

# LEGACY

A FINANCIAL AND CHARITABLE ESTATE PLANNING GUIDE



NORTHWESTERN COLLEGE

NORTHWESTERN MEDIA



## NORTHWESTERN FOUNDATION

The Northwestern Foundation was established because Gifford Myers (1929–2011) knew it was important to ensure the sustainability of the institution for future generations.



Gifford Myers

*“Whatever he did,  
it was ‘all or nothing.’  
He loved people, and  
he loved to serve people.”*

— Carol Myers  
Wife of Gifford Myers

## IT’S PLANTING TIME, BUT HARVEST TIME IS COMING!

Gifford Myers ’53, alumnus, friend and founder of the Northwestern Foundation, planted a lot of seeds in his day. He started out as a preacher and spent over 20 years serving churches in several states. Eventually, he taught at Winnipeg Bible College in Canada. In the early 70s he joined Liberty University and helped organize their systems, served as an associate dean and even traveled with Dr. Jerry Falwell.

Myers’ work over the years helped prepare him to come back to his alma mater and join Northwestern College as director of planned giving in 1989. Many ministries still reap the results of Myers’ faithful work.

Myers recently passed away, and family and friends grieve this loss but take comfort in God’s promise, *“Our earthly bodies are planted in the ground when we die, but they will be raised to live forever.”* (I Corinthians 15:42 NLT)

Many things about Myers’ legacy remind us of the biblical teaching regarding sowing and reaping, even his life verse:

*So let’s not get tired of doing what is good. At just the right time we will reap a harvest of blessing if we don’t give up.*  
(Galatians 6:9 NLT)

This farm boy from South Dakota understood the cycle of planting and reaping: the role long-term thinking—estate planning—plays in Northwestern’s financial viability. Myers was a driving force in establishing the Northwestern Foundation to help ensure the future



Submitted

Gifford Myers enjoyed connecting with students.

sustainability of Northwestern's 110-year-old mission to take Christ to the world. Northwestern Foundation facilitates intentional planning for the distribution of estate wealth after those resources are no longer needed.

Myers worked tirelessly "plowing the fields" for Northwestern. His wife, Carol, remembers the years he traveled 25,000 miles on behalf of the college. "Whatever he did, it was 'all or nothing,'" says Carol. "He loved people, and he loved to serve people."

The Apostle Paul explains in I Corinthians 3:6–9 that it takes many laborers to reap the full benefit of the work. *"I planted the seed, Apollos watered it, but God made it grow. So neither he who plants nor he who waters is anything, but only God, who makes things grow."* (NIV)

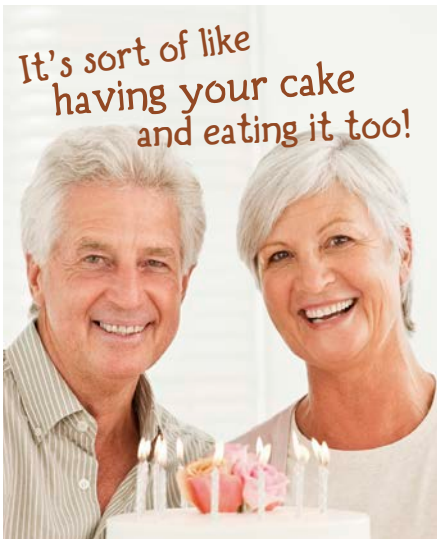
Gifford Myers plowed the way. Northwestern's friends provided the water of prayer and financial support,

and even now God is still making it all grow. Today, Northwestern and many other ministries continue to reap blessings from Myers' legacy of planting.

Former Foundation president Garth Warren observed that *"the soil I was able to cultivate on behalf of the Northwestern Foundation is tremendously fertile because of the great amounts of love and labor that Gifford put into his work during the ten-plus years that he worked so diligently on behalf of our ministry. We are reaping significant financial rewards on a monthly basis. This is in large part due to Gifford's tremendous efforts over the years."*

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In this issue of *Legacy* we will explain the basics and benefits of estate planning. Northwestern's collaborators and friends are essential to Northwestern's mission, and we invite you to partner with us and consider an estate plan today that will reap a significant harvest of eternal value.



## Charitable Gift Annuities

1. Sign a simple, easy contract
2. Generate a fixed income stream for life (higher payouts with age)
3. Receive a high effective rate of return
4. Benefit by tax savings from deduction—bypass of gain on gift part
5. Feel good about supporting Northwestern

Contact David D. Danielson, J.D., at 651-631-5329, or by e-mail at [dddanielson@nwc.edu](mailto:dddanielson@nwc.edu) to discuss creative options for structuring gift annuities based on *your* individual needs and desires.



# INVESTING FOR FUTURE GENERATIONS

For 900 days during World War II, the city of Leningrad was under siege by the Germans. Various reports place the death toll from 670,000 to 1.5 million people; hundreds of thousands of civilians starved to death.

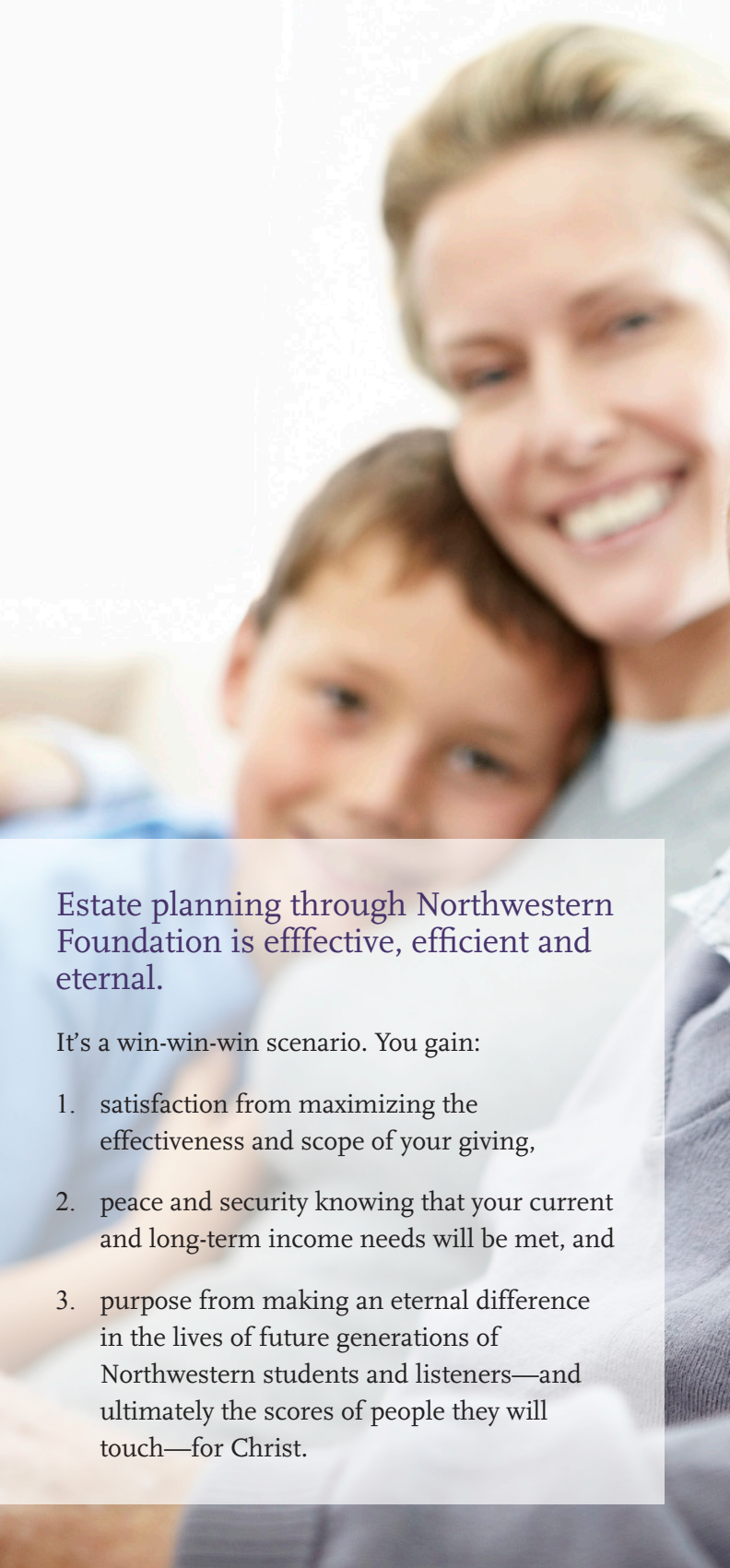
Amid this horrific scene, a group of selfless, forward-thinking, Institute of Plant Industry scientists fixed their eyes on the future. They risked their lives protecting a collection of over 200,000 tubers and seeds. Twelve of those scientists paid the ultimate price; they starved to death rather than eat those life-giving plants and seeds. Few people are familiar with this story or can name even one of those brave scientists, yet that in no way diminishes the significance of their sacrifice. They refused to sacrifice the future on the altar of their immediate for the benefit of future generations.

God's Word also emphasizes the importance of seeds and the value of planning and planting with an eye for the future. Multiple biblical references remind us of the transformational power of the seed of God's Word and the irrefutable law of nature that says we reap what we sow.

You've spent a lifetime "sowing" the seeds of hard work: sacrificing, building and managing the financial resources God has blessed you with. You understand the wisdom of planning for your future day-to-day and long-term financial needs. And even though none of us enjoy thinking about it, there will be a time when you will no longer have need of your resources, so it makes sense to intentionally plan the final distribution of your estate.

The Northwestern Foundation exists to help you plan how to *pass on more than just your wealth*. With minimal planning, you can distribute your estate in a way that makes a final statement about what is truly important to you.

There are many needs and ministries vying for your financial generosity, so we'd like you to consider the benefits of estate planning with Northwestern. As an educational institution, Northwestern is in a position to stay abreast of evolving estate planning opportunities and educate you on better ways to plan. With the

A photograph of a woman with blonde hair, smiling warmly, and a young boy with brown hair, also smiling. They appear to be looking at something together, possibly a book or a document. The image is slightly blurred, focusing on their faces and expressions.

Estate planning through Northwestern Foundation is effective, efficient and eternal.

It's a win-win-win scenario. You gain:

1. satisfaction from maximizing the effectiveness and scope of your giving,
2. peace and security knowing that your current and long-term income needs will be met, and
3. purpose from making an eternal difference in the lives of future generations of Northwestern students and listeners—and ultimately the scores of people they will touch—for Christ.





advisement of your trusted financial advisors, our planned giving officers can help you easily navigate the planning process.

Plus, you already established a relationship with us, and Northwestern's unwavering 110-year-old mission aligns with your values and goals. Just like the Russian scientists, we as believers in Christ can see how our commitment can have future, *eternal* return on investment as people come to Christ and are "... *born again, not of perishable seed, but of imperishable, through the living and enduring word of God*". (1 Peter 1:23 NIV)

## Commemorative Brick Pavers

Located on the campus green side of the Billy Graham Community Life Commons, brick pavers are available for \$1,000 or a two-year monthly commitment of \$42.

If you would like to participate, please visit [nwc.edu/brick](http://nwc.edu/brick), or call 651-631-5139 for more information.

- Honor a loved one
- Encourage students and others with a message
- Connect a name with Northwestern's history



## ESTATE PLANNING BASICS

Estate planning is not a one-size-fits-all concept. There are many different planned giving options. Below are three of the easiest ways to leave a gift from your estate to Northwestern College or your favorite Northwestern radio station:

1. Name Northwestern as a beneficiary to your retirement plan or insurance policy. It's easy and also avoids probate.
2. Name Northwestern in your Will. It's also easy but requires probate.
3. Name Northwestern as a beneficiary in your Living Trust. It avoids probate but is more expensive to set up.

## ESTATE PLANNING BENEFITS

There are several benefits to making an estate plan:

1. Estate planning gifts are the gifts anyone can afford! After you're gone, you won't have any worries about future financial uncertainties or expenses.
2. Make a gift to Northwestern now, and reduce estate and income taxes on assets you pass to your family.
3. Your planned gift through the Northwestern Foundation supports Northwestern's vision to present the truth of Christ to the world. Your gift potentially impacts the souls of people for eternity.

Northwestern's planned giving officers provide confidential, no-fee, no-obligation, charitable estate planning services to explore which giving solutions are right for your unique situation. Our team is here to help you maximize the impact of your gift, minimize your tax consequences and provide the correct legal language.

Will you please consider expanding your relationship with us by including us in your estate plan? For more information, please contact David D. Danielson, J.D., at 651-631-5329, or by e-mail at [dddanielson@nwc.edu](mailto:dddanielson@nwc.edu).

### NORTHWESTERN MEDIA

98.5 KTIS  
FAITH 900  
Minneapolis/St. Paul, MN

KNWS  
LIFE 101.9  
FAITH 1090  
Waterloo, IA

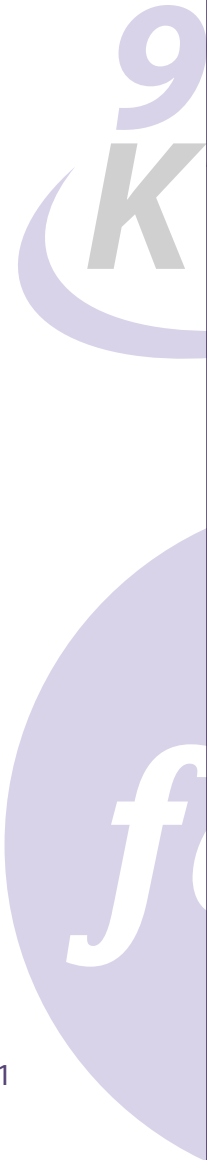
KFNW  
LIFE 97.9  
FAITH 1200  
Fargo, ND

KNWC  
LIFE 96.5  
FAITH 1270  
Sioux Falls, SD

WNWC  
LIFE 102.5  
FAITH 1190  
Madison, WI

KDNW/ KDNI  
LIFE 97.3  
FAITH 90.5  
Duluth, MN

KNWI  
LIFE 107.1 / 96.1  
Des Moines, IA





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TO LEARN MORE ABOUT HOW YOU CAN PLAN FOR THE FUTURE,  
VISIT OUR WEBSITE AT: [NWC.EDU/PLANNEDGIVING](http://NWC.EDU/PLANNEDGIVING)

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

**NORTHWESTERN FOUNDATION**



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