



Photos © Ken Howard.

## “Opera Theatre IS community and family” — Stephen Lord, OTSL Music Director

*From his role as Opera Theatre’s Head of Music Staff in 1980 to his 25 seasons as Music Director, Maestro Stephen Lord has been a driving force behind OTSL’s musical and artistic success for many years. His career has led him to leading opera houses around the world, including the English National Opera, Canadian Opera Company, Lyric Opera of Chicago, San Francisco Opera, Santa Fe Opera, Washington National Opera, Seoul Arts Center, L’Opéra de Montréal, and many others. In recognition of his remarkable track record of spotting and nurturing young singing talent, Maestro Lord was named one of the “25 Most Powerful Names in U.S. Opera” by Opera News magazine in 2006.*

In his role as Music Director for the past 25 years, Stephen Lord has guided the company to new heights of artistic excellence. He has decided to help ensure this quality continues for many future generations by including OTSL in his estate plan. We talked to Stephen recently about this decision.

### **Why did you decide on a planned gift?**

I was brought up with the attitude that sharing is what makes community. Since I have benefitted from Opera Theatre emotionally, financially, and professionally, it is only morally right to share what I have received from the profession, largely due to my long association with my “artistic family.”

### **What was the single most important consideration in your decision to make a planned gift? Is there an important moment, person, or special occasion that influenced your decision?**

When I was given the title of Music Director by Charles MacKay it came with

a stipulation — that any money I received from OTSL had to have the maximum held back for retirement. I see the wisdom of that and it is my honor to be able to share my good fortune with those who come after me at OTSL.

### **Why did you choose to give back to Opera Theatre? Can you describe the impact it has had on you, on the world of opera, and on the community?**

Opera Theatre IS community and family not only to me but to all who have been involved on stage and off. Richard Gaddes, Charles MacKay, and now Timothy O’Leary have centered their sights on a lasting contribution to the betterment and beautification of the St. Louis community. Who am I not to join this trio?

Legacy is everything. When we are gone, I believe that to have made a difference for younger people, and for the company that supports, mentors, and launches them, will help ensure that my many miles walked on this earth will have been for good cause.

### **What do you hope your gift will support?**

My gift should go to support whatever the leadership of OTSL thinks best. We have had three first rate general directors and their wisdom has taken us to where we are now.

### **Why would you encourage others to include OTSL in their estate plan?**

I would encourage friends and colleagues to join me in this sort of gift. Investing in feeling, sentiment, emotion, and expression is the best thing we can do with our earthly goods.



# *Including Opera Theatre in Your Estate Plan*

Opera Theatre of Saint Louis has provided cherished memories for generations of operagoers. By including Opera Theatre in your estate planning, your gift can help ensure that future generations enjoy the same artistic quality and innovative programming you experience today.

Planned giving offers a way to make a lasting impact and may offer significant tax-savings. Certain types of planned gifts, such as gift annuities, may also produce income for you during your lifetime.

## *Ways to Give*

### **Bequests**

Bequests allow you to specify a designated dollar amount or percentage of your estate for Opera Theatre, thus exempting these funds from estate taxes. A bequest is often the simplest way to include a charity in your estate plan.

### **Gift Annuities**

A gift annuity can provide a life income for you or a designated beneficiary, and can afford you a current income tax deduction. Gift annuity rates can offer a substantial return compared to current CD rates. Opera Theatre accepts gift annuities of \$25,000 or more.

### **Charitable Remainder Trust**

Like a gift annuity, a charitable remainder trust can provide a steady stream of income for you or a designated beneficiary for a set term. At the term's end, all remaining assets are given to the charitable organization of your choice.

### **IRAs**

After estate and income taxes are taken into account, your family could receive as little as 25 cents on the dollar from your IRA upon your passing. By leaving your IRA to charity, these funds are exempt from income and estate taxes.

### **Life Insurance Policies**

Making a gift of a life insurance policy to a charity allows you to receive a tax deduction for your continuing gift of premium payments, and the charity will receive the full policy upon your death.

## *Join the Crescendo Circle*

The *Crescendo Circle* is a recognition society for donors who have included Opera Theatre in their estate plans through bequests, life income plans, and other gift arrangements. *Crescendo Circle* members enjoy special benefits, including acknowledgment in Opera Theatre's season program book and invitations to events throughout the year. By informing us of your planned gift, you will be included as a member of this important group of friends.

## *For More Information*

If you have included Opera Theatre in your estate plans or would like to discuss gift options, please contact Opera Theatre's Director of Development, Nicole Ambos Freber at (314) 963-4222 or [nambos@opera-stl.org](mailto:nambos@opera-stl.org). OTSL has an active Planned Giving Council that includes local financial advisors, attorneys, and trust officers. We would be happy to arrange a confidential, complimentary consultation with a member of the Planned Giving Council if you would like more information about a specific type of planned gift.

