



the TAMARISK SOCIETY

Transforming the Lives of Future Generations | Spring 2013

THE MESSAGE OF THE TAMARISK TREE

What Kind of Person Plants a Tamarisk Tree?



IN GENESIS 21:33, WE ARE TOLD THAT ABRAHAM PLANTED A TAMARISK TREE AFTER THE RATIFICATION OF A COVENANT WITH ABIMELECH. Tamarisk trees are known for their stamina and long life.

Mature trees can live more than 100 years. Their dense leaf cover provides shade from the sun and heat. Planted by the well Abraham dug, this tree and its offshoots would likely produce a wonderful oasis, a grove of shade and rest, in addition to serving as a witness to the oath that was made there.

There is something admirable about a tree planter.

Tree planters do their work for the benefit of others. They are people not given to instant gratification, but who take delight in future enjoyments, even the future enjoyments of those they may never know. Abraham planted a tree that was hardy, nearly indestructible and long-lived. What kind of man plants a tree like that? A man with a vision. A man whose eyes were not on the present but fixed on the future. A man who seeks to gain an eternal perspective. A man who wants to point others to God.

As people of God, let us be planters of trees.

Planters of trees care about their neighbors and care about the next generation. They are people with a vision for the future. In the pages that follow are descriptions of many ways in which you can plant a tree for the kingdom of God through OBU. Let's join those who have gone before us and plant some trees together!

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A gift of a percentage of your estate, after all other bequests to your loved ones have been fulfilled, ensures that the size of your gift will remain proportionate to the size of your estate, no matter how it fluctuates over the years. Even a gift of 5 to 10 percent of your estate can make a big difference to us.



DO YOU WANT TO HELP, BUT CAN'T RIGHT NOW?

Consider Including a Gift to Us in Your Will or Living Trust

IF YOU BELIEVE IN OKLAHOMA BAPTIST UNIVERSITY but don't want to part with money today, a gift in your will or trust may be the donation option you've been looking for. It has these benefits:

- **Simplicity.** Just a few sentences in your will or trust are all that is needed. Return the enclosed survey to receive wording you can share with your attorney to complete your gift.
- **Flexibility.** Because you are not actually making a gift until after your lifetime, you can change your mind at any time.
- **Versatility.** You can structure the gift to leave a specific item or amount of money, make it contingent on certain events, or leave a percentage of your estate to us.
- **Tax relief.** When you make a gift to the university – a qualified charitable organization – in your will or trust, your estate is entitled to an estate tax charitable deduction for the gift's full value.

Why Leaving a Percentage Makes Sense

When planning a future gift, it's sometimes difficult to determine what size donation will make sense. Emergencies happen, and you need to make sure your family is financially taken care of first. Including a gift of a percentage of your estate or a percentage of your residual estate ensures that your donation will remain proportionate to your estate size, no matter how it fluctuates over the years.

Let Us Know

If you have already included a gift to the university in your will or trust, please notify us by returning the enclosed survey. That way we can ensure that your gift will be used exactly as you intend. Plus, it would be our honor to thank you for your gift.



Contact us today to learn more about remembering
Oklahoma Baptist University in your will or trust.



WHY HAVE A WILL?

REGARDLESS OF YOUR LIFE CIRCUMSTANCES OR ESTATE SIZE, YOUR WILL IS PERHAPS THE MOST IMPORTANT DOCUMENT YOU WILL CREATE.

It expresses your values and also effectively provides for the people and charitable causes important to you. If you've been putting it off, here are eight important reminders why you need a will.

1. Without a will, your state's laws – not you – determine how, when and to whom your property is distributed.
2. You can reduce (or maybe even eliminate) future estate taxes.
3. You can name your executor (a person, bank or trust company you choose to personally represent you) to manage and settle your estate.
4. You can designate beneficiaries for items such as heirlooms, art, jewelry or real estate.
5. You may create trusts to provide for your spouse, children and others.
6. Through a “pour-over” will, you can transfer leftover assets to your living trust.
7. You can support Oklahoma Baptist University through a gift in your will, which is simple, flexible and revocable at any time.
8. You can designate the guardian for dependents under your care.



Important Reminder

If you already have a will, make sure it's up-to-date.

Life changes such as grown kids; births, deaths or marriages; increased estate value; or a move to another state should be a trigger to meet with your estate planning attorney to review your will.

3 SIMPLE WAYS TO TAKE A CLOSER LOOK

Now that you're done looking over this issue of our newsletter, do you find yourself wondering what to do next? Don't worry – get started with these three simple steps.



RETURN the enclosed survey today to get your FREE guide ***Make Your Final Wishes Come True.***



GO TO our website at www.okbu.edu/advancement/gifts-estateplan.html to learn more about whether a gift in your will is a good option for you, or to find our suggested gift language for your will.



CONTACT us with any questions you have about supporting Oklahoma Baptist University, at no obligation, of course.



YOU CAN HELP

8 Donations and Their Benefits

TYPE OF GIFT	YOUR BENEFITS	OUR BENEFITS
CASH	Income tax deduction now	Immediate use for our most pressing needs
SECURITIES	Income tax deduction now; tax elimination on long-term capital gain	Immediate use of securities or their sale proceeds
PERSONAL PROPERTY FOR RELATED USE BY US	Income tax deduction now; tax elimination on long-term capital gain	Immediate use of property
REAL PROPERTY	Income tax deduction now; tax elimination on long-term capital gain	Immediate use of property or its sale proceeds
LIFE INSURANCE POLICY	Current and possibly future income tax deductions	Immediate use of cash value or ultimate use of policy proceeds
LIFE ESTATE IN HOME OR FARM	Continued use of property; income tax deduction now; tax elimination on long-term capital gain	Ultimate use of property or its sale proceeds
ANNUITY TRUST OR UNITRUST	Life income; income tax deduction now; up-front tax elimination on long-term capital gain	Ultimate use of trust assets after your lifetime and that of any other beneficiary you choose
BEQUEST	Continued ownership and use of all assets; flexibility to change your plans	Ultimate use of gift



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