

FALL 2026

Gift Planning CONNECTIONS

INSPIRING AND CREATING A LASTING IMPACT FOR MARY WASHINGTON'S FUTURE

Curating Culture

Scholarships Help UMW Anthropology Major Find Niche

Studying abroad in France gave **Emma Greer '27** insight into French art and architecture, fashion, cinema, and the impact the French Revolution continues to have on daily life centuries later.

"It even dictated which bread can be considered a baguette," said Emma, an anthropology major and museum studies minor at the University of Mary Washington, who spent three weeks in Aix-en-Provence observing French culture firsthand. "I loved being an outsider while experiencing it for myself."



Emma Greer '27 *at the Palace of the Popes in Avignon, France.*

Emma's travels were possible because of the Mikhael '95 and Katherine Valentine Charnoff '04 Scholarship and the Donna Cannon Julian '69 Endowment for International Study.

"I'm so thankful for donors who are helping students like me find our niches," said Emma, who serves as secretary for both *Columns*, a student-run journal highlighting undergraduate humanities and social science research, and UMW's Climbing Club. She also hosts her own WMWC Campus Radio show.

Emma has enjoyed learning about cultures across the globe and time in courses taught by anthropology faculty such as Eric Gable, Jason James, and Justin Sisk. But her favorite class has been Museum Laboratory, led by UMW Galleries Director Tracy Stonestreet.

Her class curated *Mark and Method: Prints from the Bowman Collection*, which ran in UMW's Ridderhof Martin Gallery last spring. Each student selected a screenprint produced at the Art Institute of Chicago in the 1970s to be displayed. They also learned how to frame and hang artwork, decided how viewers should experience and interpret each piece, wrote object labels, and assembled the exhibition catalog. "I even learned how to drywall," she said.

Those skills came in handy during her internship for the past two summers at Hunter House Victorian Museum in her hometown of Norfolk, Virginia. At the Gilded Age-era home, Emma has led guided tours, reorganized the docent library, and rebound antique periodicals using best preservation practices.

"Mary Washington has really prepared me for my career," said Emma, who plans to pursue a master's degree in library science and information studies. "Having the support of the University and its alumni makes me feel truly grateful."

Insights



The Taxman Cometh

Smart Moves to Make Your Giving Work Harder

Most people would prefer not to think about taxes. It's one of the reasons why The Beatles' "Taxman" is still a relevant song after 60 years. Yet, with a little planning, your charitable giving can make an even greater impact on future Mary Washington students while allowing you to take advantage of the following valuable tax strategies.

Already taking an RMD? Consider giving directly from your IRA.
Qualified Charitable Distributions (QCDs) have been available since 2015, yet many retirees still take their Required Minimum Distribution as taxable income before making charitable gifts. If charitable giving is important to you, a QCD may satisfy all or part of your RMD while keeping the distribution out of taxable income—one of the simplest ways to make your generosity work harder.

Appreciated stock may be your best gift.
If your investments have grown significantly, donating shares directly to charity instead of selling them first may help you avoid capital gains tax while potentially increasing the impact of your gift.

Major financial changes can create giving opportunities.
Retirement, selling appreciated property or a business, or converting a traditional IRA to a Roth can change your tax picture. A well-timed charitable gift may reduce your tax bill while advancing the causes you care about.

Leave the right assets to the right people.
Not all assets are taxed the same. Retirement accounts are often among the most tax-efficient assets to leave to charity, while others may be better suited for loved ones. A thoughtful estate plan can maximize your generosity while preserving more for your heirs.

Your legacy can begin with a simple provision in your will.
Long after we're gone, our values live on through the lives we touch. For many supporters, that means creating opportunities for future Mary Washington students. A gift through your will or trust can carry your commitment forward for generations—often without affecting your financial security during your lifetime.

If you're curious which strategies might work best for you, I'd be glad to explore them with you and your professional advisors. For more information, email jvaughn@umw.edu, call 540-654-2063, or visit umw.mygiftlegacy.org.

This article was written by Jeremy Vaughn, executive director of gift planning and major gifts.

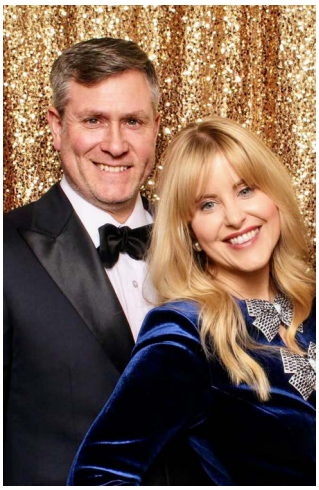
Gifts for the Greater Good

UMW Alumni Couple Support Sociology and Anthropology Students with Scholarship

When **Mike Charnoff ’95** and **Katie Valentine Charnoff ’04** met in 2015, they discovered they both had attended Mary Washington and majored in related fields—sociology and anthropology, respectively.

“Sociology is an ideal platform to learn about and incorporate insights from all the social sciences,” said Mike, who practices civil and commercial litigation with Charnoff Simpson PLLC.

“And through anthropology—the study of other cultures across time—we can illuminate a better path forward for ourselves,” said Katie, who also earned an M.Ed. from Mary Washington and taught elementary school before raising their two sons.



Mike Charnoff ’95 *and* **Katie Valentine Charnoff ’04**

After graduation, Mike worked in UMW’s Office of Admissions before attending the University of Virginia School of Law. “I was remarkably prepared to practice law because Mary Washington taught me how to write, speak, and think clearly,” said Mike, who began giving back to his alma mater through his donations and service.

He joined the Alumni Association Board of Directors and served as its president, supported capital campaigns, and has helped students interested in pursuing law careers. He is also a current member of the UMW Foundation Board of Trustees.

“Our donations can help ensure that current and future students can succeed.”

Mike and Katie established the Mikhael ’95 and Katherine Valentine Charnoff ’04 Scholarship to help students like Emma Greer ’27 use their UMW education to solve complex societal and cultural issues and contribute to the greater good.

The couple felt compelled to fund a scholarship in the social sciences, knowing that there is more pressure on students today to choose a major based on future salary. “We hope this scholarship will help clear the path for students who wish to explore their interests first and career second,” Katie said.

Mike and Katie also made a generous naming gift for the Charnoff Production Studio in the Hurley Convergence Center.

“I spent the ’90s living the transition from analog to digital and want our students to be able to keep up,” Mike said. Their contributions help UMW students hone their digital storytelling skills and learn how to use emerging technologies.

“There are many reasons to stay connected,” he said. “But most important to me is to show appreciation for how Mary Washington developed me intellectually, ethically, and professionally.”

Katie agreed. “Our donations can help ensure that current and future students can succeed,” she said, sharing a quote from James Clear, the author of *Atomic Habits*:

“We are all connected. The way you choose to live ripples into the future. Your decisions today can be a blessing or a curse for your descendants. Strive to live in such a way that the world will gain from your time here.”

A Love of Languages

Alumna Honors Family and Friends with Scholarships

When **Cathy Elwell ’73** reflects on her life, she feels deep gratitude for her parents, who taught her and her brothers the value of higher education.

“I feel like one of the luckiest people in the world,” said Cathy, who earned a bachelor’s degree in French and minored in theatre at Mary Washington. “Everything around me comes from them, my education, and very good fortune.”



Cathy Elwell ’73

“Establishing these scholarships has been transformative for me. I experience such unparalleled joy at seeing students and families who will benefit from these scholarships and change lives.”

Cathy turned her love of languages into a study abroad in Paris and a successful career with the International Monetary Fund (IMF) in Washington, D.C. A member of UMW’s Heritage Society, she established the L.D. and Bernice Elwell Study Abroad Scholarship to honor her parents’ legacy and help Mary Washington students have their own overseas opportunities.

“My parents didn’t have a lot of money, but my father was determined to go to college, and they wanted the same for their children,” said Cathy, who grew up in a farming family in rural Illinois. After military service, her father attended the University of Illinois on the GI Bill and worked for the U.S. Department of Agriculture (USDA) in the Midwest, while her mother offered childcare services. “That brought in a second income to send us to college.”

Her family moved east in 1966 when her father was offered a job at the USDA’s Washington, D.C. office. Soon, Cathy began considering her own college choices.

“Mary Washington had the strongest study abroad program,” said Cathy, who had fallen in love with French after hearing The Beatles’ ballad “Michelle” and couldn’t wait to visit Paris.

Her dream came true when she studied at La Sorbonne at the University of Paris through a partnership with Central College in Iowa. She spent three semesters immersing herself in French culture and traveling through Europe as much as she could.

She already had a plan in place, thanks to former suitemate Patricia Mavine Sauls ’71, a theatre major who suggested that she apply for a job at the IMF. After graduation, Cathy began a decades-long career, using her language skills on more than 30 missions in French-speaking countries across the globe.

To thank Patty for the impact she made on her life and career, Cathy named a theatre scholarship in her honor at their alma mater.

“Establishing these scholarships has been transformative for me,” said Cathy, who often attends events through UMW’s Office of Advancement and Alumni Engagement. “I experience such unparalleled joy at seeing students and families who will benefit from these scholarships and change lives.”

University of Mary Washington

Jeremy Vaughn ’08, CFRM
Executive Director of
Gift Planning and Major Gifts
Email Jeremy at jvaughn@umw.edu.
540-654-2063

Writer/Editor:
Jill Graziano Laiacona ’04

University of Mary Washington
Office of Gift Planning
1119 Hanover Street
Fredericksburg, Virginia 22401-5412
Visit www.umw.mygiftlegacy.org/

©2026 University of Mary Washington