

# Keystone College

# ADVISOR

Spring 2015

A publication promoting the goals of the Evergreen Society

## Terry and Ken Wise Find a Home at Keystone

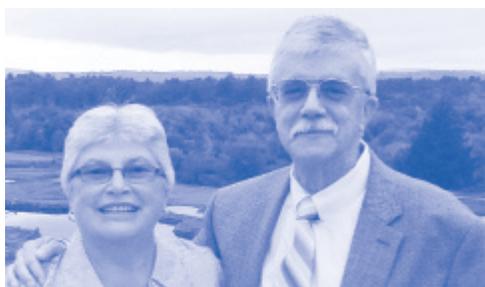
Although she has been a Keystone College faculty member for 20 years, Terry Wise jokes that she can never really retire, at least not without spending quite a bit of money.

"If I retire, I'll have to go out and buy a completely new wardrobe. Everything I own now is Keystone blue and orange," she jokes.

Terry, associate professor and curriculum coordinator of Keystone's Sport and Recreation Management program, has proudly worn her blue and orange since coming to Keystone's campus in 1995.

"I grew up in northern New Jersey and went to college near Philadelphia. When I came to Keystone, I knew I was home. I loved this College and this community that first day, and I've felt the same way each day since then," she says.

Terry and her husband, Ken, a retired engineer



Terry and Ken Wise, members of the Evergreen Society, have considered Keystone College home for over 20 years.

who has also grown to call Keystone home, have shown their gratitude to the College by including Keystone in their estate plans. Because of their thoughtful gift, Terry and Ken are now members of Keystone's Evergreen Society.

"We always want to be a part of Keystone, and Keystone will always be a part of us," Ken says. "This College just means that much to us."

Terry realizes including Keystone in her family's estate plans made financial and tax sense, but it was also the right thing to do on a personal level.

"This College has become an integral part of our lives," she says. "We want to do

everything we can to help future students have the educational experience that is so unique to Keystone."

Terry started her career as director of athletics before becoming a full-time faculty member. She

finds it very satisfying to keep in touch with her former students to learn more about their professions and families.

"Over the years, it's really been amazing to see my students grow and develop, not just in their careers but in their lives," Terry says. "I've gone to their weddings and celebrated the birthdays of many of their children. In some ways, it's like I have hundreds of kids because I care about them so much. That can only happen at Keystone. It's what makes this place so special and why we want to leave a part of our legacy to Keystone College."

### Evergreen Society of Keystone College

Anonymous (10) **Two new since last issue**

Marcelo '56 and Betty Alvarez  
Professor Anita S. Appleton\*  
Lester R. Bahr '89, CPA  
Leroy H. Baker, Jr. '43  
**Eugene Barashes '54**  
Susan S. Belin  
Harlin and Julie W. '55 Blevins  
John A. Bonk '47\*  
George\* and Jean Brick  
Dale Paula Carlsen '63  
Marilyn Costa  
Lewis deWitt '49 and  
Betty Vaughn Davis\*  
Thomas W. '52\* and  
Charlotte M. '53 Davis  
Joseph F. '36\* and  
Ethel H. Decker  
Dr. Jack '37\* and Beatrice Donis  
Caroline C. Donovan '48\*  
Jeffery W. and Mary L. Graham\*  
Donald T. Haman '50  
Charles J. '57 and  
Anne S. Hughes  
Dr. Michael C. Illuzzi  
Virginia Chambers Illuzzi\*  
Arthur E. '53 and  
Janet H. '53 Imdorf  
Curtis G. '52 and  
Margaret H. James  
Robert L. '57 and  
Mary Lu '59 Kagler  
Byron Kline '62  
Salvatore '83 and  
Marcia LaRusso  
Martin I. Markowitz  
Jack L. Middleton '50\*  
Hal W. Miller '57  
Dr. Harry K. and Peg Miller\*  
Willie P. Miller '57  
Paul Minnich  
James A. '65 and  
Rosemarie Morgart  
John S. Morrison, Jr. '67  
Wilbur E. Myers\*  
Susan J. Nathan, Ph.D. '65  
Rev. Frederick W. '60\* and  
Jane Oleck  
Kathleen H. Pogue '66  
Kenneth and Letha Reinheimer  
Phyllis A. Russell '67  
John G. Schlager '50\*  
The Hon. William W.\* and  
Mary L. Scranton  
Todd Anthony Sloan  
Gareth H. Sorrell  
Robert H. Stephens '51\*  
David and Joyce Tressler  
David S. Vipond\*  
William and Barbara Walters  
Charles L. Werner '50\*  
Ilene G. White  
Ralph M. Williams '48  
**Ken and Terry Wise**  
Florian and Gene Brislin ZaBach\*

\*Deceased  
New members since last issue in bold

You can leave a part of your legacy at Keystone College, too. Please contact Donna Clemens at (570) 945-8155 or donna.clemens@keystone.edu to find out how.

# A Resolution You Must Keep

## Take Control of Your Estate in 2015

Every year, we ritually make resolutions to improve our lives—exercise more, be on time, put more money into our savings accounts. While some resolutions are more critical than others, updating or creating your estate plan is one promise you must keep.

### What Happens if You Don't Have a Will?

If you die without a will, the laws of the state where you reside will determine how your property is divided among your closest surviving relatives. If you have a spouse and children—or are remarried with stepchildren—they may have to share part of your estate in proportions you wouldn't have wanted. This can lead to family squabbles and serious financial consequences for your loved ones.

In addition to a will, there are a few other essential documents you should have to round out your plan. See the checklist, right.



### DID YOU KNOW?

You can easily support Keystone College with a gift in your estate plan. Contact us at (570) 945-8155 or [donna.clemens@keystone.edu](mailto:donna.clemens@keystone.edu) to learn about your options today.

### ✓ Estate Planning Essentials

TOOL	✓	WHY YOU NEED IT
<b>Will</b>	<input checked="" type="checkbox"/>	The cornerstone of your estate plan, this document ensures your assets will be distributed exactly as you intend.
<b>Trust</b>	<input type="checkbox"/>	You can make special arrangements for the management of your assets for yourself and others. Trusts can shelter assets for a surviving spouse and benefit heirs and charitable beneficiaries.
<b>Living will</b>	<input type="checkbox"/>	This document allows you to articulate your wishes concerning heroic, life-sustaining measures.
<b>Durable power of attorney</b>	<input type="checkbox"/>	You can designate a trusted individual to handle legal and financial matters on your behalf.
<b>Health care power of attorney</b>	<input type="checkbox"/>	If you are unable to make health care decisions, this document stipulates who will make those decisions on your behalf.

*Note: If you left any boxes unchecked, you should meet with your estate planning attorney as soon as possible.*



### One of the Best for Our Vets

*Military Advanced Education* magazine named Keystone College one of the top military-friendly colleges in the nation. The designation honors Keystone as one of the best schools for current or former members of the military to begin or continue their education. The College has also been listed as one of the top schools for veterans and military service members by *G.I. Jobs* magazine and *U.S. News & World Report*.



## Online Accounting Program Ranks Nationwide

Keystone College has been recognized for offering one of the nation's best online accounting programs by Affordable Colleges Online (ACO). The site listed Keystone's online accounting major as the 20th best online accounting program after evaluating hundreds of programs nationwide. The online accounting programs were ranked according to a variety of metrics, including cost, student-teacher ratio, graduation rate, financial aid and professional accreditation. ACO is sponsored by the Affordable Colleges Foundation, an organization that provides data and information about affordable higher education programs.

## Q&A: Remember Us in Your Will or Living Trust

Having a will or living trust allows you to protect the people you love most even after you're gone. What you may not realize is that these documents also offer an opportunity to continue your support of Keystone College into the future.

Here are a couple of common questions about using your will or trust to make a gift, along with helpful answers.

### Q. How do I make my gift?

**A.** The process of making a provision in your will or trust for Keystone College is easy. Start by contacting Donna Clemens at (507) 945-8155 or [donna.clemens@keystone.edu](mailto:donna.clemens@keystone.edu) to request official wording for the gift. Then, ask your estate planning attorney to include the wording when you create your will or trust. If you already have a will or trust, simply ask your attorney to draft a codicil or an amendment to the existing document.

### Q. What are the benefits?

**A.** As mentioned above, a gift in your will or trust is easy to complete. Some other benefits include the following:

- You can leave assets without worrying about whether you will need them to live on because you won't actually be giving them away until after your lifetime.
- There are a number of ways to make your gift—you can give a specific item, an amount of money, a gift contingent upon certain events or a percentage of your estate.
- Your estate is entitled to an unlimited estate tax charitable deduction for gifts to Keystone College.

✉ Have you already included Keystone in your will or trust? Let us know by returning the enclosed survey today.



## Learn More in Our FREE Guide

Return the enclosed survey to receive *Extend Your Impact* today. You'll find additional details that will help you decide whether a gift in your will or trust is right for you. Act now because we have a limited supply.

# Keystone Now Offering Master's Degrees

## For the First Time in Its History, Keystone College Introduces Master's Classes

Keystone recently received permission from the United States Department of Education and the Pennsylvania Department of Education to begin master's level programs in accounting and early childhood education leadership, the final approvals needed before introducing the courses.

"This is truly a monumental step in our history and signals our continued progress as we expand the benefits of a Keystone education to more students in more ways," says Keystone College President David L. Coppola, Ph.D.

Classes for the two master's programs were offered in the 2014-2015 spring semester beginning in January. The accounting degree is offered online and the educational leadership degree is available in a hybrid format, featuring both online and classroom instruction.

Keystone currently offers bachelor's degrees in both accounting and education. The new master's programs are beneficial to Keystone students wishing to continue their education to the graduate level, students graduating from regional colleges and universities, and to those looking to receive a graduate degree.

"Our new master's programs will offer students opportunities to expand their professional horizons by obtaining a top-quality, graduate level education," says Karen Yarrish, Ph.D., dean and vice president of academic affairs. "We welcome inquiries by



Marking a milestone in Keystone College's proud 147-year-history, the College now offers two master's degrees. For more information, visit [www.keystone.edu](http://www.keystone.edu) or call 1-877-4COLLEGE.

those who have already obtained their bachelor's degrees and may be working professionally as well as from current students who would like to continue their education on a graduate level."

● Anyone seeking information on the new graduate programs should contact the Keystone College Office of Admissions at [admissions@keystone.edu](mailto:admissions@keystone.edu) or 1-877-4COLLEGE.

**Keystone  
College**

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### Evergreen Society Mission Statement

The Evergreen Society was founded in 1993 to honor individuals who have made a planned gift to Keystone College. The Evergreen tree, after which the Society was named, represents continuing life and growth. Similarly, the Evergreen Society provides alumni and friends with an opportunity to leave a legacy through an unrestricted gift to Keystone College, or by supporting worthy programs of special interest. Gifts in the past have helped create educational opportunities for today's students and future generations of Keystoneians.