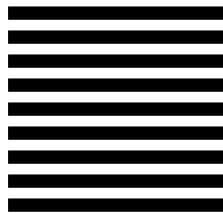




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Fold in half and tape shut.

WELCOME NEW BENEFICENCE SOCIETY MEMBERS

The Beneficence Society, established in 1995, recognizes alumni and friends who notify us that they have generously made a future commitment to the Ball State University Foundation through a bequest in their estate plan or another type of planned gift.

For more information on gift planning and special recognition at Ball State, go to www.bsu.edu/giving.

WE THANK THE FOLLOWING PEOPLE WHO HAVE BECOME MEMBERS OF THE BENEFICENCE SOCIETY IN 2011:

J. Robert and Jeannine K. Browning
James and Ellen Harper Comeskey
Robert and Sylvia Ewert
John W. Fisher III
Elizabeth J. Glenn*
Linda K. Hanson
H. Wilber Hardacre
Mr. and Mrs. Kerry Harding
Jeff and Mary Harper

Dorothy M. Jones*
Jim and Bonnie McKenzie
Oren and Mary Ann Olinger
Mark and Karen Popovich
Dr. Joe and Alice Rinard
F. Ray and Carolyn J. Saxman
Melvin L. Sharpe
Anonymous (2)

*Deceased

PART ONE: IS YOUR ESTATE IN ORDER?

Note: This is the first of a five-part series on the importance of estate planning. To learn more, please contact Phil Purcell, JD, vice president for planned giving and endowment stewardship, at ppurcell@bsu.edu or 888-235-0058 (toll-free).

Estate planning is a dynamic process. Each year, you should consider whether your plans are up-to-date in light of many factors such as:

- Changes in the current value of your home or other investment assets.
- Increases or decreases in your income relative to your needs such as entering retirement or a starting a new job.
- Changes to your family responsibilities that come with new children, loved ones who are disabled or have special needs, divorce, or the loss of a loved one.
- New or changed laws that impact tax liability, validity of old will or trust documents, or allow for new estate planning techniques that may be helpful for you.

So, what is the state of your estate? It is never too late to get your affairs in order. Estate planning is important for everyone, regardless of your age, wealth, or family situation. For a convenient estate planning checklist, go to www.bsu.edu/estatechecklist.

Check Back Next Issue for Part Two...

Checklist item No. 1: Create an inventory of your personal assets.



Questions? Contact Me.

Phil Purcell, JD
Vice President for Planned Giving and
Endowment Stewardship
888-235-0058 (toll-free)
ppurcell@bsu.edu

LIFE-CHANGING EXPERIENCE PROMPTS YOUNG ALUMNA TO LEAVE HER LEGACY AT BALL STATE

A few years ago, when Marci Hladik (BS '00) was only 26, like many young people, **she had no plans for her estate.** There was no legal documentation that her parents, friends, or other family members could reference to determine what to do with her assets. This proved to be a much bigger issue when **she was involved in a car accident**, leaving these questions lingering in the minds of those who cared for her.



Marci Hladik

Continued on front...



Look inside to find out if your estate is in order.

INSIDE

Find out if your estate is in order and discover creative ways to support Ball State this year. Then, visit our Web site to learn about extending your support into the future through your estate plans.

www.bsu.edu/giftplanning



FALL 2011

BENEFICENCE

BALL STATE UNIVERSITY FOUNDATION

Life-Changing Experience Prompts Young Alumna to Leave Her Legacy at Ball State



Marci Hladik

Marci Hladik (BS '00) was lucky and fully recovered from the car accident she was involved in at age 26. Not surprisingly, this eye-opening experience prompted her to get her estate plans in order, and soon after she established a living will so her family would know how to fulfill her medical wishes. That still didn't address the issue, though, of how to handle her finances, including her philanthropic aspirations.

A Surprising Answer

She found out through her employer that she could designate a percentage of her life insurance policy to fund scholarship programs at Ball State. She then worked with the Ball State University Foundation to create a planned gift of life insurance. "Even if you don't have a lot of money right now, life insurance is a way to give money in the future," Marci says.

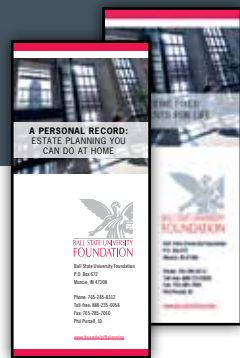
Marci first visited Ball State as a senior in high school and fell in love with the campus's tranquil atmosphere and helpful faculty. Her determination to help others and make a difference led her to study social work. "My ultimate goal is to see the continuation of the social work program at Ball State," Marci says. "I want students from all backgrounds to go into social work and any assistance I can give will help."

Through her chosen field of study, Marci became acquainted with Dr. Harry J. Macy, the head of the social work department at the time. Marci has decided to use her life insurance gift to support the Harry J. and Delpha S. Macy Scholarship, a program for seniors studying social work who have a dedication to advancing the field.

The scholarship is much needed because of the rigors of the program. "You really can't work any kind of job while you're in your senior year; there just aren't enough hours in the week," she says. It is Marci's hope that future students will continue in the field of social work thanks in part to her planned gift.



LET US KNOW HOW WE CAN HELP YOU



CELEBRATING BSU SUPPORT WITH ICE CREAM, GLASS, AND GREENHOUSES

The Annual Summer Social on Aug. 3 was a celebration of support, honoring Ball State emeriti faculty and staff; Beneficence Society members; and 20-year 1918 Society members. More than 200 guests braved the sizzling summer heat for this year's event, held at the picnic pavilion adjacent to the Marilyn K. Glick Center for Glass.

Highlights included an ice cream social, an update on campus projects from Ball State President Jo Ann Gora, and tours of the Glick Glass Center, Orchid Greenhouse, and the Teaching and Research Greenhouse. The event also provided an opportunity to publicly recognize donors who have made planned and major gifts to Ball State (*pictured, below*). Awards were presented by President Gora and Ball State University Foundation President David Bahlmann.



Mark Popovich (*center*) gladly accepts his Beneficence Society bowl.



Gayle and Janice Repogle proudly display their Fellows Gold Medallion.



Annual Summer Social guests choose toppings for their ice cream sundaes.



Carolyn and John Starnes (*center*) receive their Beneficence Society bowl.



5 Ways TO SUPPORT BALL STATE BEFORE DEC. 31

The end of the year will be here before we know it and that's why it is important to start planning now for how you want to make an impact this year. There are many options from which to choose, many of which offer attractive tax benefits for you while promising help for Ball State students. Here are five popular options:

1 Special opportunity: Make tax-free gifts from your IRA. If you're 70½ or older, your chance to make tax-free gifts from your IRA for 2011 ends Dec. 31. You can transfer up to \$100,000 directly from your IRA to a qualified charity like the Ball State Foundation. The transfer generates neither taxable income nor a tax deduction, so you don't have to itemize to take advantage of this opportunity.

2 Give cash. Cash can be used to prepay a pledge or make larger-than-usual charitable gifts. To document a cash gift of any amount, you must have a

dated receipt from us. Make certain you receive one. A cancelled check provides sufficient documentation only for gifts by check if they are less than \$250.

3 Give appreciated stock. When you give stock to Ball State, we'll sell it and you will eliminate all the capital gains tax you would have paid had you sold it. Your gift will be deductible at its full fair market value on its date of delivery if you have held it for more than one year.

4 Invest in a life income plan. A life income gift, such as a charitable gift annuity, provides you with payments for the rest of your life and the university with support thereafter. If you use appreciated securities that you've owned longer than a year to fund the gift, you will be entitled to an income tax deduction based, in part, on the charitable portion of the securities' full value, in addition to eliminating up-front capital gains taxes.

5 Donate an insurance policy. A gift of a life insurance policy you no longer need makes a perfect year-end gift. To qualify as a deductible gift, the foundation must become the policy owner. For most types of insurance policies, your tax deduction is usually the cost basis or the fair market value of the policy—whichever is less.

Contact Phil Purcell at ppurcell@bsu.edu or 888-235-0058 (toll-free) to learn more about getting the most from your gift this year.

Ball State Bold Campaign Finishes Strong, Exceeding Its Goal

Ball State Bold, the university's ambitious capital campaign, has been a tremendous success. Thanks to the generous support of alumni, faculty, staff, friends, and parents, the university surpassed its goal of \$200 million. This amount exceeded the total amount of funds raised in all of Ball State's previous capital campaigns—combined. Of the \$200+ million raised, more than \$64 million was in the form of planned gifts.

The funds raised are being used to:

- establish new student scholarships;
- invest in transformative learning experiences;
- provide access to outstanding faculty;
- create a vibrant campus; and
- implement other university enhancements.

For more details on the **Ball State Bold** campaign, go to www.bsu.edu/bold.



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The information in this publication is not intended as legal advice. For legal advice, please consult an attorney. Figures cited in examples are for hypothetical purposes only and are subject to change. References to estate and income taxes include federal taxes only. State income/estate taxes or state law may impact your results.



PLEASE SEND ME THE FOLLOWING FREE MATERIALS:

- ☐ Your useful organizer tool, *A Personal Record: Estate Planning You Can Do at Home*.
- ☐ Your informative guide on gift annuities, *Receive Fixed Payments for Life*.

I WANT TO HELP:

- ☐ I've included Ball State University in my estate plans and haven't previously notified you.
- ☐ I am considering a provision to benefit Ball State in my estate plans.

Your generosity makes all the difference to our students!

Name (Please print.)

Telephone

Email

Address

City, State

ZIP

We respect your privacy! Information collected here will be kept strictly confidential. It will not be sold, rented, loaned, or otherwise disclosed, and it will not be used in ways to which you have not consented.



DIG DEEPER ON THE WEB

Go to www.bsu.edu/giftplanning to uncover smart ways to support Ball State and to see where your money goes.