



“Donors to HSU get satisfaction out of knowing they will leave something behind to the university they love.”

DISCUSSING YOUR ESTATE PLANNING WITH YOUR FAMILY

Legacy giving will express your values to your family

If you’ve gotten to the point of deciding how you want your assets divided once you are gone, you’re probably wondering whether and/or when to talk to your family about your plans. You might be thinking, “it’s my money, and they don’t need to know anything about my plans.” But, there are compelling reasons to involve your family in your estate planning process.

Remember that you aren’t asking their permission to plan your estate. You aren’t necessarily asking their advice either. By planning the disposition of your assets, you are securing your own peace of mind that your affairs are in order and ensuring that your heirs are taken care of. In addition to these practical considerations, you want your planning to reflect your values and priorities. For example, most people believe we should leave the world a better place than we found it.

Including a future contribution to support HSU’s students and programs as you plan your estate is one good way to express your values to your family. But if the first time your heirs learn of your charitable intent is at the reading of your will, you’ve lost the opportunity to discuss what’s meaningful to you with the people who matter most in your life.

If you talk to your family while you’re making your estate plan, you can explain why investing in students and higher education is important to you. You can share how Humboldt State is making the world a better place. You can answer questions, explain some of the tax benefits of giving, and let loved ones know that you’ve considered their needs in your planning.

Of course, not everyone in your family may understand why making a gift from your estate to charity is important. The conversations around your planning may not result in consensus, but you will have the opportunity to share your vision for the future . . . and perhaps inspire family members to consider their own philanthropic passions.

CREATING YOUR ESTATE PLAN

Where to start, and why

“Because I said so.” We have likely all heard it or said it in response to the question “why?” But it has never been a particularly motivating reason to do something. Perhaps that’s why more than half of people do not have a will or other estate planning documents in place. . . they hear that they should, but aren’t sure why. The answer to that question is really the starting place.

The answer to “why,” let’s consider some other questions:

1. What happens if you are incapacitated and unable to handle financial or health decisions? Who would you want to make decisions for you? While we may think of this as a decision that can be delayed until late in life, illness or injury can result in incapacity at any age.

2. Do you have children from a prior marriage? Stepchildren you haven’t adopted? A sibling you’re helping to support? Do you want to provide directly for your grandchildren? These are some of the circumstances in which how you want to distribute your assets at death might differ from what would happen if you die without any plan in place.

3. Are there things you own that you want to go to a specific person? Maybe your stamp collection, the decorative plate hanging in your kitchen, or the memento from the family cross-country trip that makes everybody smile? While sometimes the value of such items is monetary, often it is purely sentimental, and these are frequently the most contested items in an estate.

So why should everyone take time to create an estate plan? Because each person’s situation is unique, with specific concerns and priorities. And the place to get started is to consider what those are, and then begin the discussion with your attorney on how to address them in your plan. And if he or she asks “why did you come to see me?” you’ll be ready with the answer “because I have some specific needs to address.”

For a copy of Your Estate Planning Guide and Organizer to help get you started, download it from our website at Humboldt.edu/giftplanning/why-estate-planning or contact our Office of Philanthropy at 707-826-5101 or by email at giving@humboldt.edu.



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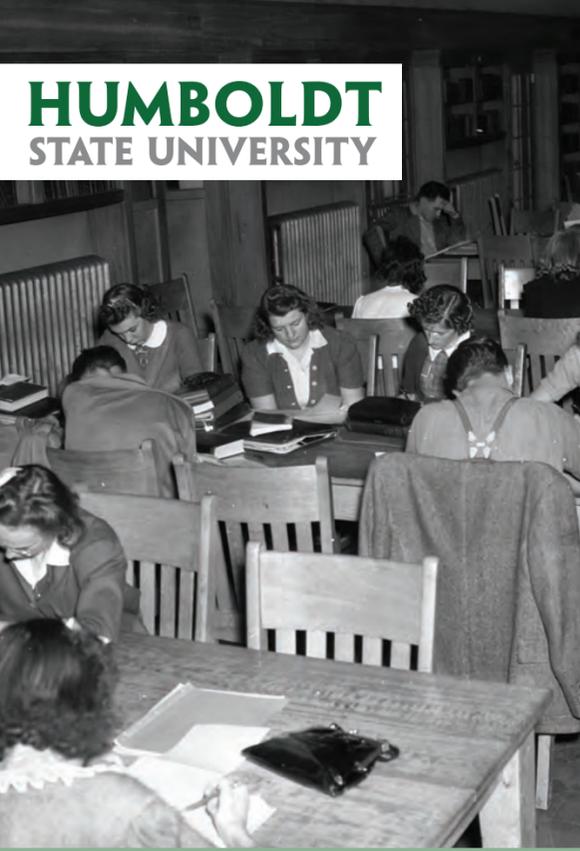
I want to learn more about planning options to benefit loved ones as well as Humboldt State University.

- Please send me your brochure, **The Charitable Bequest**, which shows how to plan a gift through my will or trust.
- Please send me information about how a **Charitable Gift Annuity** can provide me with a secure retirement income.
- Please have an HSU Philanthropy Advisor contact me. Best time to reach me: _____

I’m pleased to inform you that:

- I’ve included a gift to HSU in my estate plans.
- I’m considering a gift to HSU in my estate plans.

For a more immediate response, call the Office of Philanthropy at (707) 826-5101 or email us at giving@humboldt.edu



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GIFT AND ESTATE PLANNING MADE SIMPLE

WINTER 2016



Alum's Gift to Library Supports Students

An HSU alum who worked as a student at the Library has left Humboldt State University a \$220,000 bequest for the Library.

Malcolm Buchanan ('50, English) worked alongside Librarian Helen Everett as a student at Humboldt State College, and then went on to pursue a 30-year career in education. He passed away in December of 2014 at the age of 88.

To many, the HSU Library is a place to study and to collaborate, a place that inspires, and for Malcolm Buchanan, it shaped his life. Longtime friend Ken Fish says:

Our college experience often guides our whole life, and this was certainly the case for Malcolm. He would be so happy this money was going to HSU. It was always his wish.

His bequest will help fund Library renovations and student internships. Renovations include updating the Helen Everett Reading Room and third floor student study spaces to support collaborative learning, digital scholarship, and showcases for student research.

HSU students will also receive unique hands-on project-based learning experiences under the Library's Special Collections and Scholarly Communications programs. They will work with rare and unique collections, and curate digital exhibits that highlight research projects and regional history.

"We are very grateful for Malcolm Buchanan's generous support for the HSU Library," said Cyril Oberlander, Dean of the University Library.

"His gift recognizes the importance of a library in academic experiences and shaping the future of students. Helping us renovate the Helen Everett Reading Room and study areas, and expand transformative learning opportunities will strengthen our ability to support student research, and to inspire everyone about the outstanding research and scholarship at HSU."



PLANNING TODAY WINTER 2016

A HEART FOR GIVING. A MIND FOR PLANNING.



INSIDE THIS ISSUE 1. A GIFT TO THE LIBRARY 2. DISCUSSING YOUR LEGACY 3. START PLANNING

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