

A financial and charitable
estate planning guide for
Northwestern College and
Northwestern Media



**NORTHWESTERN
COLLEGE**

FALL 2009



LEGACY

BUILDING A LEGACY OVER A LIFETIME

We hear a lot of talk about establishing a legacy—influencing the way people will remember us in the future—but seldom are we actually told how to do it.

Building a legacy centers on the way we live our lives now, day in and day out. The actions and choices we make speak volumes to those watching from the sidelines of our lives such as our family, friends and co-workers.

Northwestern alumna, Ronalda Condiff '51, spent her lifetime building a legacy by being intentional in how she lived her life and invested her time and money. Ronalda's life is a study of how steady, determined faithfulness can reap multiplied blessings and influence others.

Ronalda attended Northwestern during Billy Graham's presidency. It was during those years that she connected with Northwestern alumni and missionaries and developed a passion for what would later become her true avocation, cross-cultural missions.

After graduation Ronalda worked for 3M and a private flight school but eventually obtained an education degree from Macalester College. In 1994 she retired from nearly 31 years of teaching junior and senior high in the Saint Paul Public Schools.

As a teacher, Ronalda had the opportunity to spend her summers teaching abroad, visiting missionaries and working with short-term mission trips all over the world. Her travels took her to Spain, China, Greece, England, Guatemala, Scotland, Ireland, Wales, the Canary Islands,

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*Ronalda Condiff '51 with
scholarship recipients*



NORTHWESTERN FOUNDATION

NORTHWESTERN MEDIA

*Northwestern Media and Northwestern Foundation
are ministries of Northwestern College.*

BUILDING A LEGACY OVER A LIFETIME (CONTINUED)

Jamaica, Mexico, Canada, Hawaii, Republic of Côte d'Ivoire (Ivory Coast) and The Cove in North Carolina.

A cancer diagnosis in 1999 slowed Ronalda down but did not dampen her spirit for missions or commitment to partner in Northwestern's mission. Although she could no longer visit the mission field, Ronalda took actions that to this day increase Northwestern's reach in training students to share the Gospel around the world. She passed away on December 26, 2008, but the legacy Ronalda began still continues.

“More than once I saw her shed tears of joy and gratitude as she gave a gift or heard of someone coming to faith in Christ.”

With the help of Northwestern Foundation's Planned Giving services, Ronalda established the Ronalda A. Condiff Scholarship

for intercultural studies majors. Her story exemplifies the concept of giving in two ways—making sustained regular gifts to her scholarship and fully funding her scholarship through estate gifts.

Over the last four years, 14 awards averaging \$2,500 have been awarded to 12 students. Additionally, she provided seed money to set up a scholarship for student teachers.

Director of Planned Giving David Danielson, J.D., recalls that Ronalda had great determination and a high standard of excellence. “She had a very tender heart. More than once I saw her shed tears of joy and gratitude as she gave a gift or heard of someone coming to faith in Christ. It was her deep desire that family, friends and people in other cultures have every opportunity to come to know Christ.”

What is it about you that people will remember? What do you want your legacy to be? By planning now, you can invest in the lives of future generations. You can also plan your gifts in ways that will have little or no impact on your present financial position.

Do you have questions? Please contact David Danielson at 651-631-5329 or 800-692-4020 or by e-mail at dddanielson@nwc.edu. We would love to discuss the many different options available to you.

ESTATE PLANNING WITH NORTHWESTERN FOUNDATION

Often when we make a gift to a friend, relative or special cause like Northwestern College or Northwestern Media, we have to give something up. When we shop, we must pay for our purchase. When we take someone to eat, we must pay the bill. But did you know you can make a big impact for Northwestern's ministries and for yourself and not give anything away—at least not anything you would miss?

One of the best ways to partner with Northwestern in its education and media ministries is to establish an estate plan through Northwestern Foundation. Drafting or revising an estate plan is surprisingly simple.

You've spent a lifetime building and stewarding the financial resources God has blessed you with. Your estate distribution is your final act of stewardship and your “last word” regarding what you value most. Northwestern Foundation can help you understand your options and clarify your intentions.

You have unique needs. Some people want a steady income, and others want to avoid tax on capital gains or the twofold taxation on IRAs and retirement plans. Some planned giving options enable you to reduce gift and estate taxes on assets you pass to family members. There are many opportunities and benefits, and Northwestern can help you figure out the one that's right for you!

Many of our donors have included Northwestern College and Northwestern Media in their estate plans. The effect can be tremendous. Perhaps the best part of including a gift to Northwestern in your estate plan is that you can live every day knowing you have secured a legacy that matches your life's goals. You will be remembered for the good you did and for the impact you made on the future.

WHAT'S INVOLVED?

If you would like to support Northwestern's mission through your estate plans, please let us know. While it takes only a few words to include Northwestern, it is crucial that they be the correct words. We can give you or your advisors the right wording so that you can be sure your entire gift will go exactly where you want it to go.

If you have already included us in your plans, or will be doing so, please let us know so we can thank you! You play one of the most important roles in our mission, and we want the opportunity to thank you now for the planning you've done.

DID YOU KNOW...

Beneficiary designations take priority over bequests made in a Will or Living Trust.

Who have you named as your beneficiaries on your investments, retirement plan and policies? Has your life changed since you filled out those beneficiary forms? Is it time for you to re-evaluate your beneficiary designations?

The person or persons listed as the beneficiary on your retirement plan, 401 (k), annuity, IRA or insurance policy will receive the assets no matter what your Will or Trust may indicate.

Don't just assume that your beneficiary documents and paperwork are up to date. Review your beneficiary information on a regular basis.

Beneficiary designations allow you to instruct direct distribution and avoid the probate costs associated with a Will or your probate estate. You can name any person, people or entity as a beneficiary... even Northwestern College or Northwestern Media.

If you would like more information about estate planning and beneficiary designations, please contact David Danielson at 651-631-5329, 800-692-4020 or dddanielson@nwc.edu.



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KNWS – LIFE 101.9 / FAITH 1090
Waterloo, IA

KFNW – LIFE 97.9 / FAITH 1200
KFNL – LEGACY 92.7
Fargo, ND

KNWC – LIFE 96.5 / FAITH 1270
Sioux Falls, SD

WNWC – LIFE 102.5 / FAITH 1190
Madison, WI

KDNW – LIFE 97.3 / KDNI – FAITH 90.5
Duluth, MN

KNWI – LIFE 107.1 / 96.1
Des Moines, IA



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HOW YOU CAN PLAN FOR THE FUTURE,
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