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Alumna Proves It's Never Too Late to Make a Difference



USD alumna Maureen Partynski with her second-generation Toreros, including her son, Dan, a soon-to-be USD freshman, and daughter Kate, a USD sophomore.

Born and raised in Chicago, Maureen Partynski '82 only left the Windy City briefly to attend school at the University of San Diego. When she returned, her only real connection to the campus were fond memories, some lifelong friends and a T-shirt she'd wear occasionally to remind her of her days as a Torero.

Partynski graduated from USD during a major recession, when the unemployment rate was at 10 percent and jobs for new graduates were few and far between. She began working for her father at Hemlock Federal Bank and then life took over. She married her husband, Jeff, raised two children, became CEO when her father retired, took the bank public and eventually retired.

It wasn't until 2005 — 23 years after graduating — that Partynski reconnected with USD in a way that changed her life. That year, President Mary E. Lyons took a trip to Chicago as part of a national tour to spread the word about USD to alumni, parents and prospective students and to launch or revitalize alumni chapters across the United States.

"I thought I was the only one in Chicago who graduated from USD," recalls Partynski, who became the chapter president. "When I got the

alumni list of 600 graduates I couldn't believe it. I had no idea."

The Chicago chapter of alumni started with a handful of people who initially just got together to network, but eventually they began hosting silent auctions that have raised more than \$20,000 in student scholarships.

Partynski eventually joined the national Alumni Association Board and now is the president-elect who will take the helm in July. She's also the proud parent of two new Toreros — Kate, a USD sophomore, and Dan, who recently was accepted as a member of the incoming Class of 2015.

"The alumni board has a strategic plan to increase the networking between alumni and current grads," Partynski says. "I've always tried to make those connections on my own, but it's always better to have a road map than to wander around and do things informally."

As a leader on the alumni front and as a parent, Partynski is committed to helping students today and for many years to come. Recently, she made a deferred payment gift annuity. Deferred payment gift annuities can be viewed as a charitable, supplemental retirement plan. The donor gives cash or securities now in exchange for a fixed, guaranteed payment for life that can start as early as one year later. The longer the donor waits for payment, the larger the payment.

"I see many students who are positioned to do wonderful things in this world and who have been accepted to college, but can't put the money together," Partynski says. "There are so many like that and their stories are so touching. I do this for all of them. My philosophy is that if you advance the hopes and dreams of just one student then you've done something important for the world."

A USD Gift Plan to Enhance Your Retirement Income

You can make a gift to USD today and begin receiving annual, fixed income any time after the first year. It's possible through a deferred gift annuity, which can provide you with guaranteed income for life and act as a supplement to other retirement income.



Reflecting pool at University of San Diego

Why is this important to you?

1. It is one of the many ways you can satisfy your charitable objectives with USD and receive income in return.
2. After you make the gift, you can begin receiving income at anytime after one year. The longer you elect to wait, the more income you will receive.
3. You receive an immediate charitable income tax deduction.
4. When you elect to receive income it may be partially tax-free.
5. If you used appreciated stock to fund your deferred gift annuity, part of the capital gain will be bypassed.
6. The amount used to fund a deferred gift annuity is unlimited, unlike the IRA, 401K and other qualified plans.

How Does a Deferred Gift Annuity Work?

Scenario: John Addison is a 53-year-old attorney and alumnus of the USD School of Law who is doing very well financially. He already contributes the maximum allowed by law to

his qualified plan each year, but would like to contribute much more. Addison decides to fund a USD deferred gift annuity with \$100,000 cash to provide extra retirement income and make a gift commitment to the School of Law. He wants to begin receiving payments in 12 years at age 65. He can look forward to the following:

- An immediate charitable income tax deduction of \$13,600
- Immediate recognition in USD's Honor Roll of Donors for a \$100,000 gift
- Puente de Oro Society membership
- Annual payments of \$9,300 begin on his 65th birthday and continue for life
- For the next 31 years, almost half of the income is tax-free
- When Addison passes away, USD receives the balance of the fund.

For more information about USD's deferred gift annuity, or to arrange a free, no obligation consultation, please contact John A. Phillips, at the Office of Planned Giving, at (619) 260-4523 or jphillips@sandiego.edu.

Make a gift and receive fixed income for life!

	USD Charitable Gift Annuity (Standard)
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. \$10,500

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

For more information about our standard and deferred gift annuity programs, please call the Office of Planned Giving at (619) 260-4523 or visit www.sandiego.edu/plannedgiving.

Bridges Scholarship Corner

This past December, the Bridges Academy had the pleasure of awarding scholarships to Rommel Rico and Evangelia Petinos, two incredibly talented and hardworking students. While many of our donors had the pleasure of meeting Rico and Petinos at the Bridges Academy Holiday Luncheon, we would like to introduce them to those of you who were unable to join us.

Rommel Rico is a USD senior and computer science major. What really attracted him to USD were the small class sizes and dedicated professors. Rico's high school graduating class had fewer than 20 students in it and he still keeps in contact with most of them. For Rico, small class sizes allow greater student participation and guidance from professors. He draws strength from the close student community and values the friendships he has made here at USD.

Rico dedicated his scholarship speech to a very important individual in his life — his father. Tragically, his father passed away in a plane crash about a year ago. But he had passed on important life lessons to his son. Rico shared a lesson that his father would often tell him.

"You see, when you are flying a plane and you want to get from point A to point B, you cannot just continue on a straight line. If you try to do that, gravity will start to pull the plane down and you will end up below where you want to go. So if you really want to get to point B, you have to point your plane up — beyond your desired destination, so that you actually end up at point B."

This lesson, of always aiming high, has allowed Rico to excel in a challenging major and reach his true potential. He has exciting plans for the future and is ready to put his knowledge and hard work to the test.

Rico expressed his gratitude for the scholarships and financial aid he has received since starting at USD. Rico eloquently told the audience that "by believing in us students, you are lifting us to greater heights and preparing us for the world better than any textbook can ever achieve of doing."

His message to the Bridges Academy donors is short but heartfelt, "thank you for believing in me ... thank you for being the spark that I needed when I was feeling most vulnerable. Thank you for allowing me to be an inspiration to my brother, my sister and my entire family."

Although Evangelina Petinos applied to several universities, the only campus she visited when scouting colleges was USD. Why? As soon as she entered Alcalá Park, she fell in love.

She loved the small class sizes, the beautiful campus, and the fact that her family was only a short drive away. Petinos credits her older sister for encouraging her to attend a four-year university.

"I had anticipated following the path of my older sisters to first attend a community college and then transfer to a university," Petinos explained. "The reasons for taking this path were simple: it was more cost-effective. We knew that the income our parent's small-restaurant business generated was not enough to send any of us directly to a university."

But Petinos' sister was relentless in her effort to get Petinos to attend a four-year university. And luckily, she took her sister's advice and applied to USD, Cal State Fullerton, Cal



2010-2011 Bridges Academy Scholarship Winners Evangelia Petinos and Rommel Rico

State Long Beach, and Cal State East Bay.

Petinos says her USD experience has been more than extraordinary.

"I have been involved in InterVarsity Christian Fellowship as a member and Bible-study leader and STAND, which is an anti-genocide student coalition," she explained. "I have been very active in the Theatre Arts productions and have taken full advantage of USD's study abroad programs."

She participated in a three-week summer program in Turin, Italy, and the four-month Semester at Sea program, which gave her the opportunity to visit 10 countries — all while completing 12 academic units. Next June, she plans to attend the three-week program in Falmouth, Jamaica.

Petinos graduates in May with a Bachelors of Arts in theatre and a Bachelors of Arts in sociology. Her career goals have been highly influenced by her study abroad experiences. She aspires to become what's known as a Teacher of English to Students of Other Languages. She hopes to travel abroad, increase her global awareness and serve humanity, something she sees as a responsibility.

As a student who helps pay for her own education, the importance and value of scholarships is not lost on Petinos. She told the crowd, "I am eternally grateful to the organizations that have supported me throughout my undergraduate career and realize that I would not have been able to accomplish half of what I have without the funding from outside programs.

"Because of the support of my donors, I will be the first in my family to have gone directly from high school to a four-year university," she said. "The support from others who acknowledge my scholastic performance and financial need, has inspired me to continue my education, making me believe that my goals are worthy of recognition.

"I have immense appreciation to the donors of the Bridges Academy Scholarship Endowment and their desire to contribute to my educational endeavors," Petinos says. "As genuine and heartfelt as a thank you can be — Thank you!"

For more information about the many ways you can support the Bridges Endowed Scholarship Fund or other scholarship funds on campus, please contact the Office of Planned Giving at (619) 260-4523.



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Gift Planning with the University of San Diego

