Born in 1899, Howard M. “Howdie” Kirk left the family farm near Bozeman, Montana, as a teenager, fudging his age on the enlistment papers to join the Navy at the start of World War I. His service on a gunboat cost him his hearing but opened a door of opportunity: A new system of veterans’ benefits offered college scholarships to disabled servicemen. Kirk enrolled at Stanford to study geology.

As a student, Howdie found a mentor in Cyrus Fisher Tolman, a popular professor of economic geology. Tolman was a veteran of the Spanish-American War and a graduate of the University of Chicago. Stanford’s second president, John Casper Branner—himself a renowned geologist—recruited Tolman to the faculty in 1912. Under Tolman’s direction, Stanford’s summer field geology course became a national model for introducing college students to the subject. He wrote the first authoritative textbook in English on groundwater hydrogeology; it remained the standard in the field for years. Like many of Tolman’s students, Howdie stayed in touch with the professor over the years—even though Howdie’s own career took him far away from the Farm.

After a stint as a surveyor for the state, Howdie found work as an explorer for the petroleum industry. It was the perfect job for a young man with scientific training and a sense of adventure. His work took him to remote outposts in countries around the world, including Mexico, Guatemala, and Turkey. In 1937, he led the first geological survey of Afghanistan. Eventually he returned to the states and settled in Texas, retiring from a management position at the Atlantic Refining Corporation in 1964. He always kept a strong connection to Stanford, coming back often to attend Big Game and to visit old friends.

Howdie Kirk’s biography epitomizes the frontier spirit of Stanford’s early days: a man from humble beginnings whose adventures as an explorer-scientist brought him prosperity in his later years. When it came time to think about his legacy in philanthropic terms, he used a giving strategy that took care of both his family and his alma mater, eventually bringing 100 years of Stanford history full circle in a newly endowed professorship.

He established a charitable remainder unitrust that would provide for his wife and daughter after his death, with the remainder going to Stanford at the end of the last beneficiary’s life. The Office of Development helped him draft the terms of the eventual gift so his wishes would be clear years into the future, and so the university would have some flexibility in case the purpose he requested was no longer feasible by the time Stanford received the gift.
Howdie’s daughter, the last surviving beneficiary of the trust, passed away in 2005, leaving the trust’s remaining assets to Stanford. As Howdie had requested in his trust agreement, the gift established the Cyrus Fisher Tolman Professorship in the School of Earth Sciences. The school also carried out his wish that the chair be held by someone whose research—like Tolman’s—focuses on groundwater: Steven Gorelick, MS ’77, PhD ’81. Gorelick leads Stanford’s Hydro Program, which continues to increase scientific understanding of underground water systems and seeks sustainable solutions for human use of fresh water. “The scale of our investigations has grown, and the analytic tools at our disposal have advanced,” Gorelick wrote in an essay commemorating the professorship, “but the issues we study follow those faced by Professor Tolman almost 100 years ago.”

#### A Responsibility to the Next Generation

Alumni aren’t alone in creating lasting legacies on campus. Although neither attended Stanford, both Doris and Arnold Wong maintained a close relationship with the university over the course of 40 years, culminating in a bequest to the School of Medicine that endowed the Doris and Arnold Wong Medical Scholarship Fund. The fund is a fitting legacy of their commitment to medical education and their leadership in “putting your money where your mouth is,” as they both liked to say.

A native of Oakland, California, Arnold Wong graduated from the Boston University School of Medicine in 1959. Following his internship and residency, he returned to California with his family and set up an otolaryngology practice in Fremont. Doris Wong grew up in Oakland and graduated from Armstrong College in Emeryville, California, with a bachelor’s degree in business. Her strong business acumen made her a driving force behind Arnold’s successful medical practice.

Doris and Arnold Wong’s relationship with Stanford began in 1968, when their daughter Adrienne became a patient at Stanford Children’s Convalescent Hospital (now Lucile Packard Children’s Hospital at Stanford). Adrienne died on Christmas Eve of that year from complications of viral encephalitis. Thereafter, at Christmastime, the Wongs would hand-deliver a case of fortune cookies to the hospital for the nursing staff along with an annual contribution in Adrienne’s memory.

Their bond with Stanford was further strengthened when Dr. Wong became a clinical instructor at the School of Medicine. He enjoyed the opportunity to mentor medical students while staying current with medical advances in his field. He also cherished the lifelong friendships he made with his Stanford colleagues in the Department of Otolaryngology. “Arnie was the consummate doctor … a formidable teacher of residents and young faculty,” writes Willard Fee, Jr., an Edward C. and Amy H. Sewall Professor in the School of Medicine. “He seemed to always have a smile on his face, and he laughed frequently. His work was all about his patients. [But] he loved his wife and children even more, extolling their positive attributes whenever the situation would allow it. ‘Did you know about Doris’s investing expertise?’ or ‘Amber did this’ and ‘Arnie Junior did that.’ We all loved him and miss his laugh.”

Both Doris and Arnold believed that practicing physicians had a shared responsibility to help educate the next generation of medical students. In reference to his support of medical school scholarship programs, Dr. Wong once wrote, “It is with a deep sense of pleasure and gratitude that I make this pledge, because I owe part of my success in life to those who had faith in me and helped me gain the necessary tools while I was at Boston University School of Medicine.”

Thanks to the scholarship fund their bequest created, their commitment to medical education continues to benefit Stanford’s students. Long Nguyen, MD ‘12, who earned his undergraduate degree at the University of California at Los Angeles, is the current recipient of the Wong Medical Scholarship. He chose Stanford for the reputation of its faculty and its proximity to his family in San Jose.

“I would have come here regardless,” he says, “but Stanford’s financial aid package is the most competitive of any school I was admitted to. I am greatly appreciative of the kindhearted people that make it easier for students like me to fulfill my dreams, and I fully intend to pay it forward when I am able to.”
If your estate is likely to be subject to the federal estate tax, 2009 is a good time to review your plans. This year, the federal estate tax exemption jumped to $3.5 million per individual ($7 million per married couple) and the top rate dropped to 45 percent. Current law will eliminate the estate tax next year and resurrect it in 2011, but some legislative proposals would keep the 2009 rules in place indefinitely. (See “Tax Tips,” back page.) Meanwhile, the federal gift tax exemption limiting lifetime taxable gifts to non-spousal family members and other individuals remains fixed at $1 million. Even if you do not expect your estate to incur federal taxes, this may be a good time to review your plans to avoid unintended results if your assets or personal circumstances have shifted since your last review.

It is understandable if you feel paralyzed by the uncertainty of the federal estate tax and the overall economic climate of 2009. In times like these, however, thoughtful and flexible planning is more critical than ever. For example, plans commonly divide the estate among beneficiaries based on formulas or amounts that could produce unexpected results depending on the actual estate tax rules or value of estate assets at death. Moreover, since the current estate tax is likely to remain in effect, you may wish to reduce your taxable estate and maximize the benefit of your wealth for your family and your favorite charities. Whether your plans are simple or complex, Stanford’s gift planning experts can help assess whether they will meet your personal and philanthropic goals.

As always, gifts to Stanford during life or at death can reduce or entirely eliminate your estate tax bill. If you want to ensure first that you provide for your family or others, our collective experience in charitable gift planning can help you customize provisions to address your concerns. For example, instead of specifying a dollar amount to Stanford, you could create a bequest defined as a percentage of your estate; a division into parts that adjusts the final fraction based on the total number of beneficiaries; a formula amount tied to your other objectives; or a tiered bequest to prioritize order of payment—all designed to safeguard your priorities and peace of mind. You can also create charitable remainder or lead trusts to share benefits between your loved ones and Stanford. (See page one story on Howdie Kirk.) Each of us in the Office of Planned Giving is pleased to offer you and your advisors the benefit of our experience in developing tax-efficient plans to honor your goals and intentions.

Gift Planning Glossary

**bequest intention** (bī-kwēst’ în-tên’shən) noun. An indication by a donor to Stanford that she or he has included a gift for the university in her or his estate plan, through a provision in her or his will, living trust, IRA, retirement plan, insurance policy, or charitable remainder trust.

Recent Estate Gifts

Stanford is grateful to the generous alumni and friends who have remembered the university in their estate plans. These gifts make a difference across campus. A sampling of recent gifts received from estates appears below.

**ROBERT E. BERNARD, MBA ’49,** named the Graduate School of Business as a beneficiary of a retirement account. His bequest of $1 million endowed the Robert E. Bernard Fellowship Fund, which will provide financial aid to undergraduate students.

**RONALD D. BONNER,** a former patient of Dr. Henry S. Kaplan at Stanford University Medical Center, left a gift of $2,500 to SUMC for cancer research. He made the bequest in memory of Dr. Kaplan, a pioneering cancer researcher and clinician who chaired Stanford’s Department of Radiology for 24 years.

**JOHN P. CULL, ’42,** made a bequest of $250,000 to endow the John P. Cull Family Scholarship Fund, which will provide financial aid to undergraduates, with a preference for students majoring in engineering.

**F. GENE DIXON, DDS,** a friend, directed $10,000 from his estate to Stanford’s radiation oncology department.

**RALPH L. FREELAND, Jr., ’39, MS ’41,** and his wife, Ruth, named Stanford’s School of Engineering as the recipient of a portion of their estate. Their bequest has totaled close to $1 million in unrestricted, expendable support for the school.

**DORIS H. LINDER, ’46, MA ’49,** left the residue of her estate to Stanford and named the university as the beneficiary of several retirement accounts and life insurance policies. The bequests, which totaled more than $700,000, were added to the Doris H. Linder Book Fund, an endowment she established during her lifetime.

**EDWIN H. RUSHTON, ’34,** named Stanford as the beneficiary of a retirement account. The gift added almost $150,000 to the E. H. and Jean S. Rushton Scholarship Fund, which he established in 1997 to provide financial aid for undergraduate students.

**ALICE M. SCHOOLEY,** the widow of David Perry Schooley, ’49, left a portion of her estate as a gift to Stanford in her husband’s name. The bequest provided approximately $65,000 in expendable funds to the John Blume Earthquake Engineering Center.

**FRANCINE F. STAUFFER, ’51,** provided approximately $2.4 million from her estate to establish two charitable remainder unitrusts that will eventually endow two undergraduate scholarships at Stanford in each of her sons’ names.

**RUTH A. AND JOHN N. VALENTINE, ’33,** created an endowed undergraduate scholarship with their bequest of more than $5.5 million. The Ruth A. Valentine and John N. Valentine Scholarship Fund provides need-based financial aid to undergraduates, with a preference for students from Oregon and Idaho.
Change is in the air! Recent and pending legislation may affect your 2009 taxes. Be sure to check with your tax advisor or visit irs.gov to learn how these changes apply to you.

- Through the end of 2009, anyone age 70½ or older can make tax-free IRA distributions to charitable organizations (including Stanford). Using this giving technique to satisfy your annual minimum distribution, however, is not a consideration this year—Congress has voted to waive the minimum distribution requirement for one year to help diminish the impact of the market downturn.

- As of January 1, 2009, only taxable estates that exceed $3.5 million in total value are required to file a federal estate tax return. Pending legislation may keep the exemption at this level, which is otherwise scheduled to revert to $1 million in 2011. If the law is not changed this year, the federal estate tax will be completely eliminated for 2010 only.

- Other proposed changes to the tax code may affect itemized deductions, capital gains and dividend taxes, and top marginal tax rates. As this issue goes to press, it is too soon to know if and when these measures will take effect.

This year marks the midway point of The Stanford Challenge, the university’s comprehensive campaign focused on seeking solutions to difficult global problems and educating the next generation of leaders. We hope to raise awareness of the importance of bequests and double the number of known bequest intentions by the time the Challenge ends in 2011. Thoughtful alumni and friends have made significant progress toward that goal: Since October 2006, Stanford has been notified of 883 new bequest intentions (see chart). Each of these represents a future scholarship, research fund, or other gift that will carry the memory of the people declaring their intentions today.

If you are thinking about making a bequest, please contact the planned giving office at 800.227.8977, ext. 54358, or tear off and return the attached reply form. Every bequest intention, no matter the size, will count toward the goal for the campaign and qualify you for membership in the Founding Grant Society.