A Legacy of Learning

There is a saying that learning is a treasure that will follow its owner everywhere. For the late Dr. Hansa Hiralal Topiwala, her lifetime of learning—as well as a passion for advancing women’s health—took her around the world and inspired her to leave a wonderful legacy to ACOG.

Hansa was born in 1937 in Nairobi, Kenya. Her mother, Kalavati, had an English degree and her father, Hiralal, was a physician, often treating injured patients at their home. Encouraged by their mother’s passion for education and father’s love of medicine, Hansa and her sisters, Mina and Sudha, pursued medical degrees at the Grant Medical College, their father’s alma mater, in Bombay, India.

Dr. Topiwala started her OB-GYN residency in Bombay and completed it in England. She also did General Surgery residency and passed the board examinations of the Royal College of Obstetricians and Gynaecologists as well as of the Royal College of Surgeons of Edinburgh, becoming a member of the Royal College of Obstetricians and Gynaecologists and a Fellow of the Royal College of Surgeons of Edinburgh. Returning to Kenya, she practiced OB-GYN at the Aga Khan Hospital in Nairobi.

When Mina came to the United States in 1969, Hansa decided to follow. Dr. Topiwala completed an additional residency in Connecticut and then settled in the Seattle area near Mina, opening an office as well as practicing at Highline Hospital. Being the first woman ob-gyn in the area, Dr. Topiwala was overwhelmed with patients and asked Mina to join her in the practice, which she did.

The sisters practiced together for more than 25 years. During that time, Dr. Topiwala became a Fellow of ACOG. “My sister had a very independent spirit,” shared Mina Madhani, MD. “She was dedicated to her patients and kept up with the advances in her field by attending ACOG meetings.”

Throughout her lifetime, Dr. Topiwala found other ways to give back and was an active supporter of social justice organizations and promoted the advancement women’s education. First and foremost, however, she was dedicated to women’s health. Dr. Topiwala’s generous estate gift to ACOG has created a legacy that will benefit many for years to come.
What Is an Estate?

An estate is essentially the whole of one’s possessions. This includes all of the assets you own—a home, automobiles, cash, insurance policies, retirement accounts, savings accounts, investment accounts, real estate, jewelry, collections of value and so on. Having an estate has nothing to do with being wealthy. If you own anything at all, you have an estate.

5 Common Myths About Wills and Estate Plans

**Myth: Only wealthy people need an estate plan.**

**FACT:** If you have any property at all, you need to plan carefully...even if your estate is modest, your heirs few, and your wishes simple. Protecting a small estate is important because settlement delays and confusion usually mean more expense when it may be least affordable.

**Myth: Only someone with dependents needs to make plans for the distribution of assets.**

**FACT:** Even someone with no dependents needs an estate plan if he or she has any assets and wants to decide who will ultimately receive them. A will can sometimes cut delays and probate costs, waive certain expenses and help reduce taxes.

**Myth: When people die without wills, state law usually distributes their property in about the same way they would have.**

**FACT:** Since there is no way for the state to know someone's wishes, state law distributes property according to an all-purpose plan. Generally, children receive equal amounts, and no provisions are made for gifts to special friends or favorite charities.

**Myth: A good estate plan, professionally made, rarely needs revision.**

**FACT:** Periodic reviews are advisable since so many changes occur throughout life. Children grow up. Grandchildren are born. Beneficiaries and executors can predecease you, move away, or become estranged. Estate values can increase or decrease. Tax laws change. Charitable wishes may vary over time.

**Myth: Charitable bequests come mainly from people who have no close relatives or whose estates are so large that there is plenty left over.**

**FACT:** People with modest estates often discover they can give meaningful gifts to the ACOG Foundation and still arrange generous provisions for their dependents and loved ones.
Estate Planning Tools

As you consider your long-range plans, you might want to take time to review your overall estate plan. Many consider their will to be the only instrument needed for the future disposition of their property and other long-term needs and wishes. True estate planning, however, involves more than just preparing a will. A good estate plan can also include:

- **An Advance Health Care Directive.** As you are aware, an advance health care directive is made up of a living will, which allows you to state your wishes about your medical care if you are incapacitated, and a health care power of attorney, that enables you to designate someone to make decisions on your behalf.

- **Durable Power of Attorney.** A durable power of attorney allows you to appoint someone to make financial decisions for you should you be unable to do so. With a durable power of attorney, someone you have named can pay your bills and manage your finances if you are temporarily incapacitated.

- **Beneficiary Designations.** If you own life insurance policies or retirement accounts, you have filled out a beneficiary designation to name the recipients of these assets after your lifetime. Should your long-term plans include charitable giving, you might also consider naming the ACOG Foundation as a beneficiary, in addition to loved ones.

Leaving a Legacy to Women’s Health Just Got Easier!

Creating a will is one of the most impactful ways to support the people and causes you love, and we’ve partnered with FreeWill to give you a free, easy way to write your legally valid will, within all 50 states. Many people include a gift to the ACOG Foundation to support the education and resources for our members for decades to come.

This service is free whether you choose to leave a gift or not to the ACOG Foundation. So, what are you waiting for? Start your will today by visiting [www.freewill.com/acogfoundation](http://www.freewill.com/acogfoundation). For more information on planned giving visit [www.acog.org/PlannedGiving](http://www.acog.org/PlannedGiving).
Giving Through Your Will

The foundation of your plans—your will—is an extremely flexible instrument. Consider the different ways you can include a gift to help ensure the future of women’s health through your will:

Give “what’s left”

The residue of your estate is what remains after all other distributions have been made. After first providing for loved ones in the amounts you determine, you may choose to devote all or a portion of what’s left of your estate to charitable purposes.

Give an adjustable amount

Leaving a percentage of your estate allows you to give a proportion rather than a specific amount. The amount received is then automatically adjusted depending on the value of your assets.

Give a fixed amount

You can also bequest a specific a dollar amount. This strategy allows you to bequest certain amounts to your favorite charities before distributing any remaining assets to others.

You can also combine the above methods in your will. For example, you might specify that certain amounts go to specific people, then divide whatever remains by percentages among your favorite charitable interests, including the ACOG Foundation.

If we can provide more information, confidentially and with no obligation, please contact Kathleen Kenny at 202-863-2479 or return the enclosed card.

Bequest Language

If you are considering a bequest to the ACOG Foundation, here is some suggested wording to take to your attorney:

“After fulfilling all other specific provisions, I give, devise and bequeath _____% of the remainder [or $____] of my estate to the ACOG Foundation, a charitable corporation [Tax ID #362217981] currently having offices at 409 12th Street, SW, Washington, DC 20024.”

MORE INFORMATION

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