elementary, middle and high schools.

Rona’s scholarship specifically supports biology majors who apprentice teach and intend to teach biology—just like Rona. And they’re needed in the classroom today more than ever, especially as the US endeavors to keep STEM education front and center for our nation’s children.

Consider giving back to your alma mater. I wouldn’t be where I am today without my education. It’s just right to turn around while you’ve got one hand on the rung of the ladder above you and reach a hand down to help someone climbing that same ladder below you. Little by little, we all get to the top.”

— WILLIAM BALSER 61, HUSBAND OF THE LATE RONA KUSHNER BALSER

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Bill established Rona’s endowed scholarship with an initial gift of $100,000. To have the most impact on future Terps, a bequest in his estate will augment the endowed fund principal after his lifetime - that could also be fulfilled with gifts made during life. “My goal was $1 million,” Bill says. “And I got there.”

To maximize the possibility of achieving this goal within Bill’s lifetime, he began donating the maximum amount for Qualified Charitable Distributions from his IRA annually. This tax-savvy charitable gift helped Bill to reach his goal while seeing Rona’s scholarship in action now, by supporting the next generation of biology teachers who will inspire regional high school students—as Rona did.

Bill’s generosity repays what he considers a 60-year-old debt. A full scholarship made him part of the first generation in his family to attend college, setting him up for personal and professional success.

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RONA’S LEGACY CONTINUES TO INSPIRE FUTURE EDUCATORS
Ashley Barrientos ’23 is a proud recipient of the Rona Kushner Balser Memorial Terrapin Teachers Endowed Scholarship. Born and raised in Maryland, she earned her bachelor’s degree in biology along with the credentials and certification to start her new job as a biology teacher at Paint Branch High School. Like Bill, she was a first-generation college student.

Ashley decided to pursue her degree at College Park because of the Terrapin Teachers program where many of the program participants work part-time to contribute toward their education. Ashley credits associate director of the program, Anisha Campbell, and her team for their support and confidence in encouraging her to pursue the program. “I’m thankful for the Terrapin Teachers program for providing the support from day one, and basically saying we’re here if you need us. And I did need them.”

Ashley’s desire to become a science teacher was inspired by her own high school biology teacher. And she is eager to do the same thing: making sure her students’ learning experiences are relevant to their personal experiences and inspiring them to pursue a STEM education.

At her graduation party, Ashley’s father asked her to give some words of gratitude. And she made sure to acknowledge her scholarship benefactor Mr. Balser and her hopes that he is able to witness and understand the profound impact he has had not only on her life, but her family’s life.

“My family and I are very, very tight, you know. A win for me is a win for them. The scholarship was a gift. It changed everything. It motivated me and it allowed me to keep going because I knew that someone was basically taking a bet on me. Someone was saying ‘I’m going to help her out.’ And I just want to say thank you.”

Visit www.tt.umd.edu to learn about the Terrapin Teachers program and how you can help tomorrow’s teachers.

TERP TRIVIA
Q: When is a “Wimpy Kid” also Terrapin Strong?
Name the alumnus and best-selling author who recently gifted this larger-than-life version of his beloved Greg Heffley character to UMD.
GIVE FROM YOUR IRA AND TIME YOUR IMPACT

AN IRA IS AN APPEALING WAY TO SAVE FOR RETIREMENT AND ENJOY TAX SAVINGS. But eventually, that tax bill comes due—when you take your annual Required Minimum Distributions (RMD) and again when you leave your assets to heirs. If you want to avoid the tax bite and make a philanthropic impact, then consider a gift to the University of Maryland College Park Foundation (UMCPF) from your IRA.

FOR IMPACT TODAY
If you're 70½ or older, you can use your IRA to make a tax-free gift, also known as a Qualified Charitable Distribution (QCD). You can transfer any amount per year, up to the maximum allowed by law, directly to the University of Maryland College Park Foundation or another qualified charitable organization without paying income tax on the distribution. Also, the transfer doesn't generate taxable income or a tax deduction, so you benefit even if you don't itemize your tax deductions.

If you must make a Required Minimum Distribution (RMD), you can use your gift to satisfy all or part of your obligation.

FOR IMPACT AFTER YOUR LIFETIME
Regardless of your age, you can give from your IRA by naming UMCPF as a beneficiary of your account. This is a great option for extending support from your IRA beyond your lifetime.

Here's how:
1. Decide what percentage (1-100) you would like Maryland to receive.
2. Contact your IRA administrator for a change-of-beneficiary form, or simply download a form from your provider's website.
3. Name the University of Maryland College Park Foundation (EIN 52-2197313) and the gift percentage on the form.
4. Return the form to your IRA administrator.
5. Let us know about your plans so we can thank you.

Whether you make your impact at UMD today or after your lifetime, your gift matters. Please contact us at 866.646.4UMD or giftplanning@umd.edu to discuss your plans.

DISCOVER A TAX-WISE WAY TO GIVE
Want to make a difference today at Maryland and save on taxes using your IRA if you are age 70½ or older? Our new brochure *A Tax-Smart Way to Give Through Your IRA* shows you how. Simply return the enclosed reply form to request your FREE copy today!

MAKE SURE YOUR GIFT COUNTS IN 2023!
If you have check writing privileges on your IRA account, please mail your check made payable to the University of Maryland College Park Foundation, 4603 Calvert Rd., College Park, MD 20740 by December 1 in order to give us time to process your gift. The funds must be withdrawn from your IRA account by December 31. Alternatively, please give the same instructions to your IRA administrator.
Founders Legacy Society Spotlight:
What’s in Your Attic?

There are numerous and varied ways to create a legacy at the University of Maryland whether it be your own or to honor a loved one.

Marie Sayre Cole has been a member of the UMD family and a champion of the A. James Clark School of Engineering for many years. Her father is the late Dr. Clifford L. Sayre, a dedicated and beloved professor of mechanical engineering who taught for over 30 years. In 2017, Marie established the Dr. Clifford L. Sayre, Jr. Endowment in his honor, to support a mechanical engineering teaching fellows program within the Clark School for the Introduction to Engineering Design Course.

Over time, she has made additional contributions to the endowment through her Donor Advised Fund (DAF). Recently, she learned another way to amplify her Maryland philanthropy through a unique gift involving one of her father’s hobbies, a valuable coin collection.

Marie considered donating part of his valuable collection as a gift-in-kind to UMD; however, after a discussion concerning the tax implications, the more sensible tax-wise approach in this case was for Marie to sell the collection and donate the proceeds to Maryland in support of the Sayre Endowment.

Later, Marie also designated the University of Maryland College Park Foundation as a beneficiary of her DAF to increase her father’s endowment after her lifetime. In doing so, she was welcomed to the Founders Legacy Society alongside generous Terps who have included UMD in their estate and financial plans, or other planned gift arrangements.

To learn more about donor advised funds and the benefits of gifts of noncash assets, please visit giftplanning.umd.edu.

We would love to thank you, too, but we need to know about your gift! Donors who notify us of a bequest or other planned gift to benefit Maryland, regardless of amount, are recognized by the Founders Legacy Society. Contact us to enjoy the benefits and be sure your gift wishes will be followed.