



# FORESIGHT IN GIVING

A Gift Planning Newsletter From St. Cloud State University | SPRING 2018

## Former Dean Makes Gift That Supports Many Voices

Ever an advocate of free speech, Don Sikkink gave voice to those whose stories and perspectives might otherwise never be heard. A former dean of the College of Fine Arts and Humanities, among other notable positions at St. Cloud State, Don, 89, passed away Jan. 23 in Tucson, Arizona.

His legacy, however, speaks on.

Whether through an endowed fund he and his wife, Arlene, set up years ago to fund a library/speaker program or through a gift in his will, Don strove to help maintain the school's high standards of educational opportunity for students.

The Sikkinks' endowed fund supports one or more speakers every year with a preference for those who, "in Don's words would 'be in jail were it not for the First Amendment,'" says Jeffrey Ringer, chair of the Communication Studies Department.

"If it weren't for this fund, we couldn't bring such significant speakers to campus," Ringer says. "We simply couldn't do it without this type of support. It gets used every year and has been extremely important."

Speakers and other recent thought-provoking projects include Tim Miller, one of the NEA Four, and showings of *The Forgiveness Project* and *Green Card Voices*, both of which were located in high-traffic areas on campus.

Thanks to the Sikkinks' care, compassion—and action—today's important voices are clearly heard.



Be an advocate for St. Cloud State's educational excellence and a voice for all by creating an endowment or giving a gift in your estate plan. To learn more, contact Bob Beumer at [rfbeumer@stcloudstate.edu](mailto:rfbeumer@stcloudstate.edu) or (320) 308-3716 today.

# Your Will: A Reflection of Your Life

It's one of the most important legal documents you'll ever create; a will dictates how you want your assets distributed after you're gone. But beyond legalities, a will is a reflection of your life. It reveals who and what mattered most to you, and it's the final gesture by which you'll be remembered.

A well-planned will relieves family members from having to guess your final wishes during their time of grief, and it ensures they are taken care of in the manner you specify. When you provide for an organization like St. Cloud State in your will, you also extend your legacy of caring and generosity to our students.

A will has extraordinary potential, yet the 2017 NMI Healthy Aging Database® study found that 68 percent of Americans over the age of 18 don't have one. Are you one of the 68 percent? If so, consider what a will can do for you:

- Make financial arrangements for family members
- Provide for a pet
- Protect your business
- Forgive a debt
- Direct the division of your property (so the state does not)
- Choose the executor for your estate
- Reduce estate administration expenses
- Provide for charitable organizations



## YOUR WILL CAN FURTHER OUR MISSION

We would love to talk with you about how your future gift can make a meaningful difference at St. Cloud State, and to our students.

## WANT TO ADD US TO YOUR EXISTING WILL?

You don't need to create a new will. Simply ask your attorney to prepare a codicil, a document that amends your original will. This is a common way to make minor changes.







# Turn Your Annual Gift Into a Forever Gift

Annual gifts are a critical lifeline to the St. Cloud State University Foundation. Without them, we couldn't fund many of the programs and scholarships our students rely on.

If you're an annual donor, you know firsthand the satisfaction that comes from making a difference—and we deeply appreciate your generosity. But as you look to the future, you may wonder what will happen to the programs made possible through your gifts once you're gone. How can you make sure your generosity continues forever? One option is to make a gift in your will or trust to establish an endowment.

Here's an example of how that could work. Let's say Jerry makes an annual donation of \$1,000 and would like to continue his support after his lifetime. His estate planning attorney suggests that Jerry include a provision in his will to fund an endowment with a gift of \$25,000. Once funded, we will use a portion of the endowment each year to fund the program of Jerry's choice. The remainder is reinvested, which allows it to grow and support annual payouts indefinitely. This generous arrangement replaces Jerry's \$1,000 annual gift after his lifetime.\* The benefit? St. Cloud State receives the benefit of Jerry's generosity forever.

\*Assuming 4 percent (\$1,000) is used by the fund annually.



Contact Bob Beumer at (320) 308-3716 or [rfbeumer@stcloudstate.edu](mailto:rfbeumer@stcloudstate.edu) if you are interested in creating an endowment that will make your support for St. Cloud students last indefinitely.



**GET ORGANIZED**  
Provide a road map for your loved ones with where they can find key documents and whom to contact in case of your absence. Send for the FREE organizer tool *Your Guide to Locating Important Documents* using the enclosed reply card today!



## HERITAGE SOCIETY ST. CLOUD STATE UNIVERSITY

The St. Cloud State University Foundation's Heritage Society honors and recognizes the individuals who have chosen to benefit the university through charitable gift plans.

Members of the Heritage Society share a strong common bond of generosity that nourishes St. Cloud State's extraordinary achievements and ensures the university's continued excellence in the future.

To learn more about joining the Heritage Society, contact Bob Beumer today.



## ST. CLOUD STATE UNIVERSITY FOUNDATION

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# Putting Family First

Naming the St. Cloud State University Foundation as a beneficiary in your will is a simple way to support our mission to prepare our students for the challenges of the 21st century workforce. But maybe you've hesitated because you're unsure about how much to give.

Because life is unpredictable and the value of your assets is likely to rise and fall, you don't want to risk that someday your charitable gift could outweigh the well-being of your family. Fortunately, there's a solution.

### Percentage Giving

Instead of a fixed amount, consider gifting a percentage of your estate or of specific assets. That way, gifts to loved ones and to organizations such as St. Cloud State remain proportional—no matter how your estate fluctuates.

Here are three simple ways to put family first while supporting our students:

1. Gift a percentage of your estate to the Foundation in your will.
2. Leave us a percentage of your residual estate (the portion of your estate that remains after all gifts have been made and all claims of the estate are satisfied).
3. Name the St. Cloud State University Foundation as a beneficiary of a percentage of your life insurance policy or retirement account.



### EVERY GIFT COUNTS!

Even a small percentage of your estate makes a big impact on us. Contact us to learn more about supporting St. Cloud State students while putting family first.

