

Elsa's ART of HAPPINESS



"I want to help some other families out because I remember what it was like to be in a tough spot," said Elsa Kuhl, a retired 75-year-old who has placed three charitable gift annuities with the Cardinal Glennon Children's Foundation. "I used to think, 'If I ever have some money, I want to donate that to Cardinal Glennon and help someone.'"

Elsa was married for 31 years to Ed, who was a test engineer for McDonnell Aircraft Company and worked on the Mercury space capsules that took the first Americans into space.

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"I grew up in south St. Louis. My mom and dad had a little place called Klemm's Café on Jefferson, one block north of Arsenal," Elsa said. "My husband lived one block away and he used to come in and eat all the time. We got to know each other and got married in 1951. I know we would still be together if he was here."

Ed had to stop working because of health problems and died in 1981. Ed and Elsa had three children. "They all have had health problems," Elsa said.

Steven, the youngest, underwent treatment for Hodgkin's disease as a teenager. Son Michael received a liver transplant six years ago. Daughter Pam died last year from multiple sclerosis at the age of 54.

"Life has been kind of a struggle here and there," Elsa said, who nonetheless has remained a cheerful, outgoing woman. "Having health problems in your family is hard, especially for people who are short on money."

Elsa never held a job until her husband was forced to stop working. She then found employment in a furniture store, applying her artistic skills to the repair of scratches and blemishes before pieces were delivered to customers. "I used a burner kit with a lacquer stick and paints so the furniture would look like it hasn't been patched. I got pretty good at that," she said.

After her husband's death she forced herself to leave her family's big house in Maplewood for social activities. "I go out even if I don't feel like it," she said. "If I just sit here, I'll feel worse. I think every church in Maplewood has a senior club, and I belong to most of them. I am naturally an 'up' kind of person. I try not to let things drag me down."

Elsa also finds joy and satisfaction in her many art and craft interests. "I make jewelry and I collect fresh flowers and dry them. I press them in a phone book for six weeks and make

dried flower cards out of them. I go to the library a lot and read. And I love to draw, I always have."

A number of colorful rocks and minerals are displayed on the tables in Elsa's living room. "I'm a rock hound. My daughter was, too. I still have her membership pin from the gem and mineral society."

Nearly five years ago Elsa decided to sell the home that she had occupied for 43 years. She moved to a nearby condominium and has used some of the proceeds from her house sale to establish a charitable gift annuity with the Cardinal Glennon Children's Foundation. In exchange, she receives a fixed income for the rest of her life.

If requested, a secondary beneficiary (usually a spouse) or another survivor also may receive benefits following an irrevocable gift to Cardinal Glennon Children's Medical Center. The rate of return on the gift is determined by the donor's ages at the time the contribution is made.

If the donor itemizes deductions on his or her tax return, a charitable deduction may be taken for part of the gift's value. A portion of the payments are tax-free.

"In the newspaper I always see stories about these extreme cases sent to Cardinal Glennon. Most of the time they help the children a lot and they get their health back. My great-grandson was a patient there some years ago. He had a bad case of lead poisoning – he is 11 and doing fine now," Elsa said.

"At my age the annuity pays a little over seven percent. That is certainly better than any other investment now and the interest checks help with my expenses. It's not just the income, but knowing how comforting it is for the parents of sick children to hear the words, 'Your child is being taken care of at Cardinal Glennon.' And then knowing there is so much joy when parents hear someone at Cardinal Glennon say, 'Your child is well!'"

If you would like more information about a charitable gift annuity or other ways in which you may become a friend of Cardinal Glennon Children's Medical Center, please call the Office of Development at 314.577.5605 or 800.269.0552. You also may e-mail us at info@glennon.org. All inquiries will remain confidential.