

Crimson & Gold



Gift Planning Ideas for Bridgewater College Alumni and Friends

A Mission to Give

From the moment she graduated, Susan Frantz Clark '64 made it her mission to give back to Bridgewater College. "I absolutely loved my years at Bridgewater. I made lifelong friends there and have many wonderful memories—the caring and approachable professors, playing intramural sports, participating in theatre and touring choir. Being on my own for the first time in my life, I grew up, became a more confident person and 'found myself' while I was there," shared Susan.

Born and raised in D.C., Susan was the only member of her family to attend college, though her parents were very supportive of her desire to go. She first came to know about Bridgewater through her church, the Washington City Church of the Brethren. "Our church had summer interns from Bridgewater. I wanted to go where they were going!"

Susan was able to attend Bridgewater partly due to the financial aid she received. She also worked in the cafeteria while in school and supplemented her tuition with summer jobs working for the federal government. "In recent years, I have had the resources to help other Bridgewater students realize their educational dreams," she said.

A wonderful way she has fulfilled her mission and made the College a part of her giving is through the Class of 1964 Endowed Scholarship Fund. (Her class recently celebrated their 50th reunion, and Susan served on the leadership and scholarship planning committees.) In support of the scholarship initiative, Susan made a generous current gift. She has also included Bridgewater College in

her estate plans with a bequest in her will earmarked for the scholarship.

"My husband, Tom, and I are grateful for what we have. With no children of our own, we want to support what is important to us. Along with our immediate family, we have included Bridgewater and a few other charities in our estate plans," Susan said.

Some of this gratitude and desire to give comes from their world travels over the years, seeing firsthand how other cultures live. Susan's two years in South America

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Susan Frantz Clark '64 with her husband, Tom

Giving at Year End

If you are considering making a current gift to Bridgewater before the end of the year, you may want to make your gift with stocks, bonds or mutual funds you have held longer than one year and that have increased in value. This can be a tax-wise way to support the College, resulting in multiple financial benefits. For more information, visit bridgewater.givingplan.net or call (540) 828-5448.



Ida Basilio '18 (left) and Laura Paul '18 work in the greenhouse, just one of the many ways students engage in learning outside of the classroom.

Do Your Plans Still Fit?

Recent years have been ones of tremendous change. Many have found that tax law revisions, the ups and downs of the economy and other events have impacted their estate plans.

Keeping up to date

When was the last time you updated your will and other long-range plans? Even the best and most comprehensive plans can become inadequate over time.

Many events can affect your will, living trust or other estate plans. Your will and other plans should reflect your thoughts, desires and financial picture at a given

time. When your circumstances change, so should the documents that mirror them. Fortunately, most changes in personal and philanthropic goals can be anticipated and provided for through careful planning.

Looking ahead

Pausing now and taking the time to look ahead can help prevent confusion concerning your intentions as well as any unnecessary delay in implementing them.

Please let us know if we can help you and your advisors as you consider the charitable dimensions of your plans.

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serving in the Peace Corps after she graduated from Bridgewater taught her to appreciate things that many people often take for granted in the U.S.—like running water and electricity. What amazed her was that even those with very little could enjoy life and still help others. “It inspired my interest in giving,” she said.

Now both officially retired—Susan from the finance field and Tom as an engineer with Dupont—they enjoy taking multiple trips every year, with Susan documenting them through photobooks she creates.

Though Bridgewater has changed and grown over the years since she was there, Susan appreciates that the College continues to be committed to educating the whole person in a liberal arts environment. “If I can give back a little of what I received while at Bridgewater, I would be satisfied.” With Susan Clark’s current support and her legacy for the future: mission accomplished.

Are You Due for a Review?

When was the last time you reviewed your estate and financial plans? There are many events in life that can call for a change or update.

Even if you already have a comprehensive estate plan, it is a good idea to review it on a regular basis and update it if necessary. For instance:

- **If someone cannot serve**—If your plans were made some time ago, the person you named to settle your affairs may no longer be able to serve. If an alternate is not named, a court may appoint someone you or your family may not know.
- **A change in marital status**—If your marital status has changed, revisions to your plans may be necessary.
- **The birth of children or grandchildren**—You will no doubt want your plans to include additions to your family.
- **Changes in assets**—Your estate plans should change along with your economic circumstances.
- **Changes in estate and gift tax laws**—State and federal tax laws change from time to time and may make it necessary to revise your plans.
- **A change in residency**—State laws governing wills and trusts vary. If your plans were drafted under the laws of another state, it may be wise to have them reviewed to be sure you make use of all the benefits available under the laws of the state where you now live.



Dr. Jennie M. Carr '05, Assistant Professor of Elementary Education, shows teacher candidates Rodney Colley '15 (center) and Derrik Walling '15 (right) ways to enhance learning with technology.

- **A desire to make charitable gifts**—Many of our alumni and friends choose to use their estate plans to make “gifts of a lifetime.” After taking care of family and friends, they make a bequest to Bridgewater College to support their area of interest.

Consult your advisors if you believe changes are in order. We will be happy to provide more information about ways you can include Bridgewater College in your plans. Simply return the enclosed card, or visit bridgewater.givingplan.net or call (540) 828-5448.



“I am always humbled by the sacred trust that is placed in us, as the stewards of this great institution, when someone makes a bequest to the College. This singular act—and its deliberate and thoughtful caring for generations of students to come—crystallizes the Bridgewater Experience. I cannot imagine a more enduring legacy.”

—Dr. David W. Bushman, President, Bridgewater College

Your Will—Your Way

When it comes to writing your will, you have the ability to choose how—and to whom—you want your assets distributed after you are gone. The will is an extremely flexible instrument and there are a number of ways that you can designate your loved ones and charitable interests to receive bequests.

Give “what’s left.” After first providing for loved ones, you can devote all or a portion of the residue of your estate to Bridgewater College.

Give adjustable amounts. Leaving designated percentages of your estate allows you to give proportions rather than specific amounts. The amounts received are then automatically adjusted as the value of your estate changes.

Leave a fixed amount. Your will can specify a dollar amount to be given. This option can make sense if you would like to ensure that a certain amount is received before leaving any remaining assets to others. Remember, however, that your financial situation may change over time. It is important to review your will and other plans from time to time.

Wills offer flexibility

You can also combine the above methods in your will. For example, you might specify that certain amounts or properties go to certain people, then divide the remainder by percentages among your charitable interests.

We will be happy to provide more information about including gifts to Bridgewater College as part of your overall plans. Contact us or return the enclosed card.



Considering a Bequest?

With a gift to Bridgewater College through your will or trust, you can provide for the College’s future. Here is some sample language to share with your attorney:

“I give, devise and bequeath to Bridgewater College, a qualified 501(c)(3) charitable organization located at 402 East College Street, Bridgewater, VA 22812, the sum of \$_____ [or ___% of my adjusted gross estate; or all the rest, residue, and remainder of my estate] to be used for the benefit of Bridgewater College.”

The purpose of this publication is to provide general gift, estate, and financial planning information. It is not intended as legal, accounting or other professional advice. For assistance in planning charitable gifts with tax and other implications, the services of appropriate advisors should be obtained. Consult an attorney for advice if your plans require revision of a will or other legal document. Tax deductions vary based on applicable federal discount rates, which can change on a monthly basis. Some opportunities may not be available in all states. ©MMXV RFSCO, Inc. All Rights Reserved. NWX-15



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