

Charitable Giving and Ballroom Dancing

By Janet Lubman Rathner

Practicality, assuaging the acting itch, and making the world a better place define Roberta Robins' days. The performing arts enthusiast—she devoted many years to working behind the scenes in Broadway productions—recently set up a charitable gift annuity (CGA) through B'nai B'rith International.

"I've had an interesting life, and I'm giving back," says Robins, 71, a former producers' assistant, who today enjoys an active retirement as a competitive ballroom dancer.

"B'nai B'rith fights antisemitism and bigotry, and fights for human rights. It also contributes to disasters around the world like Katrina and the tsunami, and it has youth activities," says Robins in explaining what led her to the organization when she was looking to donate.

"I'm not religious, but I have a strong sense of Jewish identity. This is a good investment for me," Robins says.

Robins has never been one to walk away from a challenge. Her life illustrates that, with flexibility and ingenuity, one's dreams are seldom out of reach.

"My hope was to be a performer in theater or a director, but I wasn't good enough [to be on stage] and, to be a director, I needed financial backing and I had none," says Robins, who has spent her life living within a 10-block radius of her current Manhattan address.

And so she did the next best thing: she embarked on a career as an assistant to Broadway producers. Roger L. Stevens ("The Best Man") and Claire Nichtern ("Luv") are just two of the theatrical giants whose award-winning productions were helped along by Robins' expertise.

"I lived vicariously. My foot was in the door," says Robins.

She made a good living behind-the-scenes, but theater's unpredictability led

Robins to seek professional environs that were more reliable and would still allow her to exercise her creative leanings.

She went on to work in administration at the venerable American Academy of Dramatic Arts, followed by stints in the advertising and marketing fields.

"I made a good living. I did well," she says.

This made it possible for her to indulge her passion for ballroom dancing, which, now that she is retired, she pursues on the competitive level.

"I was always a social dancer, and in 1978, I answered an ad to learn the Hustle. I was hooked," Robins says.

Today, her dance repertoire includes the waltz, fox trot, and tango. Robins devotes four hours a week to practice and trips the light fantastic at various dance venues up and down the East Coast.

"I don't just want to take lessons. I want to prove you can compete. Plus, I'm still a frustrated actress. This is an outlet," says Robins. "I dance with a professional—my teacher—and I am the amateur."

She's not the only senior cutting a rug, either.

"I dance in the 60-to-death group," Robins says with a laugh.

Robins also can be found at a nearby elementary school, helping youngsters polish their reading skills or reading aloud to the visually impaired through an organization that also offers a charitable gift annuity program, which is where she became familiar with the concept and where she took out her first CGA.

When a charitable gift annuity is established, the donor agrees to make a gift of cash, securities, or other assets, with the organization paying a fixed sum (based on the donor's age at the time the CGA is created) for life to one or two annuitants selected by

Photo courtesy Roberta Robins



the donor.

The donor also gains from this arrangement. Benefits include:

1. A federal income-tax deduction in the year the gift is established, which may be spread out over five years.
2. Taxes on only part of the gain for the donor if the annuity is funded with an appreciated asset; if the donor is the annuitant, this tax will be spread out over many years.
3. Reduced probate costs and estate taxes.
4. High-rate fixed income for life or a term of years, part of which is tax-free.

Robins was so pleased with the benefits offered by her first CGA that she decided to establish another, this time through the lens of Jewish philanthropy, which is how she came to B'nai B'rith.

"I thought, 'What other organization do I feel strongly about, where I can put my money as a Jew?'" Robins says. "I called [B'nai B'rith] and found out." ☺

For more information, including a no-obligation calculation of your B'nai B'rith Charitable Gift Annuity, please contact the B'nai B'rith Foundation of the U.S. by phone at 800-656-5561, by e-mail at plannedgiving@bnaibrith.org, or by mail at B'nai B'rith International, 2020 K Street NW, Washington, DC 20006.