A TEXAS A&M FOUNDATION PUBLICATION

SPRING 2025

# Heritage

T E X A S ASM FOUNDATION

# ACHIEVING AN EVERGREEN IMPACT

Following decades of blooming success, Mary Beth '79 and Kenneth Cranfill '79 continue to plant seeds of hope into the future growth of Texas A&M University.

# Where Passion Meets Purpose

In a recent interview, I was asked to share what I believe is the greatest part of my role at the Texas A&M Foundation. When you're part of a team that accomplishes so many remarkable things, that may seem like a hard question—but truthfully, my response was as simple as it is profound. The most incredible thing about leading the Foundation is helping create new opportunities every day.

Similarly, I believe the greatest part of planning estate gifts is the ability to create new opportunities for future generations. Based on their own experiences and passions, our planned giving donors can personalize their support to lend a helping hand to Aggies who will follow in their footsteps. As models of success in their professions, it's one thing to leave big shoes to fill—it's another to ensure they're always in racing condition for the next in line.

This generous act of preparing the way through purposeful philanthropy is a common theme throughout this issue of Heritage. Another topic we explore is the power of giving through a bequest, a gift left in a will or living trust, and the very method my own family chose when we planned our gift. Year after year, this method tops the charts in estate giving popularity because it achieves two important things: the satisfaction of supporting Aggies' unique passions in a flexible way, and the monumental impact guaranteed to occur after your lifetime.

For instance, one example in this issue shows how an endowed gift left via a bequest nearly 25 years ago has grown nearly double in value and supported more than 130 students (and counting) since it was established. As generations thrive from the support of gifts like these, it's encouraging to witness the good works of Aggies being carried forward in perpetuity. It also serves as an important reminder for our donors that while they're sowing seeds for trees they'll never stand under, their passion, spirit and legacy will be rooted in Aggieland forever.

When you live by the mission of building a brighter future for Texas A&M University one relationship at a time, it's a privilege to work with donors like ours. Creating new opportunities is the greatest joy of my role, but the honor doesn't exist without the generous visionaries who make them reality.

Thanks for all you do.

T\_-

Tyson Voelkel '96 President & CEO Texas A&M Foundation



# CONTENS A BRIGHTER FUTURE FOR AGGIELAND











### ROUNDUP//2 ALL ABOUT BEQUESTS

Bequests are one of the most popular ways that former students and friends choose to support Texas AGM University. Learn what makes these gifts so flexible, customizable and meaningful.

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The late Renee Zelman would be proud to see the full impact of her planned gift today. Since her passing in 2001, her endowed gift has become a blessing for numerous Aggies with its multiplier effect.

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# All About Bequests

While some Aggies share similar journeys, no two are identical. That's probably why bequests-gifts left in wills or living trusts-are one of the most popular ways Texas A&M University.

With multiple types of bequests and countless assets you can gift-including cash, real estate, stocks and more-bequests offer you the flexibility to customize your giving so that you can make a meaningful estate gift to Aggieland in a way that works best for you.

# STATISTICALLY SPEAKING From FY24 (July 1, 2023 – June 30, 2024)





PERCENTAGE OF ALL PLANNED GIVING DOLLARS COMMITTED THROUGH BEQUESTS









RANGE OF BEQUEST VALUE



TOTAL BEQUEST DOLLARS PLEDGED OR COMMITTED



# **Fast Facts**

# BEQUESTS....

## ARE REVOCABLE.

Want to make a commitment to support Aggieland in the future but need financial flexibility today? A bequest is best! Because the gift doesn't happen until after your lifetime, you can update your gift as life evolves.

## **OFFER FOUR OPTIONS.**

With bequests, you can:

- 1. Leave a percentage of your entire estate.
- 2. Name a specific amount or item(s).
- **3.** Gift the residue of your estate after your specific bequests have been fulfilled.
- **4.** Name a charitable organization like the Texas A&M Foundation as your secondary beneficiary in case your primary beneficiary is not alive.

### **REQUIRE SPECIFIC LANGUAGE.**

It's important to provide your estate planning attorney with proper legal language to carry out your wishes. For instance, many Aggies think they can simply leave a bequest to Texas A&M University in their wills, but the language should direct the gift to the Texas A&M Foundation to ensure it's properly used as you desire on campus.



Scan this QR code for language that can help you and your attorney in preparing your bequest to the Texas A&M Foundation for the benefit of Texas A&M University.

# AREN'T ALWAYS EXACT.

Because bequests happen after your lifetime, we understand that your gift's value is an estimate. After the executor of your estate pays bills and settles any legal matters, your gift may be larger or smaller than you expected. That's okay! Any amount you leave to create a brighter future for Texas A&M is a blessing for future Aggies. Whoop!

# "

I decided to bequeath my estate to the Texas A&M Foundation to fund General Rudder Corps Scholarships because I don't have children, and all my siblings are well-off and don't need my help. My decision came full circle years later when I suffered a pulmonary embolism while returning home to Franklin, Tennessee, from Houston. I received medical attention and made it through, but I could've easily died if the clot had been much larger. Had I passed without making plans, my estate would have gone to probate and been split among my family instead of honoring my time in the Corps of Cadets with gifts to Aggies who need the financial assistance.

BRIAN EHNI '74 **7**7

### LASTING LEGACY

# **GIVING WITHOUT EXPIRATION**

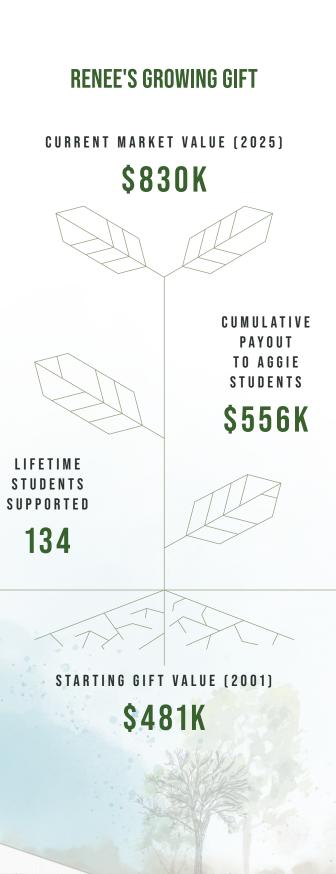
The late Renee Zelman would be proud to see the full impact of her planned gift today. Since her passing in 2001, her endowed gift has become a blessing for numerous Aggies with its multiplier effect.

### BY TYLIE MCDONALD '27

Renee Zelman was a woman of remarkable spirit and unwavering grit. After losing her husband, Norman '39, in 1965, she single-handedly ran their furniture business, never allowing challenges to slow her down. Her resilience was matched by her generosity. In her will, she left a bequest to create scholarships at Texas A&M University and The University of Texas—the couple's alma maters. Inspired by role models who helped her afford her own education, Renee created the Norman and Renee Zelman Endowed Scholarship in Architecture at Texas A&M. She wanted the recipients of this gift to pay it forward, asking that when they could, they help others in the same way. Since her death in 2001, Renee's endowed gift has continued to grow in value, resulting in greater annual payouts to deserving Aggies.



ARCHITECTURAL RENDERING BY RIFAT TABASSOOM TUMPA '27



Interested in planning an endowment with multiplying support for Aggies? Contact our team at 979.845.8161 or plannedgiving@txamfoundation.com.

# A DREAM DESIGNED BY GENEROSITY

PHOTO BY JOSH HUSKIN

STUDENT SPOTLIGHT

> exas A&M College of Architecture doctoral student Rifat Tabassoom Tumpa '27 is one of the deserving Aggies benefiting from Renee's gift. After earning her bachelor's degree in architecture from the Bangladesh University of Engineering and Technology, Tumpa pursued a master's degree in Sweden before moving to Texas in fall 2023. "Texas A&M's global reputation in architecture, coupled with the opportunity to receive a fully funded education, made it the perfect choice for me," she shared. "Coming from a middle-class family, studying abroad was something I could only dream of achieving through scholarships like this one."

> Relieved of financial stress, Tumpa can focus on her research, which aims to reduce the environmental impact of construction through energy-efficient building design. But her long-term sights are set on one day giving back, either financially or by becoming a professor, to continue Renee's generosity chain and help the next generation of students.

COVER FEATURE

# Achieving an Evergreen Impact

BY SAMANTHA ATCHLEY '17 '19 | PHOTOGRAPHY BY JASON KINDIG



# FOLLOWING DECADES OF BLOOMING SUCCESS, MARY BETH '79 AND KENNETH CRANFILL '79 CONTINUE TO PLANT SEEDS OF HOPE INTO THE FUTURE GROWTH OF TEXAS A&M UNIVERSITY.

For Aggies like Mary Beth '79 and Kenneth Cranfill '79, the core value of selfless service comes naturally, as does their ambition.

After growing together through 40 years of marriage, raising two successful daughters, creating a flourishing nursery business and volunteering for over 30 years, it's safe to say the Cranfills know a thing or two about nurturing a passion to fruition.

And that passion doesn't just end with their family and community. It also extends to Aggieland, where they've planted seeds through an estate gift that will grow a brighter future for Aggies who follow in their footsteps.

### **Sowing Seeds**

The gratifying concept of reaping rewards from what you've sown began at an early age for Kenneth. Enamored by the beauty of his grandmother's garden—and as the son of a county extension agent with the Texas A&M AgriLife Extension Service—he inherited a deep love for flowers and a budding passion for owning his own greenhouse someday.

Similarly, Mary Beth had an early interest in math and science and, despite the disproportionate representation of women in the field at the time, was determined to put her passion into practice. With hearts set on Aggieland, the Cranfills pursued their dreams at Texas A&M University—Mary Beth completing her degree in civil engineering and Kenneth earning his in floriculture.

"My father was a county extension agent with Texas A&M, so I grew up familiar with the university's values and traditions," Kenneth said.

"Being from Pennsylvania, my family wasn't familiar with Texas A&M outside of Aggie jokes," Mary Beth added playfully. "But after one weekend visit to Aggieland, I was sold." Though their backgrounds differed, their adoration for Aggieland flourished just the same. Mary Beth and Kenneth fell in love with the university—and each other—during their time on campus and credit much of their accomplishments to their student experiences.

"We're very proud to be Aggies. Texas A&M gave us the talent and values to achieve success in business and in life." — KENNETH CRANFILL '79

### **New Growth**

Following graduation, the Cranfills worked in their respective fields for several years before establishing their family-owned business, Forest Grove Nursery, in 1991. Within a short time, their first few acres of land expanded into over 35,000 square feet of greenhouse space where they grew hundreds of thousands of plants ranging from poinsettias, tropical foliage and ornamental kales to native plants and perennials.

As their reputation grew, the Cranfills landed pivotal business from clients like the Dallas Arboretum and Botanical Garden, North Dallas garden centers, and even the Heard Natural Science Museum & Wildlife Sanctuary's Native Plant Festival.

"Garden centers can get the common stuff from anybody, but we grew the unusual, and our quality was truly a notch above," Kenneth said. "The key to our success was attention to detail."

Redirecting her professional expertise into the bookkeeping and countless other aspects of the nursery, Mary Beth eventually stepped away from her engineering role to support rising family and business needs. During this

### COVER FEATURE

transition, she also discovered an unforeseen passion in volunteering with Friday Nite Friends, a local respite care program that provides a night off for families of children with medical and special needs.

"I went into my first shift thinking it would be a onetime thing," Mary Beth said. "But at the end of the night, one of the moms thanked me profusely, and with tears in her eyes said that was the first time she and her husband had been on a date in over seven years."

Mary Beth also shared this newfound calling with her daughters, Jennifer '07 and Stacy '09. After years of inspiring volunteer experiences with Friday Nite Friends and Grace Lake Ministries—a therapeutic riding center for people with special needs—the Cranfills' daughters went on to pursue careers in special education/speech pathology and psychology/social work on top of becoming foster parents, an opportunity that eventually led to the Cranfills' fifth grandchild, their adopted grandson who has special needs.

"I never really thought about the impact Friday Nite Friends made on my girls until later in life," Mary Beth said. "It's come full circle now. When I started 32 years ago, I had no idea I would actually have a grandchild in the program."

### **Deeply Rooted**

When the Cranfills eventually retired from their nursery business in 2023, they began thinking more intentionally about estate planning and the legacy they wished to leave. As one of the most formative institutions throughout their journey, Mary Beth and Kenneth decided to explore charitable giving options to benefit Texas A&M. Connecting with the Texas A&M Foundation, they were pleased to discover how personable and convenient the gifting experience was.

"Quite frankly, I didn't know we needed to get so specific with the directions in our will, but the Foundation staff guided us through every detail and made the process a piece of cake," Kenneth said. "Their help in showing us how customized our contribution could be is what prompted us to make the decisions we did."

Through a bequest to the Foundation, the Cranfills planned a gift that personally reflects each of their unique passions. Splitting their contribution equally, the couple established two significant endowments for the Department of Horticultural Sciences and the Aggie ACHIEVE program in the College of Education and Human Development.

"The Foundation staff makes giving extremely easy," Kenneth said. "They took the time to explain everything thoroughly, and once we finished the gift process, I felt confident knowing our money will go right where we want it to."

Their enrichment endowment for the horticulture department was created to honor Kenneth's hopes for the future of his beloved profession. He noted that while the industry has felt a steep decline in graduates pursuing horticultural careers, he still believes it's a worthwhile investment, especially with the expansion of nontraditional opportunities.



"I love the idea of these kids getting the chance to continue their education at Texas A&M and have a college experience."

MARY BETH CRANFILL '79

▲ Aggie ACHIEVE student Travis Decker '26 enjoys interning at The Gardens at Texas A&M University. PHOTOGRAPHY BY WILL WALKER '13



Inheriting a green thumb from his grandmother and father, Kenneth delights in passing down the love and expertise of horticulture to his grandchildren and future generations of Aggies.

# GROW YOUR GARDENING KNOWLEDGE

With decades of expertise, Kenneth shares some of his best tips for Texans to apply to their gardens this spring season.

**PLANT** vegetables from seed or transplants, preferably in raised beds. Timing of this can be tricky, as you have a short window for planting to ensure peak production before hot weather strikes in early summer. For flowering annuals, cool-season types are best for North Texas gardens while warm-season types are better suited for South Texas, especially in mid-March and later. Try to choose vigorous transplants—meaning a healthy plant with a well-developed root system that can tolerate environmental challenges—and plant them into wellprepared garden soil.

**PRUNE** your lawn in early spring by scalping to remove browned stubble and winter weeds. It's also recommended to prune spring-flowering shrubs and vines after they finish blooming, avoiding formal shearing whenever possible.

**FERTILIZE** newly planted annuals and perennials every 10-15 days with highnitrogen liquid or water-soluble fertilizer. Fertilize vegetables with the same liquid or water-soluble fertilizer as plants get started, and gradually switch over to a high-nitrogen type granular product the rest of the season.

WATCH OUT FOR snails and slugs. You can prevent their company by applying Sevin insect killer dust on your plants and on the ground beneath them. Additionally, it's best to rid your garden of any existing broad-leafed (non-grassy) weeds such as clovers and dandelions. Apply herbicide containing 2,4-D according to label directions.

Conditions in Texas vary more in March than at any other time of the year. Look to your local Texas A&M AgriLife Extension office and Texas Certified Nursery professionals for the most accurate localized help.

"I want to give back because Texas A&M gave me so much," Kenneth said. "For me, horticulture was a lot of work and manual labor, but it was satisfying getting to work with God's creation every day and watching things grow. I hope our gift will encourage future generations of young Aggies to find that same enthusiasm and get involved in the industry using their own talents."

The second half of their gift combines Mary Beth's deep passions for Texas A&M and children with special needs. By planning a scholarship for Aggie ACHIEVE—a comprehensive transition program for young adults with intellectual and developmental disabilities to receive an immersive college education—she hopes the program can offer more opportunities to aspiring candidates who share her values and Aggie Spirit.

"I love the idea of these kids getting the chance to continue their education at Texas A&M and have a college experience," Mary Beth said. "Since Aggie ACHIEVE is a relatively new program, I'm passionate about advocating for its awareness and believe in giving these students the credit they deserve."

Thanks to their forward-thinking generosity and purposeful passion, the Cranfills' planned gift will shape countless opportunities for future Aggies to thrive just as they did. "We were very successful because of Texas A&M, and we want to provide that same opportunity for those who may not have the resources to get off to a good start," Kenneth said. "We've always wanted to give back to Aggieland, and this planned gift was the perfect fit for us."

Interested in planting your legacy for the future of Texas A&M? Contact our team at:

979.845.8161 or plannedgiving@txamfoundation.com.

### DISCOVER



# TIPS FOR a Taxing Sunset

BY DORIAN MARTIN '06 | PHOTOGRAPHY BY JASON KINDIG

he 2017 Tax Cuts and Jobs Act (TCJA) doubled the lifetime estate and gift tax exemption from its previous level and offered favorable provisions for charitable giving to high-net-worth individuals. If Congress doesn't extend the TCJA this year, that exemption—which is now more than \$13 million per individual and more than \$27 million per married couple—will drop to an estimated \$7 million per individual and \$14 million per married couple in 2026.

We recruited the expertise of Texas A&M School of Law Executive Professor William Byrnes, who provided tips that may help you work with your estate lawyer, financial planner and/or the Texas A&M Foundation this year to mitigate unnecessary tax burdens with the understanding that TCJA provisions could expire.

# KEEP IN MIND HOW THE 2024 ELECTION MAY IMPACT TAX POLICY IN 2025.

The new Congress and administration are negotiating in the form of a budget reconciliation bill, which only requires a majority vote in the Senate, to extend many provisions of the TCJA and make some permanent. In addition, President Trump has floated several new tax cut proposals such as not taxing overtime and tips. "Ultimately, the Republican tax reduction wish list is long, but each reduction must be offset with either new tax revenues in the same bill or an agreement to allow an additional amount of national debt to be incurred to pay for the reductions," Byrnes said.

Some current tax reductions will be extended, but the price tag to extend them all is over \$3 trillion—so choices must be negotiated. "For example, extending or even making permanent the current income tax rates and tax brackets and allowing the state and local tax deduction to increase from \$10,000 to an unlimited amount—as it was pre-TCJA—is far more relevant to Republican elections than extending or making permanent the doubling of the estate tax exclusion that TCJA allowed," Byrnes said.

# CONSIDER SEEKING ADVICE NOW IF YOUR NET WORTH IS MORE THAN \$7 MILLION.

Byrnes noted that everyone needs an estate plan, no matter your net worth. However, high-wealth individuals who may need more nuanced planning should work with the appropriate professionals to ensure they have legal documents in place and that their estate plans are updated before the end of 2025 to potentially avoid high estate taxes.

If your net worth is less than \$13.9 million in 2025, you currently don't fit into the estate tax bracket. But you might if the threshold decreases in January 2026 to \$7 million. Therefore, consider meeting with estate planning attorneys and financial advisors this year to make a plan to capture benefits under the TCJA and potentially avoid a 40% estate tax rate later.

### MAKE GIFTS BEFORE THE END OF 2025.

High-wealth individuals may consider making gifts aligned with their values before the end of this year. "If you make a gift before January 2026, the amount of your exclusion is based on the date that you made the gift, meaning you can still take advantage of the increased exemptions offered through the TCJA," Byrnes explained. "If you wait until

As the 2017 Tax Cuts and Jobs Act nears expiration at the end of this year, Texas A&M School of Law Executive Professor William Byrnes offers helpful tips for productive estate planning.

2026, you potentially face a 40% estate tax on gift amounts above the exclusion threshold that will have dropped to about \$14 million per married couple."

# TAKE ADVANTAGE OF THE ANNUAL GIFT TAX EXCLUSION.

Each year, the IRS sets the annual gift tax exclusion, which allows a taxpaver to give a certain amount-in 2025, \$19,000 per individual and \$38,000 per married couple-per recipient tax-free without using any of the taxpayer's lifetime gift and estate tax exemption-in 2025. \$13.99 million. "For example, if a married couple has three children and four grandchildren, they may transfer \$266,000 in 2025 to their descendants without touching their combined \$27.98 million gift tax exemption, thus allowing them to transfer further substantial assets gift tax-free," Byrnes said. Not only are the assets removed from the taxpayers' taxable estates, but the assets' future appreciation also avoids gift and estate taxes.

# CONSIDER PHYSICAL ASSETS TO MAKE CHARITABLE GIFTS.

Physical assets like a house or business can make great charitable gifts whether during or after your lifetime and allow the donor to bypass gains and receive tax deductions. When received by the Foundation, the asset will be sold, and the proceeds will go toward your passion at Texas A&M.

# PLAN BASED ON YOUR PERSONAL AND PHILANTHROPIC GOALS.

Financial advisors and estate planning attorneys can help tailor estate planning strategies through learning about your family, lifestyle and interests. Participating in a planning process helps you weigh your desire to provide estate gifts to family members and your favorite causes. Byrnes noted that a popular planning strategy involves combining personal and philanthropic goals in a specific way. "This could include making philanthropic gifts when loved ones reach a certain net worth threshold or leaving funds to them in a way that spaces out distributions over a period of time, like in a charitable remainder trust," he said.

### CONSIDER PHILANTHROPY TO OFFSET TAXES.

"Transfers for charitable purposes can generate substantial federal income and estate tax savings, and various techniques have been developed to maximize savings," said Byrnes, who has personally endowed a scholarship through the Texas A&M Foundation to benefit graduate students in the Texas A&M School of Law's risk and wealth management program. Every person's financial situation is unique, but being able to fund the causes you care about at the place you love is sustainable here in Aggieland and will never sunset.

Interested in making a charitable contribution to support your Aggie passions while deducting a larger amount from your taxable income? Contact our team at **979.845.8161** or **plannedgiving@txamfoundation.com**.

This article should only be referenced for general advice. Please seek professional guidance to better understand the best plan for your individual needs.

# **ENERGIZING THE FUTURE**

BY RYAN WILLIAMSON '24 | PHOTOGRAPHY BY CHRIS SHINN

Through her renewable energy research and an estate gift to support women and underrepresented students in STEM, Dr. Nicole Mendoza '07 '13 is making tomorrow brighter for others.

When Dr. Nicole Mendoza '07 '13 sees a need, she takes action. It's why she chose to work in renewable energy and spends many hours mentoring young women and underrepresented students entering science, technology, engineering and mathematics (STEM) fields. And it's especially why she included the Texas A&M Foundation in her estate plans.

Mendoza, who spent 10 years at Texas A&M University earning her bachelor's and Ph.D. in aerospace engineering, is a senior researcher at the National Renewable Energy Laboratory. There, she pioneers clean energy innovations that protect and preserve the environment.

"My parents raised me to appreciate the beauty of our planet," she said. "While working on my Ph.D., I realized that the aerospace industry could be much more environmentally friendly. That's when I chose to marry my technical background with my passion for saving the planet and work in renewable energy."

Much of Mendoza's research has focused on wind energy. Her most recognized work is her first patented invention, the "inflatable blade." The onshore wind turbine blade, partly made of fabric, significantly cuts transportation costs and enables wind turbine blades to be sent to previously inaccessible onshore windy sites. The blade can be shipped "deflated" in an 18-wheeler and "inflated" on-site with foam or resin. She is also designing what she calls "P-Kelp," a kelp-inspired artificial reef that generates electricity from the ocean's waves while restoring ecosystems.

Mendoza credits her success to her time at Texas A&M, where she especially enjoyed her Ph.D. work on hypersonics and supersonics under Dr. Rodney Bowersox. Organizations like the Texas Environmental Action Coalition and the Texas A&M Energy Club also contributed to her college experience and drive for renewable energy.

Now, she's taking action to address a need she sees at Texas A&M and in her industry: fixing the "leaky pipeline" of women entering STEM fields. "Many women get tired of the male-dominated atmosphere and leave, or they change paths before ever entering industry," Mendoza shared. "I am passionate about using whatever influence or mechanisms I have to address that."





**Pictured:** In her lab, Dr. Nicole Mendoza '07 '13 demonstrates how the motion of P-Kelp in water generates electricity.

**Pictured above right:** At NREL, Mendoza uses wave tanks that simulate ocean waves to test her innovations and research.

With this in mind, Mendoza established a gift to the Foundation through a bequest in her estate plans, which will fund a scholarship after her lifetime that will support women and underserved students pursuing aerospace engineering or STEM degrees.

Mendoza emphasized that the Foundation made the bequestmaking process easy and transparent. As a donor who is still in her 30s, she hopes her gift not only impacts future students but also inspires others, especially young former students, to meet with the Foundation team and plan a gift to Texas A&M.

# "

GIVING ISN'T ONLY FOR PEOPLE LATE IN THEIR CAREER. I DON'T HAVE \$25,000 TO CREATE AN ENDOWMENT TODAY, BUT I WILL HAVE THE RESOURCES AFTER MY LIFE. PLANNING THIS ESTATE GIFT IS HOW I HOPE TO HELP LEVEL THE PLAYING FIELD FOR FUTURE STUDENTS.

DR. NICOLE MENDOZA '07 '13

Looking to empower future Aggies? Contact our team at **979.845.8161** or **plannedgiving@txamfoundation.com**.



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## A LOOK BACK

# **Aggies Flock Together**

Each spring, West Campus becomes a little more plastic and a lot more pink thanks to the sense of humor of Pat Swanson '81, a former student in the Department of Horticultural Sciences. This quirky tradition, affectionately called "Flamingo Flocking," found its origins in the late 1990s when Swanson—nicknamed "The Flocker"—played a prank on then-department head Dr. Sam Cotner '64 '67 '77 by placing hundreds of plastic flamingos on the north lawn of the Horticulture/ Forest Science Building. Nearly three decades later, the department continues to celebrate this prank and Cotner's memory with live music, food and matching t-shirts as they place flamingos in front of the building.

