

LEGACY



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Donor Profile: Ted and Dee Chapman

By Cynndie Hoff

Though Ted and Dee Chapman didn't exactly honeymoon at Dinner Rally, the annual event did mark their first financial commitment made as a newly married couple in 1983. Dee had attended a few classes back when APU was Pacific Bible College and she got to know then President Cornelius P. Haggard, Th.D., who embodied APU's commitment to Christ. She understood firsthand the school's history and its mission to develop disciple-scholars prepared to bring Christ's love to the world. When she invited her new husband to Dinner Rally, they both agreed that supporting the university was the perfect way to launch their life together.

"I was so impressed with the people at APU," said Ted. "Dee and I take our faith very seriously, and it was clear to us right away that APU does too. The *God First* motto is more than just words on this campus. Christ is truly at the center of all they say and do."

In 2001, Ted and Dee decided to set up The Chapman Endowed Scholarship, creating a win-win scenario for all involved. Adding to it every year, the Chapmans receive a charitable tax deduction for their donation, and the income from their endowment provides annual scholarships to undergraduate students in need of financial assistance to attend APU. The best part is that their endowment will continue to provide scholarships beyond their lifetime, and the number of scholarships awarded from the fund each year increases as the endowment grows.

With each gift and each passing year, the Chapman Endowed Scholarship directly impacts the number of students able to attend APU. "It's a blessing to be able to help in this way," said Ted. "The Lord has enabled us to give and participate in the growth of these young people. We consider it an honor." So do the students who benefit from their support:

Because of your generous contributions, it has been possible for me to take full advantage of my calling to be in school and learn what God has for me. I cannot thank you enough for what you have done for my family and me. Kirstina '11

I feel so blessed to be at a school like APU, but it would not be feasible if it were not for people like you who give so that others may come to this school. Thank you for helping me. Bethany '10

Thank you for helping me come to APU. I really could not have done it without you. Meghan '08

"Ninety percent of our students receive some form of financial aid," said Dennette Miramontes, associate director of estate planning. "Many of these students would not be able to attend APU without the support and generosity of friends like Ted and Dee Chapman. Growing our endowment provides the financial foundation that strengthens APU now and for years to come, so we can continue to raise up disciples and scholars who will go into the world to serve Christ."

The Chapmans and others who invest in APU scholarships fuel that mission. "This is a way we can directly participate in the growth of students and the university," said Ted. "The world is desperately missing Christ, and APU is making Him known. We are blessed to be a part of that."

Currently, APU's endowment stands at \$38 million. With a goal of \$100 million, the commitment and generosity of people like the Chapmans have a remarkable influence on the long-term strength of APU's ability to assist students. If you're interested in receiving more information about individual or family named endowments, contact the Office of Estate Planning at (626) 815-5069.

Savvy Senior: Money Matters

Financial Education for Women

Dear Savvy Senior,
What financial education resources can you recommend to help a financially unsavvy woman prepare for retirement? I am divorced, living on a tight budget, approaching retirement age, and need some help.

- Concerned Claire

Dear Claire,

It's an unfortunate reality that unmarried women—whether they're divorced, widowed, or never married—face far greater financial challenges than men in retirement. Women tend to make less money, have shorter working careers than men, and live an average of five years longer than men, which requires their retirement income to stretch further. Because of this, it's important to become educated about financial matters.

Resources

The Women's Institute for a Secure Retirement offers easy-to-understand information on topics like money management, retirement planning, saving, investing, Social Security, health care, and more. Visit www.wiserwomen.org or call (202) 0393-5452.

Another helpful website is www.MyMoney.gov where you can get the free "My Money" tool kit that includes a variety of publications on saving, investing, protecting, and getting the most for your money. Order the kit online or call (888) 696-6639. The Employee Benefits Security Administration also offers a variety of free publications, including the brochure, *Women and Retirement Savings*. Visit www.dol.gov/ebsa/publications or call (866) 444-3272.

Savvy Tip: If you need some hands-on help, consider getting a financial assessment or tune-up with a fee-only certified financial planner. See www.napfa.org, www.garrettplanningnetwork.com, or www.cfp.net to locate a professional in your area.

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Get Involved!



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Email (*Sign me up for a weekly eNewsletter!*) _____

- ☐ I would like more information regarding endowed scholarships.
- ☐ Please send me a free brochure on charitable gift annuities.
- ☐ Please send me the free brochure called *Better Estate Planning*.
- ☐ I would like to have my living trust/will reviewed at no charge.
- ☐ I have remembered APU in my estate plan.



Office of Estate Planning-79200
PO Box 7000
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What Your Endowment Will Do

Endowment funds are growing in popularity as more and more donors discover the remarkable benefits they provide. Your endowment, should you decide to establish one, can accomplish many things. Here are just three to consider:

1. Your Endowment Will Endure.

Azusa Pacific University endowments are like artesian wells; they never run dry. That’s because our policies prohibit us from spending the principal. Only the income can be used to meet the donor-directed purposes of the endowment. For example, let’s say you create an endowment to provide educational scholarships. Once established, your endowment fund will continue to award scholarships every year. Even after you’re gone, students will benefit from your prudent planning and generosity. This enduring quality makes endowments the perfect tool to create a lasting legacy.

2. Your Endowment Will Enable.

Regular cash gifts to APU are critical to help us meet our financial obligations. But what happens when a donor dies? Or what if cash gifts are not so readily available in years of financial stress? Endowments enable us to plan ahead with confidence. We can project endowment income and continue programs accordingly.

Sometimes our donors create endowment funds to enable us to accomplish things we would not ordinarily be able to do through normal budget channels. For example, an endowment may provide ongoing resources for staff enrichment, specialized programs, and additional equipment purchases. Your endowment will enable Azusa Pacific to be a stronger, more viable organization. It will help us not only meet current needs, but face the future with confidence.

3. Your Endowment Will Strengthen.

When you establish an endowment, you strengthen Azusa Pacific University. That is, you deepen our

financial foundation and lift us higher in the minds of our constituency. Through your endowment, you say, “This is an organization worthy of my resources. I expect APU to be fulfilling its mission far into the future.”

Your prudent and forward-looking decision encourages us to good stewardship by honoring your wishes. Your children and grandchildren have added reason to appreciate their heritage. The ongoing impact of your endowment reminds them of your generosity and who they are. It lifts their own sights and inspires a benevolent spirit.

Michael Pavlisin, our director of planned giving, can give you the whole picture. He’ll outline the benefits and show you how easy it is to create your own endowment. You can reach Michael at (626) 815-5069 or mpavlisin@apu.edu.

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Above: Widows and single women from our community gather at the Emma Haggard Valentine’s Luncheon featuring student talent in music, art, and drama.

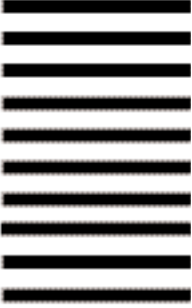
Emma Haggard Circle

MISSION STATEMENT

The Emma Haggard Circle exists to reach out to widows and single women utilizing the spiritual and educational resources available at Azusa Pacific University, thus providing opportunity for fellowship, support, and life enrichment through participation in the mission and purpose of Azusa Pacific University.



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Office of Estate Planning-79200
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Office of Estate Planning

To learn more about how you can benefit through giving, contact Azusa Pacific University’s Office of Estate Planning.

- CALL (888) 865-9769
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