

LEGACY

A FINANCIAL AND CHARITABLE ESTATE PLANNING GUIDE



UNIVERSITY OF
NORTHWESTERN
ST. PAUL

NORTHWESTERN MEDIA



NICOLE MORAN - CHARLOTTE HAUSER MUSIC SCHOLARSHIP RECIPIENT

“You have no idea how your support has affected me. One day I hope to be able to bless another student as you have blessed me.”

Nicole Moran '17

YOU WANT TO CHANGE THE WORLD? START WITH ONE.

Music ministry major Nicole Moran '17 believes God has some ambitious goals for her and that they can only be achieved by first obtaining a world-class education, which happens to be here at Northwestern.

But last year when Moran got a note from Northwestern about the next semester's tuition bill, she began to panic. Despite her pessimism, she prayed God would give her the ability to put her trust in Him: a prayer she admits to whispering frequently. A few days later, God met her need in the form of the Charlotte Hauser Music Scholarship.

“Not only is giving to a college a huge financial blessing to students, you never know how it will affect them, and more importantly, their spiritual life,” says Moran. “Being able to see God's providence and beginning to learn to trust in Him has meant even more to me than the money.”

Moran was never able to meet Rev. Reinhold “Dick” Hauser '51 or his wife, Charlotte (Anderson '49), but through their generosity, Moran witnessed God's faithfulness and provision. “I like to think that was one of the Hausers' goals in supporting people like me,” says Moran, “not only to give and obey Scripture, but to give to strengthen others' relationships with the Father.”

Dick and Charlotte's story with Northwestern starts back during the Billy Graham presidency. They met in Mixed

Chorale directed by future Northwestern President Bill Berntsen. Dick prepared for the ministry, and Charlotte helped establish the Master's Chorale Trio that had a weekly live broadcast on KTIS and was part of early radio rallies.

Married in 1949, the Hausers went on to serve four churches from 1950–75 in Minnesota, Nebraska, Colorado and Kansas, during which time they raised three children. In 1975, Dick was appointed



CHARLOTTE (ANDERSON '49) AND REINHOLD "DICK" '51 HAUSER FROM THEIR NORTHWESTERN DAYS

the Northern California/ Nevada district superintendent for the Evangelical Free Church of America, a role he held for 21 years.

Known as a compassionate, wise and caring pastor, Dick never lost his love for learning as he read books about Bible doctrine well into his 80s. Char never lost her love for music. She directed children's and adult choirs at churches and retreats, performed solos at special services and events, played piano and arranged music. Together Dick and Char led

domestic and international tours to Canada, Europe, the Mideast and Africa.

When Charlotte passed away in 2011, the Hauser family established a scholarship in her name as a way to honor their beloved family member and directly impact Northwestern students.

Last May, Dick passed away at the age of 87, but his influence on family, friends and Northwestern students lives on. Over the years, the Hausers worked with Northwestern's planned giving team to take advantage of effective estate planning strategies such as scholarships and a Northwestern gift annuity. Making time to learn about planned gifts allowed the Hausers to save on taxes, generate tax-free income for life and help students for years to come, even though they have both retired to their heavenly home.

Moran is just one student touched by the lives of Dick and Charlotte. "If I had the opportunity, I would thank them for their thoughtful, selfless giving, their passion for others and their Christ-likeness," Moran said. "One day, I hope to be able to bless another student as they blessed me. After all, one affects another who affects a thousand. You want to change the world? Start with one."

NEW INTERACTIVE ESTATE PLANNING WEBSITE: ANSWERS AT YOUR FINGERTIPS

Now there's a new way for you to learn about estate planning strategies—at your own speed and in the privacy of your own home. Here are just a few options available on Northwestern's new planned giving website:

- Request a free Wills Guide/Planner
- Download bequest forms and bequest language
- Sign up for the free E-newsletter
- Read encouraging stories about Northwestern alumni, friends and donors
- Learn about gift options that could save on taxes and generate tax-free income

Visit us at unwsp.edu/plannedgiving

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NORTHWESTERN GIFT ANNUITIES: SERVE YOURSELF WHILE SERVING OTHERS

There are few things in life we can do for ourselves that also benefit others. A Northwestern gift annuity is one of them. It is a simple contract between you and Northwestern, where you agree to donate a sum of money. In return, we agree to pay you a fixed percentage of that amount every year for as long as you live.

Funding a gift annuity is simple:

1. Write a check
2. Use a credit card
3. Transfer stock

Northwestern will provide you a detailed illustration showing:

- Your personal payment rate
- Your income tax deduction for this year
- Your capital gains tax savings

To learn more about how you could personally benefit from a Northwestern gift annuity or many other types of planned gifts, visit our new interactive website at unwsp.edu/plannedgiving or contact David D. Danielson, J.D., at 651-631-5329 or dddanielson@unwsp.edu.

Learn more about gift annuities online at unwsp.edu/incomeforlife.

Benefits:

- Northwestern pays you a fixed income for life based on current charitable gift annuity rates that are often higher than yields generated from CDs or stocks.
- Age matters—the older you are, the higher the income payout you will receive.
- Receive an immediate charitable deduction for your gift and possibly a prorated bypass of capital gains for annuities funded with appreciated assets.
- Each income payment you receive will be partially tax free.
- This irrevocable transfer of assets is not included as part of your estate (reducing death taxes).
- Income continues for life (or through the life of the survivor, if a two-life annuity).
- Choose to defer your payments until a later date when you may no longer be earning an income and are in a lower tax bracket.
- Any remaining funds left in the gift annuity go to further Northwestern's mission as designated by you.

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 us online, or call 651-631-5139 for more information.

unwsp.edu/brick

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