

LEGACY



A Newsletter from Azusa Pacific University’s Office of Gift and Estate Planning

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Gifford Claiborne ’61, Wini Claiborne ’60, and Danielle Sies, ’10

“AMAZING” AZUSA PACIFIC UNIVERSITY

By Fran Banks Newman, Ed.D.

Gifford and Wini Claiborne have one descriptor for Azusa Pacific University (APU): “amazing.” The university is amazing to them for a multitude of reasons. The tradition may have started with Gifford’s father graduating from The Training School for Christian Workers—now known as APU—in Huntington Park more than 70 years ago. Wini’s interest in APU began as a teenager when she heard the amazing choir in her hometown of Orangevale, California.

Both were raised in Christian homes, and accepted Christ as young children. They found their way to Azusa College—what APU was called at the time—where they met, married, and graduated in the early 1960s. Their three children attended the university (two graduated), and now their granddaughter, a recent graduate, represents the fourth generation of Claibornes at APU. Their son-in-law also teaches philosophy on campus. The family’s legacy is sure to continue with Wini and Gifford’s grandchildren, who they sometimes bring to campus to attend chapel. They love getting caught up in the excitement of the message and the music, and being around young Christian people.

Wini considers APU’s chapel services the university’s greatest strength. She believes the longstanding testimony of the commitment to making *God First* at APU is fundamental to the university’s phenomenal growth, its prominent influence in the secular and Christian communities, and the high standards of rigor and quality in APU’s academic community.

Music is the couple’s passion and ministry. Wini plays the piano, and both of them sing. She taught in public and private schools, and at a Yamaha Music School in Southern California for four years. Gifford traveled around the country for 10 years with his brothers in the Claiborne

Brothers Quartet. Through this experience, he learned the basics of fundraising while raising money for the group’s travels. Most of his career was spent in fundraising, which he is still very involved in today.

Generosity is a trademark in the Claiborne family. In addition to raising their own three biological children, they have invited seven foster children to become members of their family through the years. With that same generous spirit, Gifford and Wini set up a charitable remainder trust at APU years ago. They made a donation of real property, which gives them an excellent return of seven percent each year, and provides income for life, with the remainder going to the university upon their death. Their donation is a guaranteed return on their investment, and they can always count on APU because of its proven strength, longevity, staying power, and bright future.

The Claibornes—members of APU’s President’s Council and Cornerstone Society—believe that whenever you give to the Kingdom of God, you’ve done the right thing. “We have a responsibility to be generous, and an opportunity for our donation to go on in perpetuity will impact the lives of many in the future.” Wini and Gifford have never forgotten that they were recipients of scholarships when they attended Azusa College. Their wish is to see their investment assisting students for many years to come.

APU is “amazing” to the Claibornes, but the university could just as easily use the same descriptor for them. A milestone in the history of APU came in 1965 when Gifford was invited by Azusa College to come and recruit 30 students in a year. He recruited 300 in six months. That year, Azusa College’s student enrollment doubled from 300 to 600. Now that’s amazing.

“We have a responsibility to be generous, and an opportunity for our donation to go on in perpetuity will impact the lives of many in the future.”

Savvy Living: Discount Travel Tips for Retirees

Dear Savvy Living,

My husband and I are approaching retirement and love to travel. Are senior discounts available for us?

Signed,
Discount Travelers

Dear Discount Travelers,

Everybody loves a bargain. There are some senior discounts available. But remember that it’s important to always request the best rates available when traveling, since the senior discount may not always be the best deal.

Airlines: Southwest (www.southwest.com, (800) 435-9792) has the best senior fare program. American (www.aa.com, (800) 433-7300), Continental (www.continental.com, (800) 523-3273), and U.S. Airways (www.usairways.com, (800) 428-4322) also offer limited senior fares.

Car rentals: Most car rental companies offer 5–25 percent senior discounts. You can also find good deals through AAA (www.aaa.com) and travel aggregator sites like www.orbitz.com and www.kayak.com.

Hotels: Most hotels in the U.S. offer 10–30 percent senior discounts. The Hyatt (www.hyatt.com, (888) 591-1234) offers the best hotel discounts for seniors 62 and older.

Cruising: Find cruise discounts at www.cruisecompete.com or (800) 797-4635. You can also contact a travel agent (see www.cruising.org) or check with a cruise broker like www.vacationstogo.com, (800) 338-4962; www.cruise411.com, (899) 553-7090; or www.ecruises.com, (800) 223-6868.

Savvy Tips: For an \$8 annual fee, you can find thousands of discounts at seniordiscounts.com. "Unbelievably Good Deals and Great Adventures That You Absolutely Can't Get Unless You're Over 50" (McGraw-Hill) is also worth reading.

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Get Involved!



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- ☐ Send me information on charitable remainder trusts.
- ☐ Send me information on how to receive income for life through a gift annuity.
- ☐ I would like to have my living trust/will reviewed at no charge.
- ☐ I would like information on how to become a Cornerstone Society Member.



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Cornerstone Celebration Luncheon

Azusa Pacific University and the Cornerstone Society will be celebrating their annual luncheon on October 2, 2010. This past year marked the largest giving year in the history of APU. What a tribute to our generous, forward-thinking individuals who have included APU in their estate planning.

APU has flourished during these difficult economic times for one reason: your commitment to placing *God First* through the university’s four cornerstones of Christ, Community, Scholarship, and Service. Thank you for your gracious participation in APU’s *God First* motto.

President Jon Wallace, the luncheon speaker, believes that “you, as members of the Cornerstone Society, are part of a special community whose contributions enable our students to lean into God’s call upon their lives as they seek to make a Kingdom difference around the globe.”

The Cornerstone Society is for those dedicated individuals who have remembered APU in their estate plan and/or completed a planned gift, such as a gift annuity or charitable remainder trust. Our goal is to have 300 members in the Cornerstone Society by October 2011. We invite you to help us by including APU in your estate plans and becoming a Cornerstone Society member.

If you have included a future gift to APU in your estate plans and are not yet included as a Cornerstone Society member, please let us know! For more information, call (888) 865-9769 or email dmiramontes@apu.edu.

We salute our current Cornerstone Society members, and look forward to welcoming our newest members on October 2 at the annual luncheon in the Wilden Atrium in Wilden Hall on APU’s East Campus.

Newest Members:

- Jim and Lori Adams
- Brad and Cheryl Biegert
- Ron and Barbara Cline
- Robert and Sandy Graves
- Barbara Helsel
- Bryan and Kevann Lamkin
- Beverlee Larkey
- Ken Larkey
- Kelly and Suzanne Larson
- Arthur and Patricia Lindstom
- Fran Newman
- Mildred Peters
- Betty Wittenberg

Gift Annuity Rates Are Going Up!

With a gift annuity, you make a gift to charity and receive benefits like fixed income (with rates based on your age), a charitable deduction, and tax-free income. For more information on the benefits of a gift annuity, call us at (888) 865-9769, or visit our website at apugifts.org.

Upcoming Events

- Cornerstone Society Luncheon:** Saturday, October 2
 - Dinner Rally:** Saturday, November 6
 - Celebrate Christmas Concert:** Sunday, December 5, Lake Avenue Church
 - Emma Haggard Luncheon:** Friday, February 11, 2011
 - Israel Tour:** May 23–June 5, 2011
- For more information on upcoming APU-related events, please contact the Office of Gift and Estate Planning at (626) 815-5069, or email hkurkierewicz@apu.edu.

When It Pays Not To Wait

Next year’s expected tax increase provides you with a great opportunity today.

Have you looked at how the proposed new tax rates may impact you beginning in 2011? With a higher capital gains rate, it will be more expensive than ever to sell your appreciated assets. However, there are things you can do now to save on taxes and have peace of mind.

Carefully consider a charitable remainder trust (CRT) with any stock or property you have that is worth more now than what you paid for it. A CRT is a favorite gift planning tool because it is flexible and versatile.

When you establish a CRT, you transfer your appreciated asset to the trust; the trust can sell the asset without paying capital gains tax. The CRT will

then pay income to you (or to people you name in the trust) for life, or if you choose, for a term of years.

After the trust pays a lifetime of benefits to you, the remainder would go to Azusa Pacific University. A charitable remainder trust can help you:

- Avoid capital gains tax.
- Increase your income.
- Provide a charitable deduction and tax savings.
- Support God’s work at Azusa Pacific University.

For information on how a CRT might benefit you, call 626-815-5069, email dmiramontes@apu.edu, or return the attached card with no obligation.

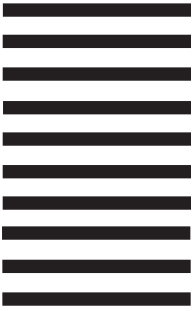


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Office of Gift and Estate Planning

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

- CALL (888) 865-9769
- CLICK www.apugifts.org
- EMAIL stewardship@apu.edu

