



## 50<sup>TH</sup> MILESTONE REUNION GIVING

The Class of '72 has been a great supporter of Smith.  
Let's continue this tradition!

The 50<sup>th</sup> Reunion is traditionally a time to *look back* on the role Smith has played in our lives, to celebrate and to pay it forward!

Be part of our class 50<sup>th</sup> Reunion gift that will help Smith College *move ahead*.  
It is a time to stretch and give as generously as we can!

### CLASS OF 1972 TOP PRIORITIES

**The Smith Fund:** The Smith Fund is the central force that sustains Smith, ensuring that exceptional students can turn their ideas into meaningful action, embrace change and transform our world. Your gift drives Smith—and Smithies—forward.

**The Class of 1972 Endowed Scholarship:** Through the generosity of three classmates, this fund was established to provide financial aid to Smith students in perpetuity. We hope you'll contribute and be a part of it.

### TYPES OF GIFTS

#### Current Use Gifts & Pledges

Gifts of cash, appreciated stock or the required minimum distribution from your IRA are ways to give to The Smith Fund and The Class of 1972 Endowed Scholarship. If you are able to do more, please consider a multi-year gift that would stretch your giving and credit our class for our 50<sup>th</sup> Reunion.

For instance, a \$1,000 pledge annually for five years counts as a \$5,000 gift at Reunion.

#### Financially Savvy Planned Gifts

Planned gifts include gifts that pay you an income for life (such as annuities and charitable remainder trusts), charitable lead trusts, and even real estate where you can retain the right to live in the home during your lifetime.

For instance, a \$10,000 annuity pays you income for life and still counts as a \$10,000 gift at Reunion.

#### Bequest Gifts

These can be a bequest directed to Smith in your will, naming Smith as beneficiary of an IRA or other retirement plan, or naming Smith as the beneficiary of your life insurance. Half of bequest intentions of \$10,000 or more count toward your reunion gift.

For instance, a \$20,000 documented bequest counts as a \$10,000 gift at Reunion.

Many of these gift types carry significant tax benefits in addition to the charitable deduction.

### HOW TO MAXIMIZE YOUR GIFT

To help you maximize your gift, consider making all three types of gifts listed above.

Think of the multiplier effect: \$5,000 Smith Fund gift (which can be paid over five years) + \$10,000 annuity + \$10,000 bequest gift (50% of a \$20,000 bequest) = \$25,000 gift.

This is just an example—the same applies to gifts at many levels.

#### Perhaps you can give more than you thought possible!

For more details about any of these types of gifts, please contact:

Sam Samuels, Smith College Director of Gift Planning, at [giftplanning@smith.edu](mailto:giftplanning@smith.edu)  
Jodi Fallon Fern, Assistant Director of Milestone Reunions, at [jfallonfern@smith.edu](mailto:jfallonfern@smith.edu)

# A Career of Social Change – A Lifetime of Retirement Income

Joan Howarth '72 and  
Carmen Estrada  
cap law careers with  
a gift annuity for Smith



"I've had a dream career," says Joan Howarth '72, left. "Smith was the launching pad."

For Joan Howarth '72, her time at Smith in the late '60s and early '70s was an immersion in the crucible of social change.

"It was a time of great student activism and the antiwar movement," Joan said. "It was also the beginning of another wave of feminism. At Smith, I was active in all that. Those values have stuck with me."

Active indeed. When Dow Chemical came to town, Joan was there at the Hotel Northampton protesting their production of napalm. Young men entering the Army boarded buses at the station in Springfield to report for basic training; Joan was there distributing information to the recruits about their rights before enlisting.

"I was arrested twice," Joan said. "Including on our graduation day."

After law school, she devoted much of her career to the American Civil Liberties Union. She then taught law, rising to the level of dean of the Michigan State

University School of Law, instilling these values in another generation of attorneys.

"I've had a dream career," Joan said. "Smith was the launching pad."

When Joan and her partner, Carmen Estrada, were making their estate plans, including Smith seemed natural. They have funded a charitable gift annuity that will provide them with a lifetime of income and, afterward, provide scholarships for Smith students.

"It just made sense," Joan said.

Carmen, also an attorney, whose career focused on public interest law, is "on board with Joan's desire" to benefit Smith. She's joined Joan at many Reunions. "Smith means so much to her," Carmen said.

"I've been able to do work that matters to me, that is incredibly rewarding and engaging," Joan said. "I really appreciate the value of women's education."

THE GRÉCOURT SOCIETY: Your Legacy to Future Generations of Smith Women

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