

THE HERITAGE CIRCLE

is a special group of generous individuals who have named The University Foundation, California State University, Chico as a charitable beneficiary in their will, living trust, or other type of planned gift arrangement.

When you designate The University Foundation, California State University, Chico as a charitable beneficiary of your estate plans, you become a valued member of THE HERITAGE CIRCLE.

It Began With A Gift

In 1887 General John Bidwell, pioneer, statesman, and founder of Chico, donated eight acres of his cherry orchard, and construction began on the Chico Normal School. John and his wife, Annie, realized the importance of providing the citizens of California with opportunities for higher education...*and so began the legacy.*

Our Annual Luncheon

Each year, you can help us celebrate the continuation of this legacy with a unique luncheon event recognizing all members of THE HERITAGE CIRCLE. We would be honored by your attendance.

Today Decides Tomorrow

Giving with a purpose is the heritage of the University to this day.

Today's 15,000 students hail from 39 states and 48 nations. The campus has grown from the eight acres to more than 119.

Although the original Normal School building is gone, today's campus still reflects the beauty and tradition of the early years.

John and Annie Bidwell's vision is thriving in the 21st century. Won't you join us in this vision? You can contribute to a brighter tomorrow for our students in the true tradition of the Bidwells' original gift and their dreams.

We call it "giving forward."

Philanthropic Objectives

The friends of the University have come to appreciate the broad range of valuable services we provide. The programs of CSU, Chico are not only educational and scientific, but also include community health, social services, cultural enrichment, economic development, and many other fine projects. Dedicated contributions to these programs are a donor's way of helping to further their own values and vision for shaping the future.

Financial Objectives

The best gift plans improve the donor's financial and tax situation. For example, planned gifts designed for life-income allow you (and/or another beneficiary, if you wish) to receive an income flow from the investment of the assets you have donated.

Consider these advantages of gift plans:

- Current income tax deduction
- Avoidance of long-term capital gains
- Increased income

An added bonus of planned gifts is that they may allow benefits for your heirs as well. Without eroding the estate, planned gifts may cut the taxes imposed on it. That's why gift planning is such a vital part of another process—estate planning.

Your Giving Options

We understand that the financial needs of your family come first. With our gift-planning options, everyone wins. The University Foundation provides for your needs now, and your gift provides for the University later. We encourage you to explore the possibilities and opportunities for creative gift planning with your legal and tax advisors. We can help you to create a plan that suits your personal circumstances and blends your specific philanthropic interests with your financial and tax-planning goals.

PLANNING YOUR ESTATE

Setting Estate Planning Goals

In setting goals, first ask yourself *who* you want to benefit. Your number one concern may be your family. They might have to face new and heavy burdens without you.

There are important questions to answer:

- How can you keep taxes and administration costs to a minimum so that your family receives your assets intact?
- How can you increase your income and reduce capital gains taxation?
- How much will your heirs actually realize from your estate?
- What will happen to any business enterprise in which you have an interest?
- Are there charitable organizations you favor that could benefit from your estate planning?
- Can you leave a legacy that will reflect your personal values for the future generations and your community?

An Estate Plan That Works

Estate planning is deciding what will happen to your possessions after your lifetime. You may also consider transferring your *values* to the next generation, as well as your valuables.

Almost everyone needs an estate plan. Even in a modest estate, it is important to arrange for careful handling and disposition. Perhaps the best reason for making an estate plan, however, is that it gives you the peace of mind that you're doing all you can to benefit those you care about most.

For further information or confidential assistance in these personal matters, please contact

Gary W. Salberg, MSW
*Director of University Development
for Major & Planned Gifts*
University Development
CSU, Chico
Chico, CA 95929-0155

Tel. : 530-898-5297
Fax: 530-898-4747
E-mail: gsalberg@csuchico.edu
Web: www.csuchico.edu/url

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California State University, Chico
Chico, California