



IN THIS ISSUE:

- As Dependable as the Sunrise
- Sunshine for Every Season
- What a Beautiful Day

Let the *Sunshine* In

Richard and Ardis McCready Let Their Light Shine on our Scholarship Program

Growing up in Cuba and Enderlin, N.D., during the depression, Richard '49 and Ardis (Severson) '47 McCready had a tremendous respect for life, our state and our country. They believed that life-long learning is a necessity and that is what enabled them to meet every challenge they encountered.

I was very fortunate to meet and get to know Richard and Ardis on several occasions at their home in Sun City, Ariz. They were special people in every way. They were well educated, had traveled the world over several times, yet very humble and full of everyday common sense. I thoroughly enjoyed our visits. They had so much to offer in terms of insight, and a thoughtful analysis of the issues of the day. I would come away from those visits inspired.

The McCready's wanted to give something back to future generations at VCSU and prior to their passing, they established the McCready Scholarship Fund in 2004. Each McCready Scholarship recipient receives full funding for tuition, fees and books. The scholarship is re-awarded annually for up to four years to scholars who continue to meet the scholarship criteria. At the time the scholarship was established, it was the largest gift in the history of Valley City State University at over \$1,400,000.

The actions of the McCready's nearly 20 years ago, live on today. Their impact on the students of today and tomorrow shines on in perpetuity. Each and every year, several students at VCSU will benefit from their thoughtfulness and generosity. Their legacy is in place and is a beacon of light and hope.

You too, can shine your light at VCSU. For further information, contact the VCSU Foundation Office at 701-845-7203 or visit us on the web at vcsualumni.org.

Larry Robinson '71, Executive Director for University Advancement

As Dependable as the *Sunrise*

There are few things in life as dependable as the sunrise. Did you know that Life Insurance Gifts are one of them? Let's shed some light on the amazing benefits of a life insurance gift so you can learn how to share your warmth.

Options for Life Insurance Gifts

There are a variety of charitable plans to consider

A gift of your policy

If you own a life insurance policy that is no longer needed for its intended purpose, a gift of life insurance can provide immediate benefits for you. If you decide to make a gift of your policy today, you will receive an income tax deduction.

Annual gifts to pay premiums

A further option is to make annual gifts to us that can be used to pay the premiums on maintaining the gifted policy. You can receive an income tax deduction for each year you make a gift to us.

Naming us as a beneficiary

If you are like many people, you may not yet know if your life insurance policy will be needed and you would like to preserve your options. Another idea to consider is maintaining your existing life insurance policy during your lifetime and naming our organization as a beneficiary. Your insurance company can provide you with a change of beneficiary form that will permit you to name our organization as the sole beneficiary or as the beneficiary of a percentage of the policy proceeds.

Creating a new policy

If you don't currently own a life insurance policy and wish to help further our mission, you can create a new policy, name the VCSU Foundation as sole beneficiary and give ownership of the policy to us.

You will receive an income tax deduction for your gift to us. Life insurance premiums can be surprisingly low. If the policy is not paid up, you can send us a donation for the amount of the premium each year and receive an annual income tax deduction for each of those gifts, as well.

Learn more

There are many ways you can help us and benefit! Please contact our office to learn more about gifts of life insurance and other ways you can help further the mission of our organization.

In addition to the satisfaction of helping our cause, the following gifts of life insurance may provide specific tax benefits.

Option	Benefit
Gift of existing policy	Income tax deduction
Annual gifts to cover premiums	Annual income tax deductions
Life insurance beneficiary designation	Estate tax deduction
Gift of new policy	Income tax deduction

Sunshine

for Every Season

The sun will rise 365 times this year. Each sunrise will be different but also the same. Some of those days will be holidays. Some, birthdays. Others will be days spent with friends, and some may be on a vacation. Yet it is always the same sun, always there to provide warmth and light.

As predictable as the sun rising, a good estate plan is there for you every day, ready for whatever happens.

If you do not have a plan, or it's been a few years since you've looked at the one you have, consider all the benefits that come from having a well-thought-out, current plan:

- You provide for your spouse, family and loved ones.
- You manage your hard-earned assets rather than them managing you.
- You maximize tax savings so you can direct more to those you love.

Best of all, when you have a plan, you have one thing that is as dependable as the sun climbing on the horizon: peace of mind. You can go to bed every night knowing you have done the right thing and no matter what happens, your plan will carry out your wishes tomorrow.

We have a free planning guide to give you a great start on creating or revising your plan. Enjoy the reliable, predictable peace of mind you so richly deserve. Don't be like many people who prefer to live in the dark and never plan.



The late Dr. John F. Keller '55, VCSU professor emeritus, left a portion of his estate to the VCSU Foundation.

Don't leave your family in the dark. Give them and you the light that comes from having a plan.



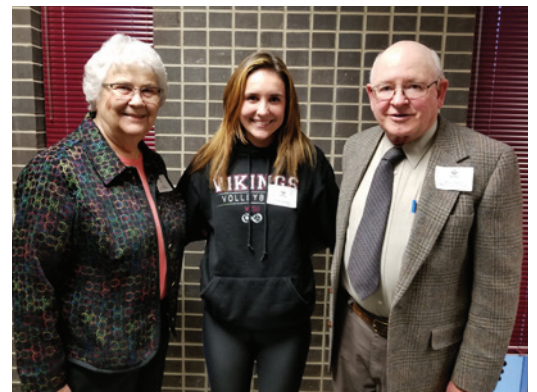
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What a *Beautiful Day*

If you have done well in the stock market, then you might be considering the tax consequences of selling your stock.

Keep the good feeling going by never selling your stock!

If you give cash to our mission, consider giving stock instead. By transferring your stock to our organization, you receive an income tax deduction for its current value but pay no capital gains on the transfer. Always check with your financial planner and tax adviser first to see how they can help you have a beautiful day.



Joy and Roger Rand (VCSU professor emeritus) transferred stock to establish the Roger and Joy Rand Scholarship. They are pictured with one of their scholarship recipients, Taylor Balkan.