

Building Blocks

ALUMNI, COMMUNITY SUPPORT INSPIRES \$500,000 GOAL

Alumni giving has nearly doubled in the last three years, to just over 13 percent for the fiscal year ending June 30, 2004. Support from among PLNU faculty, trustees and staff has also grown.

Such generosity is motivating the university to reach higher than it has before, according to Joe Watkins, associate vice president for Community Development.

The office of Development has set a goal of \$500,000 for the University Fund for student scholarships.

“With the increased financial support we are experiencing from our alumni, current parents and friends, I believe the \$500,000 goal is achievable,” said Dan Martin, vice president of University Advancement.

“FINANCIAL AID ALLOWS STUDENTS TO GET A GOOD EDUCATION AT PLNU AND NOT HAVE TO WORRY ABOUT PAYING OFF DEBT FOR YEARS AND YEARS. INSTEAD, THESE STUDENTS CAN FOCUS ON MOVING FORWARD WITH THEIR CAREERS WHEN THEY GRADUATE.”

—Charlotte Chalfant, sophomore

“IT WOULD NOT BE POSSIBLE FOR ME TO ATTEND PLNU WITHOUT A SCHOLARSHIP.” —Scott Menath, freshman

Raising money for the University Fund is a top priority because the need for scholarships for PLNU students is critical. The university is set to rally behind this important cause because of its affect on the lives of students.

“The University Fund is one of the best ways a donor can be guaranteed of a direct impact in the life and future of a Point Loma student,” said Martin. “I can’t tell you how many times I hear a student say that if it wasn’t for the selfless giving of the university’s alumni and friends, they wouldn’t be able to continue their education at Point Loma.”

Indeed, over 90 percent of students receive some kind of financial assistance in their four years at Point Loma.

“Perhaps one of the best things is that any size gift, large or small, when joined with the thousands of others who contribute to the University Fund, grows and multiplies into hundreds of thousands of dollars for direct student scholarships,” said Martin.

If you would like to make a gift, please visit www.ptloma.edu/giving or contact Heather Richardson at 619.849.2560.



Chris and Terri Poulos

PLNU HELPS FAMILY DISCOVER THE VALUE OF A CHARITABLE REMAINDER TRUST

Chris and Terri Poulos of San Diego felt it was the right time to sell an investment property. However, much of its gained value would be eroded by taxes. Chris researched and discovered the advantages of a

Charitable Remainder Trust (CRT). Having had past positive connections with PLNU, he visited the university’s Planned Giving web site (www.ptloma.edu/plannedgiving) and was pleased to find that the staff of PLNU’s office of Planned Giving would be able to help him establish a charitable remainder trust.

When Chris contacted the staff of Planned Giving, he told them what he wanted to accomplish: he wanted to receive some cash from the sale, to minimize taxes and to establish a flow of income from the gift portion. They quickly let him know the best options that balanced the cash he desired and the tax savings possible generated by a future gift to PLNU as well as another gift to a college where Terri works.

After the property was appraised, the Planned Giving staff helped Chris contact an attorney who is experienced in drafting a CRT. The attorney also transferred the property into the trust so that it could be listed and sold by the trust. (The transfer to the trust is a key step to take before a commitment is made to any potential buyer.)

Here are the benefits Chris and Terri will receive:

- A bypass of capital gains tax on the gift portion
- A portion of immediate cash (not always desired)
- A charitable income tax deduction to offset taxes on the cash received
- An increase in income over prior rental income
- Freedom from managing and maintaining the rental
- The joy of making a gift toward the future of Christian education

If you have questions about CRT or any other financial strategies, please contact Point Loma’s office of Planned Giving at 619.849.2302, by email at PLNUplannedgiving@ptloma.edu.

SAVE THE DATE! 2005 HERITAGE SOCIETY LUNCHEON

Please mark your calendars!
The office of Planned Giving is pleased to invite you to our annual luncheon.

FEBRUARY 4, 2005 • 11:15 A.M.

“Let your light so shine before men, that they may see your good works and give glory to your Father who is in heaven.”

\$9,000 DOWN, \$16,000 TO GO!

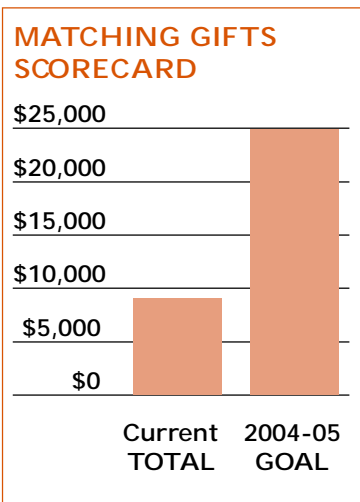
With a goal of \$25,000 in matching gifts, we are over a third of the way there!

Help us reach our goal by having your gift matched! Last year 45 donors had their gifts matched by their employers, for more than \$19,000 in donations. This year we're grateful for the \$9,000 already received, and we hope to reach \$25,000.

To find out if your company matches philanthropic contributions, contact your human resources office and request a matching gift form. Remember that some companies will even match the donations made by retirees or spouses. Complete the form and mail it to PLNU along with your gift. We'll take care of it from there. You may also check out our

online list of matching gift companies at www.ptloma.edu/giving or contact Christina Gardner at 619.849.2246 or by email at cgardner@ptloma.edu.

Your gift is important to PLNU. Help open up a world of opportunities for students through scholarships and other programs and make a difference in the life of a PLNU student!



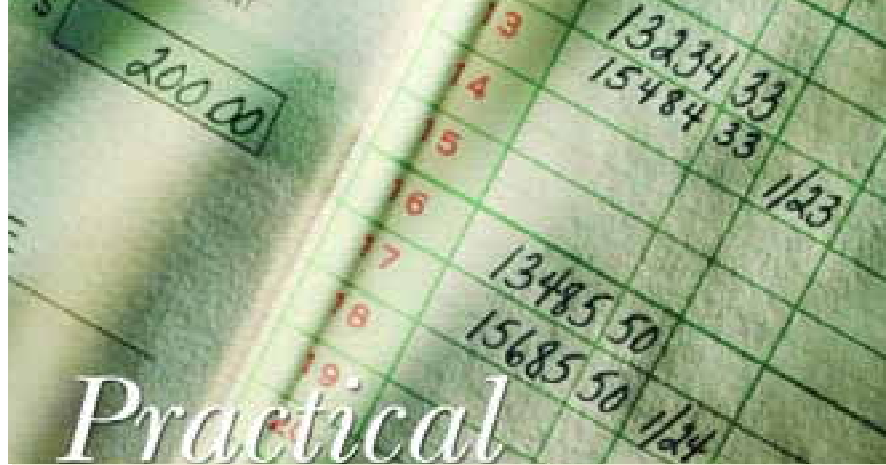
PLNU PARENTS WEEKEND



A new tradition—Almost 200 parents spent the weekend of Oct. 7-9 on the main campus with their students at the second annual PLNU Parents Weekend.

Parents attended chapel and classes with their students on Friday. They were invited to a residence hall open house, a reception with President Brower, faculty and other university leaders, and an outdoor fiesta dinner. They also had the opportunity to participate in a silent auction to raise money for PLNU's student emergency fund.

"I'm excited to spend time with my daughter and to learn more about what PLNU has to offer," said parent, Jennifer Moser, pictured above with her daughter, freshman Allie Moser.



Practical Financial Strategies

A Dialogue with Professionals

Although the first session has passed, it isn't too late to gain valuable information and advice at the second and third sections of this free, multi-session seminar series.

First Session: Oct. 7, 2004

Second session: Nov. 4, 2004

Third session: Dec. 2, 2004

11:30 a.m.-1:00 p.m.

Developing Your Financial Strategy—It is imperative that we all develop a sound financial plan for building, maintaining, managing and protecting our assets. This free seminar is designed to provide an informal environment where you can receive vital information and have a chance to discuss these issues with professionals.

Topics for Discussion

- Strategies for Wealth Accumulation
- Proactive Tax Planning
- Pitfalls of Trust Funding
- Principles of Successful Investments
- Meeting Retirement Goals
- Tax Beneficiary Choices
- Required Minimum Distribution Rules
- Pre-Transaction Consulting
- Administering a Living Trust
- Practical Tips for the Successor Trustee
- Contribution Limits-Roth v. Traditional IRAs

FEATURING

Rodney A. Simms, MSFS, ChFC, CFP, is a Senior Financial Advisor with American Express Financial Advisors Inc.

Cory Homnick, a native San Diegan, was certified as a California Certified Public Accountant in 1988.

Ronald R. Webb, Esq., a PLNU graduate, earned a B.A. in business administration and a law degree from the University of San Diego.

These seminars will meet in Cunningham Dining Room, Nicholson Commons on Point Loma's main San Diego campus.

To reserve your place, call—619.849.2302
or send email to: PLNUPLANNEDGIVING@PTLOMA.EDU