PROFESSOR EXPANDS HER IMPACT BEYOND HER LIFETIME

“OCC gave me my life here, and now I want to give back to OCC. Being part of the Legacy Society is my thank you note for the life I have been privileged to live.”

For Crystal L. Etzel, Ph.D., the opportunity to teach at Onondaga Community College has meant a great deal. Through her teaching, she has come to realize that she is making a difference in the lives of students of all ages and backgrounds.

Crystal has been teaching communication in the English/Reading/Communication Department at the college since 1987, first as an adjunct and then full time. She’s quick to confirm that these years have been as important a dedication in her life as her devotion to deep personal religious faith.

Crystal has been challenged during her 11 years at Onondaga—challenged by the students and her peers—to become the best teacher she can be by truly understanding student needs. She has experienced the satisfaction of changing lives and encouraging potential. As a trained interim Protestant minister, she values what is most important in her life: faith, family, giving back and gratitude.

“Onondaga Community College has given me the opportunity to have a meaningful life. I make a difference in the lives of my students and I make a difference in the life of my community because this college is here at this time and in this place. It is an honor to work among dedicated and caring people and a joy to do that as part of the life of the mind.”

—Dr. Crystal L. Etzel

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Developing a will is the single most critical component when it comes to protecting your assets and securing your family’s future. When you create your will, you want one that works for you and one that just plain works from a legal standpoint.

**Step 1: Begin With the Basics**
Outline your objectives, determine the value of your property, inventory your assets, estimate outstanding debts, and prepare a list of family members and other beneficiaries to whom you may want to pass assets. There are a number of questions you should ask yourself, such as:

- How do I want to divide my assets among family, other loved ones and favorite charities?
- Do I need to make special provisions for any of my heirs?
- How can I pass on my property in the most tax-efficient manner?

If you don’t have a will, or if you draw up a will that doesn’t name an executor, a judge will appoint one.

**Step 4: Meet With an Estate Planning Attorney**
Now that you’ve made important decisions about your property, an estate planning attorney can help record your wishes in a legally sound will. An excellent place to start looking for an estate planning attorney is through referrals from family and friends.

**WHILE YOU’RE MEETING WITH YOUR ATTORNEY…**

Congratulations on setting aside the time to create a will that protects your family’s future. Ensuring that your wishes are carried out requires more than just a will, however. Consider also creating these health-related documents:

- **A living will.** You need to indicate whether you want your life prolonged using heroic measures if you become terminally ill and unable to communicate your wishes.

- **A health care power of attorney.** Use this form to authorize someone to make more routine medical and health care decisions on your behalf when you are not able to make them yourself.
Q. I WANT TO REMEMBER ONONDAGA COMMUNITY COLLEGE IN MY WILL. HOW DO I ACCOMPLISH THIS?

A. The process of making a provision in your will for the OCC Foundation, Inc. is simple. You can include a charitable bequest when you create your will, or you may add or update a bequest later with a codicil.

A common mistake—it’s important to precisely identify our organization. By avoiding generalities in naming our charity, you alleviate confusion or possible litigation and help ensure that your donation helps others. Just call us for our official bequest language to share with your attorney. (We are happy to accommodate your wishes regarding anonymity.)

Safeguarding your plans—Although it is not required, making us aware of your bequest is very helpful. By informing us of your wishes, we can recognize you for your thoughtful generosity and better plan for the future and intention of your gift. In addition, we have special ways of recognizing people who have named us in their wills.

Several methods are available for making gifts through your will that support our mission, with varying tax consequences depending on the method you choose. Contact Tom Burton at (315) 498-6060 or burtont@sunyocc.edu to learn about your different options.

VISIT US ON THE WEB AT SUNYOCC.EDU.

Change Your Mind At Any Time

We realize that circumstances change, and your gift to us in your will or trust may no longer be possible at some future date. Your family and friends come first, and that’s why a bequest works for so many of our supporters—you can change your mind at any time.

DOES YOUR WILL COVER YOUR PARTICULAR SITUATION?

Our FREE guide, Your Will: Uniquely You, shows you how to address your specific needs and goals, whether you:

• Are single.
• Are remarried.
• Have grandchildren.
• Have a child with a disability.
• Intend to make charitable gifts.

Return the enclosed reply card to receive your complimentary copy today!
Crystal and her husband, Roderick, are proud of their membership in the college’s Legacy Society, which they joined in 2007. “Being part of the Legacy Society is my thank you note for the life I have been privileged to live,” Crystal says. “Everything we have is a gift. We are to use these gifts and then pass them on. There is no greater satisfaction in life. The synergy of the Legacy Society is so exciting. All of us giving something means some can have everything—the life of which they dreamed is made real.”

Crystal and Roderick have made it their lives’ commitment to give back, and they know that this will ensure future students at Onondaga will be impacted and helped by their generosity. They believe that the college is an institution that is ready, waiting and eager to make a difference in the futures of those who choose to come and learn.

Crystal is filled with heartfelt appreciation for the freedom to express her teaching and work at OCC, and she encourages everyone to give the best they can give and the best that they have.

ACTION LIST  Estate Planning Measures You Can Take Today

1. Return the reply card to receive Your Will: Uniquely You, and learn what an updated will can do for you and your family.

2. If you would like to remember us in your will or would like additional information, contact Tom Burton at (315) 498-6060 to receive our official bequest language.

3. Meet with your attorney to go over your estate plans to make sure your will and other documents are up to date.

“We make a living by what we get, but we make a life by what we give.”
—Winston Churchill