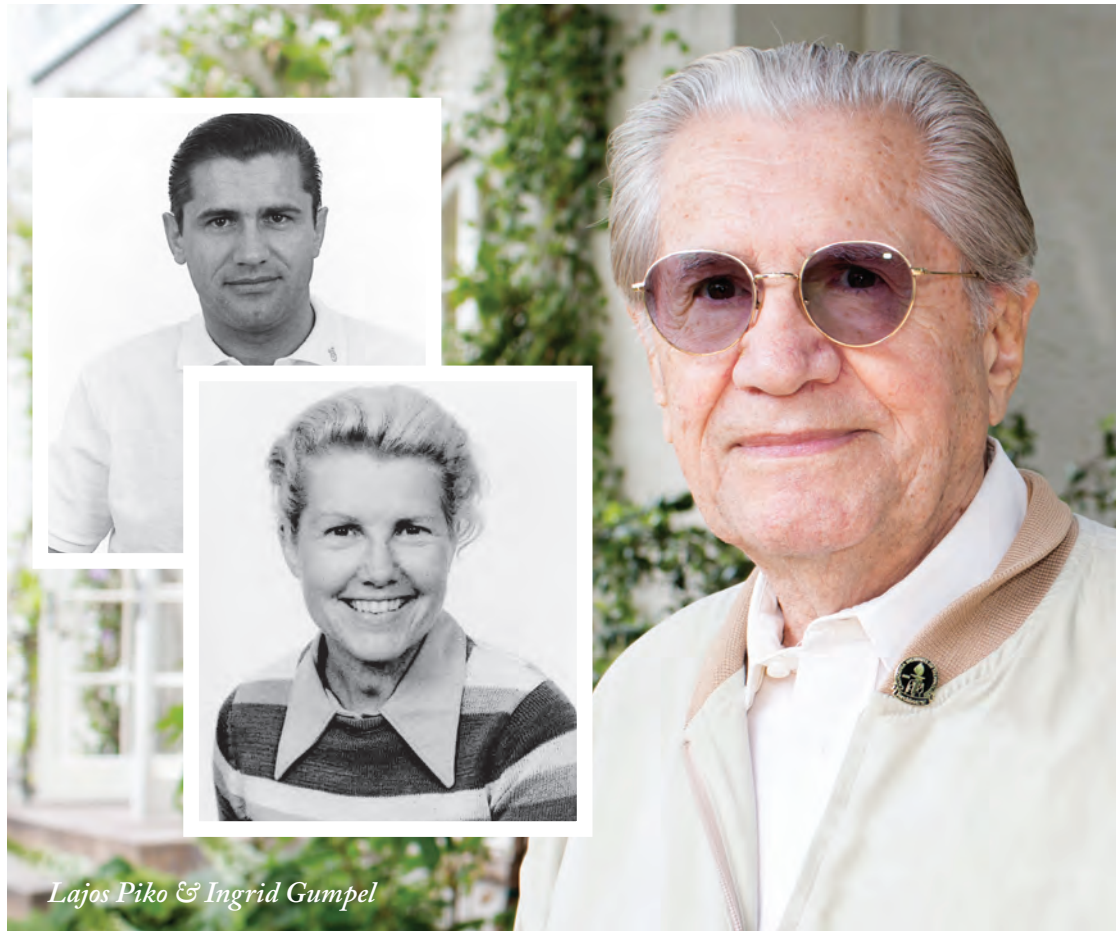


REMEMBERING ONE WHO HELPED MANY

For decades, Lajos Piko appreciated the way his friend Ingrid Gumpel, a staff member at Caltech's International Desk, took newly arrived families under her wing as they adapted to life in a foreign land.



Lajos Piko & Ingrid Gumpel

So when Gumpel passed away in 2011, Piko established two funds in her honor: one through Caltech's International Offices and one through the Caltech Y, both benefiting international scholars and their spouses.

More than 40 percent of Caltech's graduate students and postdocs hail from other countries. Thanks to the Ingrid S. Gumpel Endowed Funds and through bequest commitments Piko made in 2015, also in Gumpel's honor, these scholars and their families will have opportunities to enjoy a variety of social and cultural offerings during the weeks, months, or years that Caltech is their home away from home.

A native of Hungary, Piko came to Caltech via France, where he lived for three years following the Hungarian Uprising of 1956. After earning a veterinary diploma, he enrolled in a genetics course and subsequently began working in a research lab near Paris. There, he became intrigued by reports of pioneering work in biology under way in the lab of Caltech professor Albert Tyler. Piko sent Tyler one of his own published papers.

Piko's self-introduction sparked an exchange of letters and, two years later, landed him an appointment as a research fellow in what was then Caltech's Division of Biology. With no American bank account and French laws limiting the amount of money he could exchange to \$20, Piko had to spend his remaining francs before boarding the transatlantic flight. He purchased some clothes. And so, as he describes it, he arrived in Pasadena in the spring of 1960, "well dressed, but with empty pockets."

A LEGACY OF EDUCATION FOR THE COMING GENERATIONS

The late Robert MacAlister (BS '47) knew firsthand the hardship a student can go through to finance an education. Looking back at his undergraduate days at Caltech, he often recounted his struggles working at a gas station to cover tuition.

MacAlister—or "Mac," as he was called in his senior yearbook—also knew firsthand exactly how far a person can get thanks to a Caltech education. He came to the Institute a decorated veteran of the Battle of the Bulge and departed with a degree in mechanical engineering. Then he broke into the oil industry, spending 21 years at Shell Oil before joining Occidental Petroleum, where he would ascend to lead operations in the U.K. North Sea, Canada, and Australia.

He told people his success was due in part to the skills he picked up at Caltech—in particular, the ability to drill down to the fundamental issues behind any given problem. In gratitude, MacAlister arranged to make a difference in the lives of students who attend Caltech. After he passed away at 89, a substantial bequest from his estate established scholarships at the Institute, ensuring that the young people who follow in his footsteps have an easier path than he did.

ADVENTUROUS RETIREMENT, THOUGHTFUL PHILANTHROPY

Caroline & George Woodruff



IT'S EASY TO SET UP A CHARITABLE GIFT ANNUITY

In addition to offering you the security of lifetime income, charitable gift annuities (CGAs) provide:

- More favorable taxed income
- Savings on capital gains taxes
- Payments that are partially tax free

What kinds of assets can be used?

This giving option enables you to transfer assets such as securities, money market funds, or savings accounts. Caltech, in turn, has a contractual obligation to provide you with a guaranteed income stream for the rest of your life.

What is the payout rate?

The amount you collect depends on the principal and your age, with higher payout rates given to older donors. That's why Caroline and George Woodruff's strategy of laddering their CGAs over a period of years was a wise way to invest.

For example, one might receive a 5 percent payout for a CGA established at age 60 versus a 9 percent rate at age 90. Caltech's payout rates adhere to guidelines from the American Council on Gift Annuities, a nonprofit dedicated to ensuring CGAs benefit both the benefactor and the beneficiary institution.

At the end of the annuity, Caltech retains the remaining assets. By establishing a CGA at Caltech, you are enriching student life, helping provide unparalleled educational and research opportunities, and advancing world-changing science.

Caroline and George Woodruff had experiences that many people only dream of: They slept under the moonlight near the pyramids in Egypt, camped on the banks of the Seine in France, and celebrated Carnival in Brazil.

The couple embarked on their travels when they were in their 50s, thrilled by the freedom that their early retirement provided. Over the course of 30 years, Caroline and George visited every continent except Antarctica, including a 17-year stint in Thailand and a yearlong visit to India.

"You get to see beautiful sites, but it's the people you meet when you're traveling that is really so enriching," Caroline says. "That makes your life what it is."

While their retirement may have been unconventional, the Woodruffs were a textbook example of financial planning. They received a "teeny tiny pension" from their government jobs but, according to Caroline, were able to fulfill their wanderlust by opting to sleep in their Volkswagen camper instead of hotel rooms and offering to teach the locals English in exchange for cheaper boat and train fares.

The Woodruffs found success in the stock market and decided to add another layer of security to their finances by establishing a series of charitable gift annuities (CGAs) with Caltech. In transferring their securities to the Institute, they elected to receive a lifetime of fixed, annual payments. Additionally, they funded their 13 CGAs over a period of years—a strategy known as laddering—which allows them to benefit from payout rate increases given to older annuitants.

The Woodruffs chose to direct their gifts to the Institute's discretionary funds. In this way, their lifetime commitment enables campus leaders to support areas of highest need, including emerging research opportunities, graduate fellowships, and financial aid.

According to Caroline: "Once you give a gift, you should let go. I don't know what's best, so I'll let Caltech decide."

After 65 years of marriage, George passed away in 2014. Caroline now lives in Nevada. But she remembers the couple's life in Pasadena and how much they delighted in learning about Caltech's college pranks as much as its breakthroughs in science and technology.

"We kept an eye on Caltech because there is so much potential there," Caroline says. "The students are so talented. You may not know at the time, but one of them is very likely to be the next great scientist."

RECOGNIZE THIS ALUMNUS?



In 1950, wanting to make sure that his three talented sons would receive the best education, a Methodist minister moved from a small town in Germany to take a new appointment in Heidelberg. Fulfilling their father's dream, one son then attended Heidelberg University, the next passed his final high-school examinations only one year after the move, and the third was full of promise to sail through his high-school exams. But then the family's life was marred, suddenly and terribly.

The minister died in 1954 during the youngest's final exams, and the family suffered another blow: According to a church policy which the German government would forcibly correct years later, the widow and her sons received barely enough support to keep the family afloat.

Their rescue came from a faraway acquaintance: Dr. Frank Williams, who was the senior pastor at Holliston United Methodist Church in Pasadena, California.

In 1951, Dr. Williams had led a volunteer work team of college students to postwar Germany, where they cleared a space for a children's-home playground that is still in use today. On their first weekend off, the workers traveled to Heidelberg, where the minister's family hosted them. The group befriended the middle son, Tim, who had just completed high school. Tim traveled back to the United States with them. He stayed with the Williams family for a year and a half while he studied at Pasadena City College (PCC) and worked, earning enough to put himself through college in Germany thanks to the then-favorable exchange rate.

Dr. Williams and his wife, Margaret—by now living in Altadena—had invited the youngest to also stay with them for the start of an advanced education. When they learned of the death in

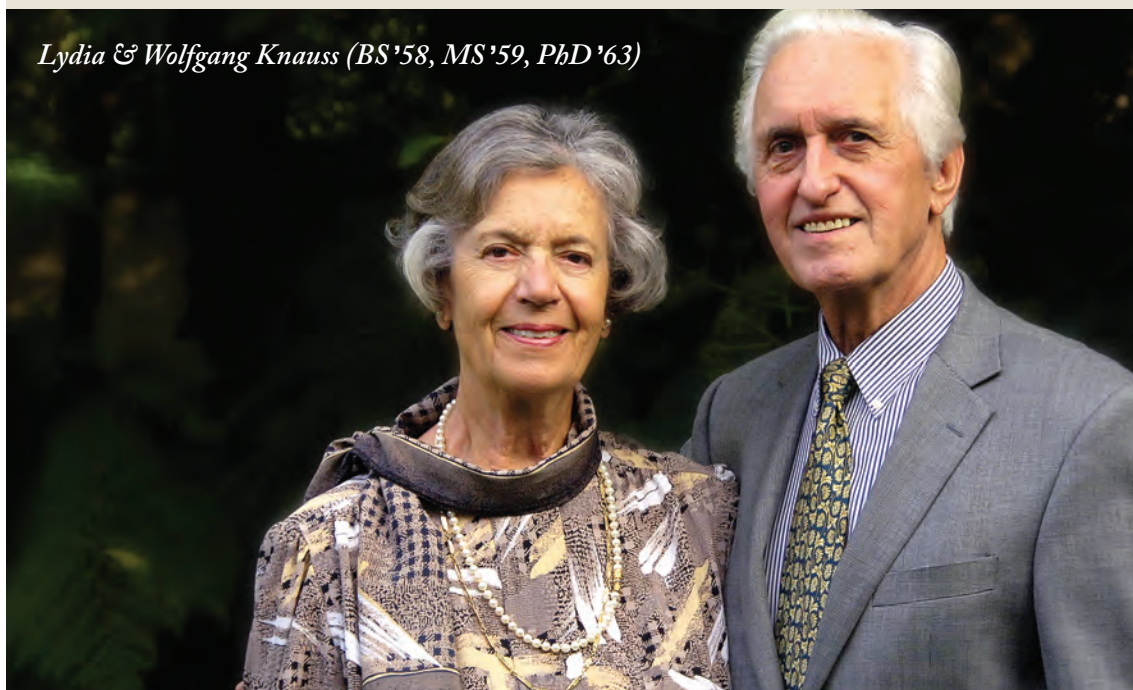
the family, they offered him an extended stay in their home so that he could complete an undergraduate education. He arrived a few months later, after a long voyage and his first plane flight.

The newly arrived student felt welcomed like a son. Soon he was even allowed to drive one of the family cars until he had earned enough through part-time work to purchase his own vehicle.

He had taken his host's suggestion to apply to Caltech, but faltered on the SAT, which required a greater mastery of English than he possessed. So he spent two semesters at PCC to hone his English, then transferred to Caltech as a sophomore. With scholarship and fellowship support, he completed a bachelor's degree in mechanical engineering and graduate degrees in aeronautics. He later earned a spot on the faculty of the Graduate Aeronautical Laboratories of the California Institute of Technology, where he became the Theodore von Kármán Professor of Aeronautics and Applied Mechanics. His four years in the Williams home convinced him of the merits of Altadena, which became his lifelong home.

With their own children grown, this alumnus and his wife, Lydia, found themselves in a position to make a remarkable gift to Caltech. Still enormously grateful for the extraordinary act of kindness that changed his life—and motivated to assist new generations of bright foreign students who otherwise would not have the funds to attend Caltech—**Wolfgang Knauss (BS '58, MS '59, PhD '63)** and his wife have made an outright gift and a provision in their will to endow the Wolfgang and Lydia Knauss Fellowship in honor of Frank and Margaret Williams.

Lydia & Wolfgang Knauss (BS '58, MS '59, PhD '63)



Torchbearer

In recent months, 11 new members have joined the Torchbearers of Caltech.

HONOR ROLL:

Daniela Bonafede-Chhabra (BS '84) and Ashvin B. Chhabra

Thomas R. Thompson (ENG '63)

Robert L. Noland (BS '41)

Raymond Jurgens

Robert G. Chapman, Jr. (MS '62), and Carole Ann Chapman

Howard H. Stover and Deborah A. Meadows

Lajos Piko

Richard A. Partridge (PhD '84)

John Trijonis (BS '66, MS '67, PhD '72)

Kirby W. Fong (MS '68, PhD '73)

Richard F. Okada (MS '55)

ESTATE GIFTS

The generosity and foresight of alumni and friends are crucial to Caltech's success. Below are just a few of the many individuals who have supported Caltech through estate gifts.

Jeptha Wade (BS '47) provided for Caltech through an unrestricted bequest of \$25,000.

From the estate of Paul L. Smith, Caltech has received over \$150,000 in unrestricted support.

Dorothy Settle named the Institute as a beneficiary of her family trust, which distributed \$138,000 for scholarships that will be named in honor of the late Caltech Professor Clair C. Patterson.

REMEMBERING ONE WHO HELPED MANY

Piko worked in Tyler's lab for five years. When he was not immersed in molecular biology, Piko spent his time camping, taking road trips, and attending parties Gumpel organized for Caltech's InterNations Association. It was at one of those lively soirées that Piko and Gumpel began their 50-year friendship.

Gumpel had worked in Caltech's Public Relations office for fourteen years when she joined the Institute's newly created International Desk in 1966. From organizing social events to helping scholars and their spouses prepare for their driver's license tests, Gumpel dedicated herself to supporting students and researchers from around the world until she retired in 1991. "You don't know what will happen when you arrive in a new country," Piko says. "Ingrid spent all of her working life here, taking care of scholars and their families."

After Piko left the Institute in 1965 to start a developmental biology research lab at the Veteran's Administration Medical Center, he remained connected to Caltech as a research associate and through the friendships he had formed. "Caltech helped me immensely to start a new life and have a satisfying career," he says. "I am very pleased to be able to give back and also to honor Ingrid's memory."

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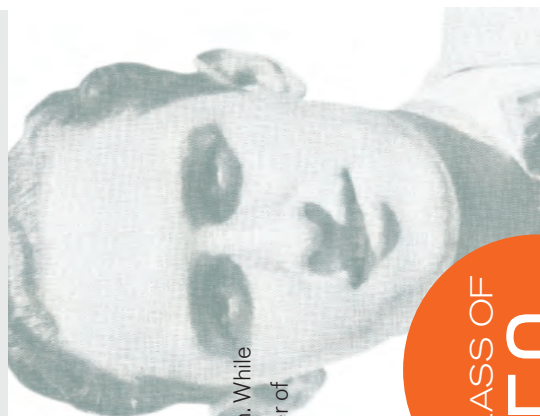
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RECOGNIZE THIS ALUMNUS?

This likable Deutschiander from Heidelberg came to Tech to become an Aero like what's his name Von Braun. While knocking off respectable grades, he has been a member of the ASME and gone out for tennis, his first athletic love. His future plans are filled for the while by graduate work in aero here at the technical wonder of the West. *From Big T 1958.*

See inside for more.



CLASS OF
'58

TECHNIQUES

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