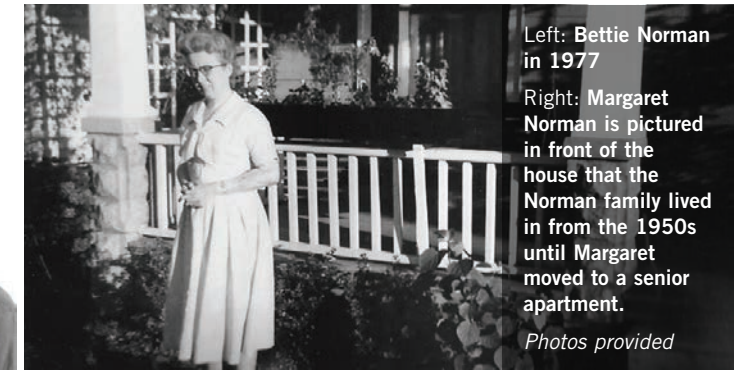


# HERITAGE

## The millionaires next door: Norman family honors late daughter, sister with endowed scholarship



Left: Bettie Norman in 1977

Right: Margaret Norman is pictured in front of the house that the Norman family lived in from the 1950s until Margaret moved to a senior apartment.

Photos provided

### Our students are saying...

“What I most love about the GC music program are my lessons with Dr. Solomia Soroka (associate professor of music). I feel like I have immensely improved as a violinist because of her excellent teaching and mentoring. I also love to be in a friendly environment of intense music making.”



– **Jorge Abreu Toyens** is a junior music major from Las Piedras, Puerto Rico.

### Using retirement plans for charitable giving



In 2005, the U.S. government passed legislation allowing Individual Retirement Arrangement (IRA) owners to donate directly to qualified charities from their IRA account and not show the distribution as taxable income.

It is unclear whether Congress

will renew it again in 2014. One expert I heard recently advised IRA holders aged 70 ½ and older to go ahead and have their custodians send gifts directly to charities out of their IRA accounts. The worst that can happen is for the legislation to not be renewed and the IRA holder would need to claim the distribution as taxable income. Then the taxpayer/IRA holder can claim a charitable deduction for the contributed amount.

Another suggestion is to name charities as beneficiaries of traditional IRAs and other qualified retirement accounts, like 401(k)s and 403(b)s. If these funds are left to children, they will need to show all of the distributions as taxable income.

A significant amount of the distributions to heirs will need to be used to pay the income taxes. Rather, if the retirement plan assets are left to charity, no income taxes will be owed! If you would like to benefit both your heirs and charity, consider moving the assets into a charitable trust at your death. Then the trust could pay out to heirs for a period of time with the residual amount eventually going to charity.

How might you include Goshen College in your plans? Some name the college as a beneficiary of part of their retirement plans. Others, like Margaret Norman in this issue, give specifically to scholarship funds to assist future generations of GC students. Or, you can support programs such as Study-Service Term, which the college is hoping to endow in the near future to ensure that SST will be here for generations to come.

Questions on how to use your retirement plan assets to benefit charity? Please contact me at [rogeran@goshen.edu](mailto:rogeran@goshen.edu) or call me at (574) 535-7797, toll-free 1-800-348-7422.

– Roger A. Nafziger, *Director of Gift Planning*

Paul and Alma Norman were products of the Great Depression. Paul was a maintenance man in Fort Wayne, Ind., and Alma raised their two daughters, Margaret and Bettie. The family got by with modest means.

So when their daughter Margaret, the last remaining member of the Norman family, died last year just shy of her 93rd birthday, and left everything to Goshen College, the number of zeros in the final check came as quite a surprise. When all was said and done, Margaret’s gifts added up to \$1.5 million.

“As far as how they managed to amass such a sum of money, that was never discussed,” said Theresa Noll, a close family friend. “Nobody knew that they had saved so much. From looking at old papers found in Margaret’s belongings, it appears as though by living frugally and investing wisely, the power of interest and reinvesting worked its magic.”

#### Bettie’s story

The Normans’ youngest daughter, Bettie, found her way to Goshen College in 1951, where she studied music. She went on to earn a master’s degree in string pedagogy from the University of Michigan and spent several years teaching music in public schools. In 1962, she began teaching part-time in the Goshen College Music Department. Five years later, she was diagnosed with cancer, which she battled for more than a decade. She died at age 45, surrounded by the GC community that had become a second family to her.

“Bettie was a friend and a colleague for all seasons,” wrote Lon Sherer, a fellow music professor at the college, after Bettie’s death. “You could laugh or cry with

*Continued on page 3*



## Two families breathe new life into legacy scholarship

A scholarship for children and grandchildren of former Maple Leafs is being revived with the help of some generous alumni.

The fund, which was originally created in 1993 by the alumni board, has historically been administered in combination with another alumni scholarship. It is now being revived with the help of Jim '65 and Lois '79 Bare and Robert '56 and Annabelle '57 Lerch, who all live in Goshen. With their involvement, the fund created in 1993 will be awarded exclusively to legacy students.

The Goshen College Alumni Legacy Fund Scholarship will be available to children of Goshen College alumni who enroll full-time, including first-year and transfer students. To qualify, a parent or grandparent must have attended Goshen College for a minimum of 24 credit hours. Two legacy scholarships will be awarded this year.

“Having been in higher education for 20-plus years, we saw the academic excellence and the Christian atmosphere at Goshen as assets and were concerned that the children and grandchildren of many alumni were seemingly unaware or did not recognize these assets,” Robert Lerch said. “We hope the fund will serve as an encouragement to the children and grandchildren of alumni to consider attending Goshen.”

The Lerch family has been well represented at Goshen College. All four of Robert and Annabelle’s children graduated from the college in the 1980s, and four grandchildren have graduated in the last several years, with three more currently attending. Their eighth grandchild is a senior in high school and has already applied to GC.

“We hope that someday there will be sufficient income from the endowed funds to provide for every entering freshman whose parents or grandparents attended Goshen College,” Robert said.

– By Brian Yoder Schlabach



Theresa Noll (center), a friend of the Norman family, presents the final check from Margaret Norman's estate to Jim Caskey (left), Vice President of Institutional Advancement, and Jim Brenneman (right), President of Goshen College. Photo credit: Alja Munley '15

*Continued from page 1*

Bettie, for she was one of those lovely people who have insight, empathy and sensitivity. She was a fine teacher, imaginative and thorough. ... Her way of relating to people was extraordinary – and many people, very young and very old and in between, considered her a special friend.”

The Normans were so touched by the love and support that came from Goshen College during Bettie’s final years that they decided to set up a scholarship in her name. A year after Bettie’s death, the Norman family contributed \$20,000 to begin the Bettie Norman Memorial Scholarship, which primarily aids students who study music.

“When Bettie died, they were so grief stricken it only seemed fitting to honor her memory by establishing the scholarship fund at Goshen. Eventually, that became their legacy to their beloved daughter and little sister,” Noll said.

For the next 34 years after Bettie’s death, her sister Margaret faithfully supported Goshen College students by making small contributions to the Goshen College Fund and to Bettie’s scholarship. However, her modest donations gave little indication of the large gift that was on the way.

### Passing down values

“The Norman family lived so simply and saved a lot of money so that they could give it away,” said Jim Caskey, vice president of institutional advancement at the college. “It was Bettie’s commitment to the college, and the college community surrounding Bettie, that really changed this family. They weren’t Mennonite, but they started attending First Mennonite Church in Fort Wayne, and they wanted those kinds of values to go forward through Bettie’s scholarship here.”

The Normans believed in being good stewards of what they were given, however little it was. For example, the house they bought when Bettie was a child was the same house the family lived in until Margaret moved to a retirement community.

“Nothing was replaced until it could no longer be repaired,” Noll said. “Curtains and old clothes became quilts or pillows and everyone knew how to sew, knit, crochet and tat lace. As much food as possible was home-canned, and supplies were purchased only when they were on sale. They just used basic common sense when it came to handling their finances. Money was not to be taken lightly nor spent foolishly.”

Because the Norman family lived beneath their means and invested wisely, Bettie’s legacy is being passed on to future generations of students.

“Thanks to Bettie, Mr. and Mrs. Norman and Margaret, the spirit of joy unleashed by such generosity will be shared by many Goshen College students with financial need, who will be able to pursue their dreams for generations to come,” said Jim Brenneman, president of Goshen College. “They faithfully managed the money God entrusted to them.”

– By Brian Yoder Schlabach

## THEN & NOW



## Goshen College, ever singing

Music has come a long way at Goshen College since the 1947 A Capella Chorus pictured here (top), but one thing has remained the same. There is clearly a profound appreciation for music.

Students still perform sacred and classical music, but today the Women’s World Music Choir performs the music of many cultures, the Lavender Jazz band delights audiences with swing music, and a newly formed all-campus band will entertain at sporting events next fall.

In the photo (bottom), Dr. Christopher Fashun, assistant professor of music, leads the audience in a participatory Christmas carol during the 2013 Festival of Carols. Pictured are the Goshen College Symphony Orchestra, Chamber Choir, Men’s Choir and Women’s World Music Choir.



## HERITAGE

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Director of Annual Giving

**Roger Nafziger '77**  
Director of Gift Planning

**Todd Yoder '84**  
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Coordinator of Young Alumni and Phonathon

### Editor:

**Brian Yoder Schlabach '07**  
Campus News Bureau Coordinator

### Designer:

**Hannah Gerig Meyer '08**  
Graphic Designer

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