



## Ways to Give Through your Estate

There are many ways to make a gift to Gonzaga University, while creating tax savings and/or income benefits for you and your loved ones.

Type of Gift	Description	Benefits
<b>Bequest</b>	Donate a dollar amount, percentage of estate or allocate assets to Gonzaga through a provision in your will or trust.	Charitable estate tax deduction; no impact on current financial objectives.
<b>Beneficiary Designation Form</b>	Designate some or all of your retirement assets or life insurance benefits to Gonzaga.	Retain full control of assets for life; charitable estate tax deduction for amount transferred.
<b>Life Insurance Policy</b>	Donate an existing policy or create a new one that names Gonzaga as owner and/or beneficiary.	Potential income tax deductions; tax-deductible premium payments.
<b>Charitable Gift Annuity</b>	Donate cash or securities to Gonzaga and receive guaranteed fixed payments for life.	Immediate income tax deduction; favorable tax treatment of annuity payments; potential capital gains tax advantages.
<b>Charitable Remainder Trust</b>	Donate cash, securities or property to a trust and receive variable payments for life.	Income tax deduction; no capital gains tax on long-term securities.
<b>Charitable Lead Trust</b>	Transfer assets to a trust that makes fixed or variable payments to Gonzaga for a period of time. The assets are then returned to you or your heirs.	Reduce or eliminate income, estate and gift taxes.

Learn how you can leave your legacy. Contact us today.

*This material is presented as educational only and is not offered as legal or tax advice.*

*A portion of the content was provided by Crescendo Interactive, Inc.*



be inspired.

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# HERITAGE

Leave a legacy for future generations

## A New Year— A New Resolution

*A perfect time to review your estate plans*

Ah, the start of a new year...and an opportunity to review and set new resolutions. Maybe you'd like to exercise more, eat better or take up a new hobby. Whatever resolutions you make, be sure to include a review of your estate plans. This is an excellent time to give your will or trust and beneficiary designations an annual checkup.

The key to any resolution, of course, is staying true to it through thick and thin. Things change over time, and whether it's your metabolism or the rate of return on your investments, it's important to make necessary adjustments. And, making modifications to your financial plans today can help avoid unnecessary stress, heartache and expense for your estate and/or loved ones in the future.

Here are several items to consider when reviewing your estate plans:

- Do you have a will or living trust?
- Are the beneficiary designations for your retirement plans and life insurance policies up to date?
- Do your immediate survivors know where to find your will or trust?
- Is your executor or alternate executor still capable and qualified to serve?
- Does your executor know how to find the information necessary to settle your estate?
- Has your attorney recently reviewed your will or trust to ensure its compliance with current tax codes?
- Have you reviewed and addressed your survivors' financial needs?
- Do your survivors know key people they could consult in decision-making situations?
- Have you made your specific charitable wishes and bequests known?

To help you in this process, we encourage you to request our free *Guide to Wills and Trusts* by either contacting us directly or returning the enclosed reply card.

*Chimney Stacks sculpted by Robert W. Harrison (2001), located south of the Jundt Art Center and Museum overlooking Lake Arthur.*



## Gonzaga's Got My Heart...



### Shirley J. Johnson

**Education:** Gonzaga University, B.S., Chemistry, 1969.

**Personal:** Grown daughter, Samantha Joan Shinker.

**Professional:** Chemist, Hanford Nuclear Site; Chemist, Idaho National Engineer Labs; Safeguards Inspector, International Atomic Energy Agency; Consultant, Tucker Creek Consulting.

**Hobbies:** Downhill skiing, hiking, biking and golfing.

**Claim to Fame:** Member of the 2005 women's futbol championship team at the United Nations Games in Crete.

“Quite frankly,  
**Gonzaga**  
taught me how  
to **think.**”

Some of life's greatest accomplishments can be traced back to the smallest of beginnings. Just ask Shirley Johnson, a 2005 Nobel Peace Prize recipient and one of the first inspectors ever allowed inside of Iraq.

The oldest of seven children, Shirley was raised on a cattle ranch that straddled the Continental Divide in western Montana, where the sky seemed to stretch as far as a young girl's imagination. She learned of the world's possibilities within the confines of a one-room grade school. And after four years at an all-girls Catholic school in Butte, she entered what was then a nearly exclusive all-male field at Gonzaga University: chemistry.

“Mom kept saying, ‘Shirley, you don't have to be a chemistry major,’ but I didn't know what else I would do,” she said. “It was something I knew was meant to be since I was three years old. It truly was the right choice.”

But the right choice didn't imply an easy one. “School was hard, but it was Gonzaga's personal attention that made all the difference,” she said. “Dennis Kelsh, who at the time was dean of the chemistry department, encouraged me to stay the course and has followed my career ever since. Quite frankly, Gonzaga taught me how to think.”

And that is something that Shirley has always wanted to repay. “Gonzaga has been a beneficiary in my will for the past 28 years,” she said. “Growing up, my mother was strong on education. She is my greatest hero and mentor; she and Gonzaga were what gave me my life and everything I have.”

In accordance with a bequest in Shirley's will, a portion of her estate will be used for the benefit of Gonzaga University's chemistry department.

After 25 years of living and working in Vienna, Austria, as a safeguards inspector for the International Atomic Energy Agency, Shirley has returned to her family's homestead atop the Continental Divide. “Montana has always been my home, but Gonzaga's got my heart,” she said.

Did you know... you can easily provide for Gonzaga University in your will? Request our sample bequest provisions today or return the enclosed reply card.

## Benefits That Last Forever...



### David Wollersheim, Ph.D.

**Education:** Gonzaga University, B.S., Mechanical Engineering, 1959; University of Illinois, M.S., Mechanical Engineering, 1960; University of Illinois, Ph.D., Mechanical Engineering, 1969.

**Personal:** Two grown children with GU alumna Janet Puccinelli ('58).

**Professional:** Mechanical and aerospace engineering professor, University of Missouri.

**Hobbies:** Water-skiing, scuba diving, sailing and general travel.

**Best Quote:** “I wasn't the brightest bulb on the chandelier, but I worked hard and that's what enabled me to complete my Ph.D.”

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—and is—  
an **incredible**  
school.”

“I thought I might have to get a real job to support my teaching habit,” joked David Wollersheim, a mechanical and aerospace engineering professor for 30 years at the University of Missouri. “You don't know anyone who had more fun for 30 years than I did. It was a fun, fun time.”

And David has a wealth of evidence to prove that fun, from football tailgate parties he's hosted since 1972 to being named one of the “Top 10” professors at the University of Missouri.

“When you teach school for 30 years you never have a lot of money,” he said.

But years of sensible living has paid off. “I'm truly an old farmboy,” said David, who grew up on a wheat farm on the Alberta-Montana border. “I don't live an extravagant lifestyle – I buy cheap airline tickets and take public transportation whenever I can. I don't have a huge portfolio, but I've been retired for nine years and I have more today than I did then.”

This has enabled David to support several of his favorite charities, including Gonzaga University, where he established a mechanical engineering scholarship in his name. “Gonzaga was – and is – an incredible school,” he said. “I have a tremendous love for Gonzaga and was thrilled to make the University a beneficiary of my retirement accounts which eventually will add to the fund.”

David's endowed scholarship has already benefited several Gonzaga students and will continue to do so as he regularly contributes to the fund by gifting a portion of his required retirement distributions. “It's a real treat to actually meet the students who receive help from my scholarship,” he said. “When I see those kids, it really personalizes the benefits of endowments – they last forever and help so many.”

Did you know... retirement plan assets and life insurance policies are not transferred under the terms of one's will or trust? They are transferred in accordance with the beneficiary designation form on file with the company.

what **inspires** you?

**Heritage Society** \her-it-age so-ci-e-ty\ n: Alumni and friends who have made a commitment to Gonzaga University through an estate gift. Estate gifts for the University can be made in many forms, including bequests, charitable gift annuities, remainder unitrusts, lead trusts, or gifts of retirement plan assets or life insurance.