




# Giving Guide

INVESTING IN THE FUTURE OF MICHIGAN TECH



**Michigan  
Technological**  
University





All gifts take planning.  
We're here to help.

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*Michigan Tech helped you, and you want to pay it forward.*

*You want to support students, research, and leaders  
who will create the future.*

*You're a member of the Husky Family committed  
to carrying on the tradition of giving back.*

## **LET US HELP YOU ACHIEVE YOUR PERSONAL AND PHILANTHROPIC GOALS!**

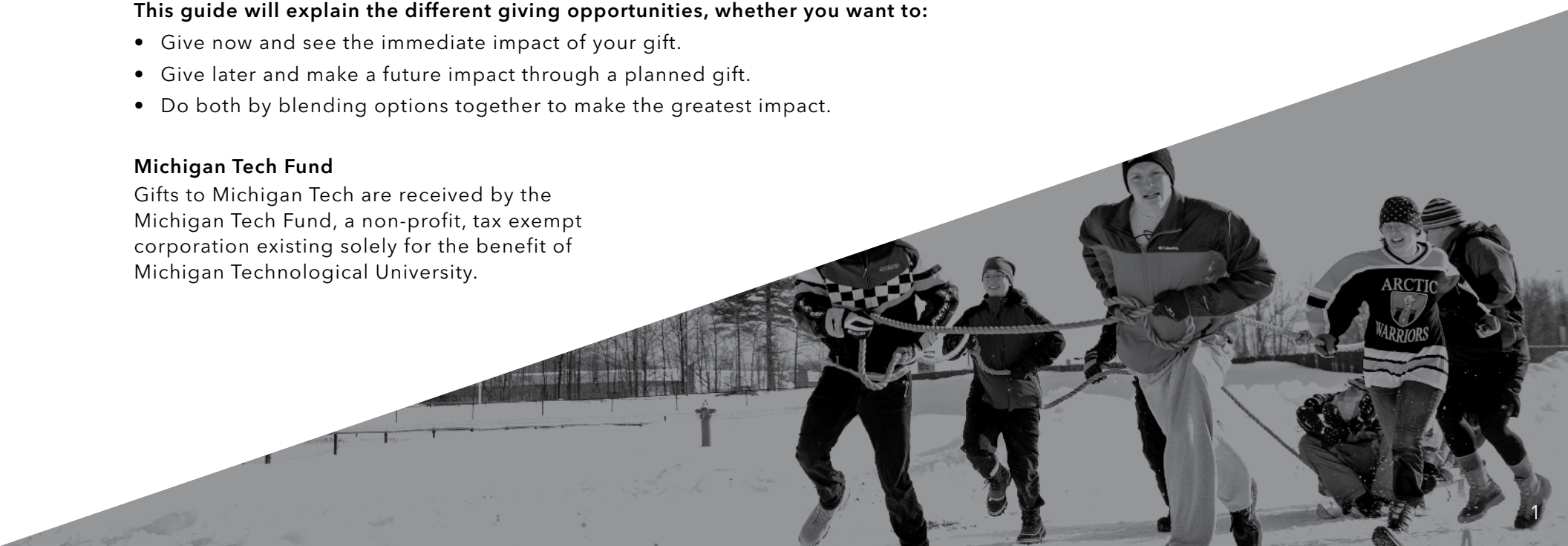
There are options to fit every situation. Many of those options not only benefit Michigan Tech, but also you—the donor.

**This guide will explain the different giving opportunities, whether you want to:**

- Give now and see the immediate impact of your gift.
- Give later and make a future impact through a planned gift.
- Do both by blending options together to make the greatest impact.

### **Michigan Tech Fund**

Gifts to Michigan Tech are received by the Michigan Tech Fund, a non-profit, tax exempt corporation existing solely for the benefit of Michigan Technological University.





Give Now

SEE THE IMPACT OF YOUR GIFT



## Cash

The simplest and most frequently used method of providing outright support for Michigan Tech is a cash gift. Write a personal check, use a credit card to give online ([mtu.edu/giving](http://mtu.edu/giving)), or contact us to set up a bank transfer.

### Benefits:

- Easy to make.
- Immediate income tax deduction may reduce the net cost of your gift.
- Immediate impact on the Michigan Tech program of your choice.

**Ideal For:** Everyone.



ASSET



**Michigan Tech**



*"I like to give cash contributions each year to multiple areas at Michigan Tech so it can be used when and where needed. It's a simple way to support things I'm passionate about. I am pleased to be able to do this and plan to continue doing so."*

**BILL DEEPHOUSE '64 '71**

After earning a bachelor's degree in chemical engineering in 1964, Bill Deephouse found a good job with Union Carbide Chemicals Corporation. He was drawn back to the Copper Country and the waters he enjoyed fishing. Bill earned a master's degree in the biological sciences and went on to a career as a fisheries biologist for the Michigan Department of Natural Resources. After retiring, he took an Intro to Archaeology Class. Bill ended up doing a summer of field work at Cliff Mine. Because of his wide experience with Tech, Bill gives to support all three areas.



## Annual Giving

### **EVERY GIFT COUNTS, NO MATTER THE SIZE**

Michigan Tech thrives due to the generosity of our donors. Gifts of every size make an impact on the lives of our students.

#### **Pay It Forward**

As a member of the Husky family, you know the value of a Michigan Tech education. Today's students are in a position to succeed because of the foundation laid by previous generations of Huskies and the generous support of our alumni and friends.

#### **Support What You Want**

All gifts benefit the University and our students. Whether you wish to give to student scholarships, academic departments, athletics, or any other area of campus, you're supporting Michigan Tech's mission of preparing students to create the future.

#### **Things to remember:**

- Make your gift go further. Many corporations will match your gift to Michigan Tech, sometimes doubling or tripling the impact.
- You can make annual gifts with cash, checks, credit cards, stock, IRA rollovers, and donor-advised fund (DAF) grants.

*Give every year.  
Make a difference every day.*



# Pledge

A pledge can enable you to support Michigan Tech in a more substantial way than you might think possible. Sign a statement of your intention to make a gift over a period of up to five years.

## Benefits:

- Spread your gift over two to five years.
- Income tax deductions from each year's gift may reduce the net cost of your gift.
- Immediate recognition for the entire pledge amount for purposes of Michigan Tech's honor societies.

**Ideal For:** Everyone who wants to make a larger impact than they could in a single gift.



ASSET



PERIOD UP TO  
FIVE YEARS



**Michigan Tech**



*"Our undergraduate and graduate degrees at Michigan Tech prepared both of us well for our successful careers as professors at Western Michigan University. Our time at Michigan Tech also provided the lasting friendships and bonds that have endured since we started there. We still believe that Michigan Tech provides the finest education to be found in the state of Michigan."*

**ANDY KLINE '87 '93 & BETSY ALLER '80 '88 '01**

Betsy Aller and Andy Kline have used a pledge to gradually build up an endowment to fund academic support services for Michigan Tech student-athletes. The gift honors Betsy's mother and stepfather, Janet and Bud Avery, who were devoted Michigan Tech hockey fans. Janet was an instructor in Humanities for a decade.

Betsy and Andy met at Michigan Tech while they each earned both undergraduate and graduate degrees. They then went on to become professors at Western Michigan University. Betsy taught engineering design, manufacturing, and management systems. Andy was an associate dean as well as a faculty member in chemical engineering.



## Endowments

### **GIFTS TO MICHIGAN TECH THAT KEEP ON GIVING**

Michigan Tech endowments are gift funds set aside to provide a perpetual flow of income. The funds are invested for long-term stability and growth. With the goal of guarding against inflation, only a portion of the income is used to support the purpose of the endowment.

You can designate the endowment for scholarships, fellowships, a faculty position, a specific program, or the unrestricted use of Michigan Tech to help meet its greatest needs. The endowment can be established in your name, the name of a loved one, or a family name. Or, it can be named after a person of wide influence at the University, such as a well-loved professor, to encourage support from other Michigan Tech alumni.

A named endowment can be created with a minimum of \$25,000 through outright gifts, deferred gifts, life income gifts, or a combination of such gifts.

#### **Benefits of Endowment Gifts**

- Continue a favorite program in your name long into the future, or create a lasting tribute to a loved one.
- Provide financial stability for Michigan Tech.
- Receive tax benefits based on the types of gifts used to fund the endowment.



# Appreciated Securities

Gifts of marketable stocks, bonds, or mutual fund shares that have appreciated in value can have an immediate impact on your favorite Michigan Tech program.

The best method of transferring stocks, bonds, or mutual fund shares to Michigan Tech depends on how they are held by you.

## Benefits:

- Immediate income tax deduction for current market value of securities.
- Additional tax savings, by avoiding capital gains tax, compared to cash gifts.

**Ideal For:** Individuals with securities who wish to save on taxes.



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**Michigan Tech**



*“I want to see Michigan Tech continue to grow and to be successful. Tech is a major contributor to economic and cultural vitality in the Copper Country. As a proud Yooper, I want to see that continue.”*

**SCOTT & ERICA DIEHL**

Scott Diehl is a software engineer at Google’s office in Madison, Wisconsin. He is the son of two professors emeriti and began his collegiate computer science education at Michigan Tech. Scott is also a co-founder of CMX Games, which published the Copper Country board game. Erica is a research specialist at the US Forest Service in Madison.

With their annual gifts of stock, Scott and Erica support three different areas at Tech: the Department of Computer Science, the Department of Geological and Mining Engineering, and the Little Huskies Child Care Center.



*"Michigan Tech gave me a very good education, and I have thoroughly enjoyed my career. Gifting land to Michigan Tech is an easy process, and donating it instead of selling it provides tax benefits."*

SHARON &  
GENE '64 ARNTSEN

Sharon and Gene Arntsen gave a 120-acre parcel of forest lands in the Keweenaw to Michigan Tech. The gift not only supported the College of Forest Resources and Environmental Science but was also beneficial to Sharon and Gene (sale of the commercial forest land would have resulted in significant taxes).

Gene earned degrees in forestry and engineering administration from Tech and went on to a career in forest products. After working for two major forest product corporations, he started buying his own land and went on to create two companies of his own.

## Personal Property

Transfer ownership of equipment, minerals, or other tangible property to Michigan Tech collections and archives.

### Benefits:

- Preserve your valuable collection while supporting Michigan Tech's mission.
- Receive an immediate income tax deduction based on property value and the relation of the gift to Michigan Tech's teaching, research, or service mission.
- Avoid capital gains tax on gifts of appreciated property.

## Real Estate

There are a number of ways to make a gift of your personal residence, vacation home, farm, timberland, or other property: deed the real estate to Michigan Tech, use it to establish a life income gift (see page 19), or give it to Michigan Tech and continue to enjoy your property (see page 17).

### Benefits:

- Immediate income tax deduction based on fair market value of property.
- Avoid capital gains tax on gifts of appreciated property.
- Significant support for the Michigan Tech program of your choice.

**Both Ideal For:** Individuals who have property that has appreciated significantly or will have significant impact on Michigan Tech.



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Michigan Tech



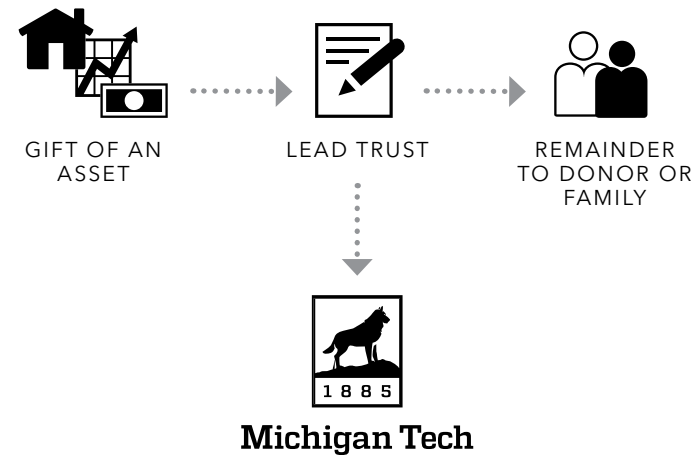
## Charitable Lead Trust

A Charitable Lead Trust (CLT) can be an effective way to transfer assets to your loved ones at a significantly reduced tax liability. The CLT is funded with cash or property and makes payments to Michigan Tech for a specified period, then distributes the trust property to your heirs.

### Benefits:

- For a number of years, the trust pays either a fixed amount (annuity) or a percentage of the trust assets (unitrust) to Michigan Tech.
- A CLT can last for the lifetime of one or more beneficiaries or for a specific term of years.
- At the end of the trust, the assets are returned to you or your heirs. A gift tax deduction is available to a donor who creates a family CLT. The donor's estate receives an estate tax charitable deduction if the CLT is established at the donor's death.

**Ideal For:** Individuals who want to pass appreciated property to their loved ones with reduced gift or estate taxes.



*"I believe that a great education is the foundation for a great career. I was fortunate to have both. We are thrilled to be able to help others improve their lives through education, and encourage others to do the same"*

**JUDY & GARY '67 ANDERSON**

Judy and Gary Anderson set up a charitable lead trust to support Michigan Tech and several other of their favorite charities for a 10-year period with the residual trust value going to their children in the future. They started the Anderson Family Scholarships for students from Ishpeming and Westwood High Schools as well as a student research fund in the Department of Chemical Engineering.

## IRA Rollover

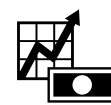
Giving from your individual retirement account (IRA) can be a good way to support your favorite Michigan Tech program. Your gift must be transferred directly from your IRA custodian to Michigan Tech to be a qualified charitable contribution.

### Benefits:

- The amount of your gift, up to \$100,000, is not included in your taxable income.
- The gift will count towards your required minimum distribution (RMD).



**Ideal For:** Individuals aged 70½ or older who are required to take an RMD.



IRA



IRA ROLLOVER  
FORM TO  
CUSTODIAN



**Michigan Tech**

*"Tech has treated me well, backed many of the things I wanted to do, and encouraged me, putting me where I could be most successful. I pursued the Institute of Electrical and Electronics Engineers (IEEE) presidency on my own, but Michigan Tech relieved me of all teaching responsibilities that year. They did everything they could to support me."*

**MARTHA SLOAN**

Martha Sloan was hired as Michigan Tech's first female electrical engineering faculty member in 1969, and served at the University until retiring in 2013. Over her remarkable career, she won numerous awards including the Frederick Emmons Terman Award for her contributions to electrical engineering education.

Martha used an IRA rollover to support two scholarships. The Norman Sloan Endowed Scholarship, named for her late husband, covers tuition for a senior in the School of Forest Resources and Environmental Science. The Martha Sloan Endowed Scholarship is awarded in the Electrical and Computer Engineering Department.



## Donor-Advised Fund

A donor-advised fund is similar to a charitable investment account, for the sole purpose of supporting charitable organizations you care about.

### Benefits:

- Assets can be invested into a fund and you can recommend grants to Michigan Tech or another IRS-qualified public charity.
- While you're deciding which charities to support, your donation can grow tax free, making even more money available for charities.
- Immediate income tax deduction available.

**Ideal For:** Individuals who want to spread their philanthropy to multiple organizations.



*"We give back because we believe in Michigan Tech. My Tech experience gave me the tools I needed to be successful in my career. I have always supported Tech and will continue to do so."*

**DEBBIE & PAT '67 HORVATH**

Directing gifts from their donor-advised fund, Debbie and Pat Horvath support Michigan Tech through two major endeavors.

One is the Horvath Endowed Scholarship, which helps students from Pat's hometown of Stephenson, Michigan.

The other is the Patrick Horvath Endowed Professorship in the Department of Materials Science and Engineering. Not only do these gifts offer valuable support to their recipients, they represent a consistent legacy of giving from Pat Horvath of 48 consecutive years.

## Give Now— Make an Immediate Impact

	CASH (pg. 3)	PLEDGE (pg. 5)	IRA ROLLOVER (pg. 10)
How it's made	Send a check or make a gift online.	Sign a statement of your intention to complete a gift over a period up to five years.	Give all or part of your required minimum distribution directly through your IRA custodian.
Reduce Income Tax	✓	✓	✓
Reduce or Eliminate Capital Gains Tax			

## Give Later— Plan to Make a Future Impact

	BEQUEST (pg. 15)	RETIREMENT PLANS (pg. 16)	GIFT ANNUITY (pg. 18)
How it's made	Provide a gift through your will or living trust.	Name Michigan Tech a beneficiary of your IRA, 401(k), or other qualified pension or profit-sharing plan.	Transfer assets to Michigan Tech and receive fixed payments for life.
No Impact on Assets during Lifetime	✓	✓	
Reduce or Eliminate Capital Gains Tax			✓
Income Paid to You			✓



APPRECIATED SECURITIES (pg. 7)	DONOR-ADVISED FUND (pg. 11)	CHARITABLE LEAD TRUST (pg. 9)	PERSONAL PROPERTY/ REAL ESTATE (pg. 8)
Transfer stocks, bonds, or mutual fund shares.	Direct your fund to send a check.	Create a trust that makes gift payments for a term of years.	Deed property or transfer ownership of equipment, minerals, or other tangible property.
✓		✓	✓
✓		✓	✓

LIFE INSURANCE (pg. 17)	CHARITABLE REMAINDER TRUST (pg. 19)	<div>Do Both— Blended Giving</div> <div>Combine a current gift and a planned gift.</div> <div>Support the causes you care about.</div> <div>Make your giving go further.</div>	
Name Michigan Tech as the owner and/or beneficiary of an existing or new policy.	Fund a trust which makes payments to you for life or a term of years.		
	✓		
	✓		





# Give Later

MAKE A FUTURE IMPACT THROUGH A PLANNED GIFT



## Bequest

A bequest is a gift left to charity when someone passes away. A bequest is one of the easiest ways to leave a legacy and support the causes you care about.

### Benefits:

- Leave a bequest of a specific dollar amount, a percentage of your estate, or even a specific asset, such as your retirement account.
- Retain full ownership and control of your assets during life—you can use your assets as you see fit and can even sell the asset if you need to.
- Bequests can help you establish priorities. You could name a loved one as a primary beneficiary, but if that person is no longer living, your estate plan could leave the asset to Michigan Tech as a contingent beneficiary.
- If your estate will be subject to estate taxes, a charitable bequest will reduce the amount of tax due, including by generating a charitable estate tax deduction.

**Ideal For:** Everyone. Bequests are gifts that anyone can make.



ASSET



WILL OR  
TRUST



**Michigan Tech**



*"I have worked my entire life in the U.P., trying to preserve and create jobs in the area. I think it is imperative that we support our local education institutions to grow and support our youth's talents. Tech has been doing it right for years—paving the way for many students to compete and excel in a multitude of fields resulting in a cleaner, safer, healthier, more productive, efficient, and innovative world."*

**JAMES RICHARDSON '82** (Pictured with sister Barb Fetterman)

James Richardson was born and raised in the Upper Peninsula. He earned a chemical engineering degree from Michigan Tech and put it to use in the U.P. Richardson's career has taken him from Champion International to Smurfit-Stone Container Corporation to Porcupine Mountain Power Group as the VP of Production, Capital Expansion, and Environment. He is a past chairman of the Michigan DNR Natural Resources Commission. His love of the western U.P. led him to bequeath a portion of his estate to Michigan Tech to create an endowed scholarship for students from Ontonagon County.

## Retirement Plans

Leave retirement assets to Michigan Tech by using a “beneficiary designation” to name Michigan Tech as a beneficiary of your retirement account.

### Benefits:

- Continue to control your retirement assets and take distributions to meet your needs.
- Simply contact your IRA custodian and ask for a beneficiary designation form.
- Bequests left to charity are not subject to estate taxes and provide an estate tax deduction.



**Ideal For:** Everyone with a retirement account.



*“I had a wonderful career as a writer at Michigan Tech, including five years as the magazine editor. What made it wonderful were the Michigan Tech people. I was dazzled daily by their intelligence, enthusiasm, and drive to make a difference. As I developed my estate plan, I wanted to make a difference too, and what better way than to support those who are going to change the world: the people of Michigan Tech.”*

**MARCIA GOODRICH**

Marcia Goodrich worked at Michigan Tech for 20 years as a writer and editor, and for the last few years produced University magazines. Crediting Tech for her success, she elected to make the University a beneficiary of her individual retirement account (IRA). Owing to her work with folks in advancement, Marcia’s gift will be undesignated, allowing Tech to put it towards its top priority.



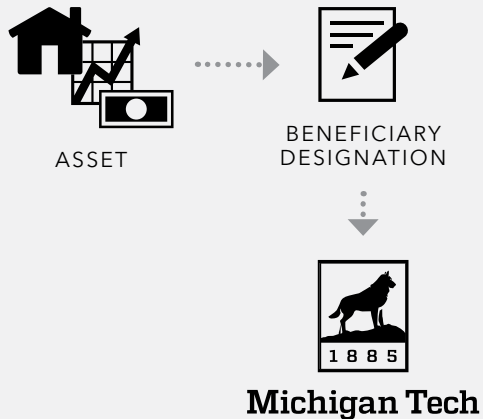
# Life Insurance

Naming Michigan Tech as the beneficiary of your life insurance policy is an excellent way to support Michigan Tech.

## Benefits:

- To document your gift, contact your agent and request a beneficiary designation form.
- Potential income tax deductions for cash value of existing policy and premiums paid by you on existing or new policies.
- Bequests left to charity are not subject to estate taxes and provide an estate tax deduction.

**Ideal For:** Anyone with a life insurance policy.



*“Attending Michigan Tech had a profound impact on my life. Growing up in a single parent household made the financial obligations of a college education challenging. With guidance and support from people I encountered at Tech, especially a roommate’s father, it became possible to meet those obligations. Their influence, and the experiences from meeting the financial demands, instilled in me the desire to give back to Tech to aid future students who would have similar needs.”*

**DAVE '81 & ROSEMARY BOUSFIELD**

Dave Bousfield graduated from Michigan Tech with a degree in Chemical Engineering in 1981. Afterwards, he was employed at Universal Oil Products (UOP) and then Nalco Chemical Company. For the past 31 years, Dave has been employed at Electro-Matic Products, a supplier of industrial automation solutions, where he has held several positions.

During a campfire chat with a friend who happened to be a Tech graduate, he learned how gifts in the form of life insurance could provide a greater financial impact. Dave and Rosemary made life insurance one of several ways they support the University.





*"It is important to give back to Michigan Tech to continue to produce quality engineers and maintain its reputation worldwide. Being a Tech grad made a big impact in my career when Jack Hoffman, Michigan Tech class of 1956, hired me. He knew the type of individual Tech produces."*

**SHARON & ED '78 DAVIDS**

Ed Davids graduated with a degree in Civil Engineering in 1978. He was hired in 1981 by Hoffman Bros., Inc. and went on to a 40-year career with the excavation contractor becoming one of the owners in 1999. Ed and Sharon chose to give a charitable gift annuity to Michigan Tech's Civil, Environmental, and Geospatial Engineering Department with the hopes that others would be able to have the fulfilling, enjoyable career that Ed experienced.

## Gift Annuity

A way to give where you make a gift of cash or property to Michigan Tech, and we agree to make fixed income payments to you—or you and a loved one—for life.

### Benefits:

- A gift annuity contract can begin making payments now (immediate), on a specific date one or more years in the future (deferred), or on a date within a specified number of years, which you select in the future (flexible deferred).
- Payments are based on the age of the annuitant(s). We use rates recommended by the American Council on Gift Annuities (ACGA).
- A portion of most gift annuity payments is tax free. The remainder of the income is taxed at ordinary rates and possibly capital gains rates.

**Ideal For:** Someone who desires fixed payments for life. Beneficial if you have cash or appreciated property that produces little or no income.





# Charitable Remainder Trust

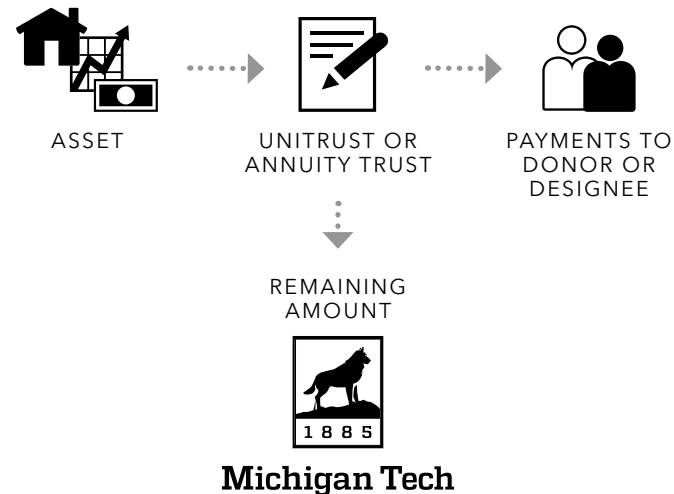
A charitable remainder trust (CRT) allows you to provide income for one or more beneficiaries for a term of years or for the lifetime of the beneficiaries. When the trust's term ends or the last income beneficiary dies, the remaining assets in the trust go to Michigan Tech.

## TWO TYPES OF CRTS:

- A **charitable remainder unitrust** provides a payment based on a percentage of the fair market value of the trust assets as determined annually. Income payments increase or decrease with the changing value of the trust.
- A **charitable remainder annuity trust** provides a fixed payment amount based on a percentage of the initial value of the trust assets. The payments stay constant throughout the term of the trust.



**Ideal For:** Someone who wishes to provide for individual beneficiaries while also supporting Michigan Tech.



*“My husband, Dick, and I both considered ourselves environmentalists. We wanted to support Michigan Tech and sustainability efforts at the same time.”*

**BONNIE ROBBINS** (Pictured with late husband Richard)

Bonnie Robbins and her late husband, Richard '56, committed a total of \$6 million through their charitable remainder trust that will ultimately come to Michigan Tech to fund the primary endowment for the Robbins Chairs of Sustainability. Those include a Chair in Sustainable Manufacturing and Design, a Chair in Sustainable Use of Materials, and a Chair in Sustainable Management of the Environment. Richard held patents for the technology that dug the Chunnel under the English Channel.

## Corporate & Foundation Giving

*At Michigan Tech we place a high value on strategic partnerships between the University, corporations, and foundations. We strive to build mutually beneficial relationships with external partners that leverage our resources.*

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Support from corporations and foundations is critically important to the University to aid in solving some of tomorrow's most pressing challenges.

Your organization can play a pivotal role in developing innovative solutions and redefining education for the next generation by supporting new initiatives, funding scholarships or professorships, providing capital grants for facilities, or sharing in-kind gifts. From targeted giving to unrestricted gifts, we will work closely with you to identify the most impactful way for you to engage.

**In turn, partners benefit from their close affiliation with Michigan Tech through:** collaboration with high-caliber researchers and scholars, direct access to exceptional students and design teams, and prominent branding on, and use of, cutting-edge laboratories, classrooms, and spaces on the main campus, as well as those at Michigan Tech's Keweenaw Research Center and Michigan Tech's Research Institute in Ann Arbor, Michigan.

**How can your corporation partner with Michigan Tech to create solutions for society's challenges?**







R. L. Smith  
Mechanical Engineering  
Engineering Mechanics  
Biological Sciences



## Donor Recognition: Counting every gift because every gift counts.

Michigan Tech offers a number of honor clubs and societies to recognize alumni and friends whose support helps maintain the University's tradition of excellence. We are truly grateful for each gift that supports Michigan Tech's mission of preparing students to create the future.

### 906 CLUB

A simple way for alumni who have been graduated for 10 years or fewer to give. Members of the 906 Club make a gift based on their graduation year (starting at \$9.06 for first-year graduates).

### SILVER & GOLD CLUB

A giving club that acknowledges donors for their consistent annual support. We appreciate those who, regardless of the amount, have shown their loyalty to Michigan Tech through years of giving.

### PRESIDENT'S CLUB

A giving club which recognizes annual gifts of cash, securities, gifts-in-kind, or irrevocable planned gifts of \$1,000 or higher.

### MCNAIR SOCIETY

The McNair Society recognizes those who provide for the future of Michigan Tech through a bequest or planned gift.

Our estate giving society is named for Fred McNair, who served as Michigan Tech's president from 1899 until 1924. No minimum amount is required to join the McNair Society; you automatically qualify for membership when you notify us that you have included Michigan Tech in your estate plans.

### LIFETIME GIVING SOCIETIES

The clubs named below recognize those who give cash, securities, gifts-in-kind, or irrevocable planned gifts at the following lifetime levels:

\$10,000-\$24,999	Presidents Society
\$25,000-\$49,999	Founders Society
\$50,000-\$99,999	Second Century Society
\$100,000-\$249,999	1885 Society
\$250,000-\$499,999	Dillman Society
\$500,000-\$999,999	Hotchkiss Society
\$1,000,000-\$4,999,999	Hubbell Society
\$5,000,000-\$9,999,999	Wadsworth Society
\$10,000,000 and above	Douglass Houghton Society

## Did you know?

Financial giving is just one of the many ways to support the University. You can have a significant impact on Michigan Tech by doing any of the following:

- Refer potential students to Michigan Tech.
- Use your influence with your company to secure opportunities (internships and co-ops) and equipment for students.
- Give your time and experience speaking to a Michigan Tech class.
- Be a mentor to Michigan Tech students and young alumni.

**Thank you for your interest in our Giving Guide.**

Thank you for your interest in our Guide to Gift Planning. Before making a planned gift to Michigan Tech, please seek the advice of your personal legal, tax, estate planning, financial, or investment advisor to ensure any gift you are considering is appropriate given your personal circumstances. If you or your advisor have questions, our staff is available to assist you.





## Support from private donors benefits students, faculty, and programs in many essential ways:

- A strong endowment attracts the top faculty members needed for Michigan Tech to be one of the world's premier technological research universities.
- Scholarships and fellowships attract top students and allow them to better concentrate on their studies.
- Research fosters innovation that promotes sustainable economic and social development in Michigan, the nation, and the world.
- Unrestricted gifts provide crucial, flexible resources that allow the University to respond to today's greatest needs.

**ALL GIFTS MAKE A DIFFERENCE.  
LET'S WORK TOGETHER TO PLAN YOUR GIFT.**

**Office of Advancement & Gift Planning**  
906-487-3305 • [giftplan@mtu.edu](mailto:giftplan@mtu.edu)

*Thank you for your support!*





[mtu.edu/giving](https://mtu.edu/giving)

ALL GIFTS TAKE PLANNING. WE'RE HERE TO HELP.



**Michigan  
Technological**  
University