

TABLE OF CONTENTS

Barbara Beeler 1

Donor Stories 2

Bridges Scholarship Corner 3

Charitable Gift Annuity 3

Numbers Game: School of Business Alumna Knows Every Donation Counts



Barbara Beeler

Ever since she can remember, Barbara Beeler has been great with numbers. Whether counting leaves on the quaint streets near her childhood home in Sterling, Ill., or finalizing figures on large-scale budgets for the Marine Corps, doing the math hasn't just been easy for the University of San Diego School of Business (SBA) alumna — it's been fun.

"I don't know, I guess I've just always had a good grasp of math," the amiable staff accountant for Marine Corps Air Station Miramar understates. "Numbers, stats and things like that were interesting to me."

Beeler, who earned her bachelor's degree from USD's School of Business Administration in 1987, along with a master's in accounting and financial management in 2006, is committed to giving back to the institution that has helped her cultivate a 23-year career with the Federal Government and the Department of Defense.

"The School of Business is getting a lot of awards right now in a variety of areas, and it's because the students are really excelling in an environment that promotes learning," she says. You can't really have that without alumni support, which is why I think it's so important to stay involved. It's really important for me to give, because I'm giving back to something that I really believe in, and that's education."

The mercurial nature of the economy coupled with rather ominous financial forecasts from Wall

Street have many people counting their change down to the penny, but Beeler believes that any contribution, if managed properly, can make a real difference for the Toreros of tomorrow.

"I know it might not seem like it, but every little bit helps," she explains. "I think it's safe to assume that a lot of people are really worried about what the economy is going to do — and so am I — but I think that there are ways to donate smaller amounts of money that, when combined with similar contributions, can be invested and become something much bigger."

In order to maximize her dollar value, Beeler met with School of Business Professor Diane Pattison to plan out a way by which she could contribute a set amount of income that, over time, would grow into a scholarship for an accounting student at USD. In the years since that meeting, her gifts have led to the creation of a scholarship that rewards hard work, determination and focus; values that Beeler herself embodies.

"I've had cerebral palsy since I was born, and it affects the left side of my body," she reveals. "I understand how difficult it can be when life presents you with major obstacles, but I also know how rewarding it can be to overcome those obstacles."

Speaking of which, Beeler recently earned her CPA license after 23 years of determined effort, and was quick to credit the School of Business Administration's faculty for helping provide her with the tools she needed to achieve this lifelong goal.

"My experience in the School of Business Administration was supported by faculty members who really went the extra mile to enhance their students' experiences," she says. "I'm grateful to have had that, and I hope today's SBA students realize how lucky they are."

Gifts at Work

Bequest



Kathleen Kish

Education Remains Paramount for Kish

In 2004, Kathleen Kish retired from San Diego State University where, as a professor of Spanish language and literature, she made a 35-year commitment to providing SDSU students with

the means to build their own pathways to knowledge and understanding.

Small wonder that Kish would find her way across town to the University of San Diego's Bridges Academy Lecture Series, a program that connects men and women over the age of 55 with the USD community through a series of lectures, workshops and interactive events. The end result is a wonderful synergy of cross-generational experiences that leave an indelible impression on all who take part, including Kish.

"At USD, there seems to be a dedication to lifelong learning," she says. "It was shown by both the faculty who gave the talks and by the Bridges staff members."

As a lifelong educator, Kish was also so impressed by the USD students she has met at Bridges Academy functions that she revised her estate plan to include a bequest for the Bridges Endowed Scholarship Fund. A bequest is a simple gift arrangement that allows the donor to leave all or a portion of his or her estate to USD. A bequest costs the donor nothing now, yet offers a way to support scholarships or a particular area of interest.

"The students who receive Bridges scholarships," Kish says, "seem focused on making the most of their opportunities, and that's really all you can hope for as a donor, and as an advocate of education."

USD Deferred Charitable Gift Annuity



Maureen Partynski

Alumna Makes Pioneer Gift

Maureen Partynski '82 took advantage of a unique opportunity to give back to her alma mater while securing additional income during retirement.

Partynski completed a gift arrangement that could be viewed as a "charitable" supplemental retirement plan using a deferred payment gift annuity. The plan, administered by USD, was funded by Partynski and will begin making guaranteed fixed income payments to her for life at a future date of her choosing. The longer she waits the bigger the payments.

USD Charitable Gift Annuity



Kay Ravenel

Donor Makes it Possible for Young Women to Follow Their Dreams

Kay Ravenel says that when she was younger, one of her major goals in life was to travel because, in her mind, there aren't many

experiences more rewarding than getting out there and seeing the world.

Her travels and life experience not only provided her a treasure chest full of unforgettable memories, but have also shown her that a quality education is invaluable. As a result, she has recently worked in concert with the USD Office of Planned Giving to establish the Kay Ravenel Endowed Scholarship with a combination of cash and two charitable gift annuities.

A gift annuity is a contract under which the university, in return for a donation of cash, marketable securities or other assets, agrees to pay a fixed amount of income to an individual for their lifetime. For Ravenel, it was an easy decision to make. The Ravenel endowment offers financial assistance each year to a USD female undergraduate student.

"Education is such an important tool for personal success," says Ravenel, who lives in Palm Desert, Calif. "There is no substitute for having the learning experience to succeed in the world."

Continued on next page...

Bridges Scholarship Corner

Save the Date

Join the Office of Planned Giving on Wednesday, December 1st for our annual Holiday Luncheon. Help us honor the Bridges Endowed Scholarship recipients for 2010. The luncheon will be held in the Joan B. Kroc Institute for Peace and Justice and is \$35 per person. For more information regarding registration and seating requests, please contact Jenny Ehr Gott at (619) 260-4815.



The Immaculata at University of San Diego

Gifts at Work (cont.)

Gifts from IRA



Dolores Juditz

Donor's Passion for Education Helps Write a New Chapter of Opportunity for USD Students

Dolores Juditz is a staunch supporter of education, and providing opportunities to those who may not have the financial resources necessary to attend a nationally prominent academic institution like the University of San Diego. To that end, she has contributed to USD's Bridges Endowed Scholarship Fund, and takes great pride in witnessing the immediate and indelible impacts her donations make in the lives of deserving students.

Juditz was able to make her donation through an Individual Retirement Account (IRA) Charitable Rollover, which allows individuals who are 70 ½ years and older to donate up to \$100,000 from their IRAs and Roth IRAs to public charities without having to count the distributions as taxable income. For current information regarding this gift type, please see page 3.

Juditz's own life experiences motivated her to make the charitable contribution. "I know that when my kids went to school, they needed a lot of things, and at the time I really couldn't provide that on my own," she explains. "I'll always be extremely grateful for the support my family received, and I want to 'pay it forward,' as the kids say these days."

USD Charitable Gift Annuity	
If you were ...	74 years of age
And you gave ...	\$25,000
USD would pay you annually ...	\$1,575 (6.3%) <i>guaranteed for life</i>
Your charitable deduction would be ...	Approx. \$4,000

- Easy to establish, no costs involved
- Fixed, secure payments for life - guaranteed!
- Your gift will help support scholarships at USD

If you would like to know more about gifts that pay you, please call John Phillips at (619) 260-4523 or visit www.sandiego.edu/plannedgiving.

Call for your free personalized illustration today!

This is not legal advice. Any prospective donor should seek the advice of a qualified estate and/or tax professional to determine the consequences of his or her gift. The California Life Insurance Guaranty Association does not back up payments of annuities.

Charitable IRA Rollover May Be Available for 2010

On March 10, 2010, the U.S. Senate passed The Tax Extenders Act of 2009, which includes an extension of the charitable IRA rollover, which allowed donors 70½ years or older to make a direct, tax-free rollover of up to \$100,000 from an IRA to a qualified charitable organization.

This bill would extend the charitable IRA rollover through the end of 2010, retroactive to January 1. The Senate bill still must make it through committee, be reconciled with the House version, and be signed by President Obama, before being enacted into law. Please stay tuned for updates relating to this gift option. If you would like to be notified of any changes, please call the Office of Planned Giving and we will add you to our contact list.



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The Faces of University of San Diego