



Friends and Former Students of UNA:

I am happy to introduce the *Courtview Society* to you. This is the first edition of a quarterly publication with information about philanthropy, financial and estate planning, and the impact donors have on the University of North Alabama.

I am also happy to announce that after 34 years of service to UNA, I am leaving the classroom as professor and chair of the Economics and Finance Department to take on a new role as director of Planned Giving. I have been involved with the UNA Foundation since its inception, but only in an advisory capacity. Now I have the opportunity to share with alumni and friends the excitement that is permeating the campus and inviting you to become a part of that excitement.

The UNA Foundation is located in Rogers Hall, which was completely renovated last semester and dedicated to the Offices of Advancement. This stately mansion was built in 1855 by George Washington Foster, after an act of the Alabama legislature was required to close the north end of Court Street so that he could build his new home. Standing on the front porch and looking south, it is easy to know why this new home was named Courtview. The first building you see as you approach the university from the south on Court Street, it is a fitting symbol of the academic and athletic strength

of the University of North Alabama. For 100 years and more, Courtview has invited students, their families and friends to the campus of UNA. On the National Register of Historic places, Courtview is a nationally recognized symbol of excellence.

In recognition of this image of strength, endurance and hope, the Legacy Society, which was established in 2004 to recognize alumni, faculty and friends who provide a gift to the university in their financial and estate plans, has been renamed The Courtview Society. The members of The Courtview Society reflect on and celebrate the past glory of UNA, but also look anxiously ahead into the next century. We are living in exciting, yet troubling, times. Knowledge is expanding at a furious rate, and we must educate future leaders who are fully equipped to anticipate and respond to any and all challenges.

The Courtview Society will recognize those alumni and friends who, remembering the role UNA played in their lives, want to ensure that future generations of young people will be similarly blessed. The members of The Courtview Society are individuals, couples and families who choose to include UNA in their financial and estate plans. The next two pages of this newsletter

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The Gift-Giving Matrix

Want to make a contribution but don't know the best way? It's not always easy to be a philanthropist. First, you must plan when you want to make the gift. Next, seek the right giving strategy. The chart below will help you quickly evaluate a wide range of gift opportunities designed to meet your needs and brighten our future.

TYPE	HOW
<p>Current Gift</p> <p>A donation you make now can be used promptly to meet our urgent needs. You can see the beneficiary of your immediate gift without delay...and you maximize your income tax savings.</p> <ul style="list-style-type: none"> Cash Securities or real estate Tangible personal property held long term Bargain sale Charitable lead trust 	<ul style="list-style-type: none"> ■ Write a check or charge a credit card. ■ Give appreciated assets you've held longer than one year. ■ Donate property you've held longer than one year that is related to our exempt function. ■ Sell to us appreciated securities or real estate, held for more than one year, below market value. ■ Fund a trust that provides payments to us for a term of years, then pays the remainder to family members or beneficiaries of your choice.
<p>Deferred Gift</p> <p>A deferred gift is a planned contribution that you arrange now to benefit us later—perhaps after your death. Your unique personal circumstances may dictate this strategy, especially if you contemplate a future gift.</p> <ul style="list-style-type: none"> Bequest Living or testamentary trust Life insurance Qualified retirement plan Life estate agreement 	<ul style="list-style-type: none"> ■ Through your will, give us money, property or a share of estate residue. ■ Create a trust that will pay income to you or a relative for life, and then part or all of the remainder to us. ■ Name us the primary or contingent beneficiary—or transfer a policy to us now. ■ Name us as primary or contingent beneficiary of part or all of your qualified plan or IRA. ■ Deed your personal residence or farm to us but retain life use.
<p>Life Income Gift</p> <p>This gift plan ensures you (and even a survivor) an income for life, as well as substantial tax savings on your income stream. You transfer assets to the plan now, and we receive the remainder after the beneficiary's death.</p> <ul style="list-style-type: none"> Charitable remainder annuity trust Charitable remainder unitrust Charitable gift annuity (where available) Pooled income fund (where available) 	<ul style="list-style-type: none"> ■ Fund with cash, securities or other assets. ■ Fund with cash, securities or other assets. ■ Fund with cash or other assets. ■ Fund with cash or securities.



VISIT US ON THE WEB AT
WWW.UNA.EDU/FOUNDATION
 FOR MORE GIFT GIVING IDEAS.

ADVANTAGES

al results

- It's quick and easy.
- You receive an income tax deduction and avoid capital gains tax.
- You receive an income tax deduction and avoid capital gains tax.
- This is part gift and part sale. You avoid capital gains tax on appreciation attributable to the gift portion.
- This is a smart way for anyone in high estate and gift tax brackets to benefit us and pass principal to others with reduced estate or gift taxes.

er your lifetime.

sizable contribution.

- A bequest can either be outright or contingent upon the death of a family member. You may consider a memorial gift.
- This trust provides for heirs first and us thereafter.
- You can contribute either a new policy or one no longer needed.
- This gift avoids twofold taxation (income and estate taxes) on distributions after your lifetime.
- You avoid the hassles of selling your property and secure current income tax savings.

vings. You can convert low-yielding assets into a higher beneficiary's lifetime.

- You receive payments of a fixed dollar amount for life.
- You receive a fixed percentage of market value of trust assets, revalued annually.
- You receive fixed payments for life without investment worries.
- You receive a pro rata share of pooled fund earnings for life.

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highlight several gift plans available for you to remember UNA.

By your thoughtful planning, you can create legacies that make a difference not just now, but forever. In addition to providing an important source of funds, you are a vital source of inspiration to those who are just beginning life's journey as well as to others like you who are now in a position to help young people on their way—some of whom you will never know. Just as the spirit of generosity moved the first members to remember UNA in their wills, trusts and other gifts years ago, these acts now inspire a new generation to use creative planning techniques to remember UNA—linking our past, present and future in a common desire to ensure that your university will continue to be a place of growth and learning far into the future.

We will share new stories with you every few months, providing you with news and information we trust you will find interesting and useful. Along the way, if you have a question or two or would like more information, I welcome your call or e-mail.



Dr. Barry Morris
 Director of Planned Giving



The Courtview Society is established to recognize alumni, parents, spouses, faculty, administration, staff and other friends who provide for a gift to the university in their financial and estate plans. The most common form of charitable estate plan gift is a bequest included in an individual's will. Many donors use life income gifts such as charitable gift annuities and charitable trusts. Gifts of real estate, appreciated securities, retirement funds, life insurance policies and even collectibles are appropriate assets for such gifts. Many of these gifts offer substantial financial and tax benefits that complement an individual's overall financial and estate plans. All are greatly appreciated and help ensure the tradition of excellence at UNA for future generations.

The members of The Courtview Society gather annually on campus for an appreciation dinner and periodically throughout the year in conjunction with alumni events across the country. The members of The Courtview Society enjoy opportunities to visit with others who have made a thoughtful commitment to the future of the University of North Alabama.

We would be honored and appreciative to include you as a member of The Courtview Society. For more information on how you can join this prestigious group, please contact the Advancement Office.

Thank You

There are two traits in particular that distinguish the singular purpose of the enlightened human spirit: the desire to be remembered by future generations and the desire to serve those one may never see.

This sense of purpose also distinguishes the alumni and friends who are members of the University of North Alabama Courtview Society. Each member has made a planned gift or has remembered the University of North Alabama in his/her will in order to strengthen the university's educational mission for generations to come.

We appreciate all the support you have given to the University of North Alabama over the years. There are many exciting changes taking place in the university and we invite you to be a part of them. As you review pages 2 and 3, which summarize some strategies you can use to make a significant contribution to the future of UNA while enjoying tax benefits and enhancing your current and future income, if you would like to receive additional information on any of these plans, please fill out the enclosed card and return it to me at the address below. I would also be happy to visit with you in your home or the next time you come to campus. And please, do come by and visit us in Courtview whenever you are in town for a football game, concert or play.

I invite you to become a member of The Courtview Society. In recognition of your gift, you will receive an invitation to the annual appreciation dinner, a specially designed Courtview Society lapel pin and tickets to athletic events.

Dr. Barry Morris
Director of Planned Giving

Prepare Yourself and Your Family

For more information on including us in your estate plan and the benefits you receive, please fill out and return the enclosed reply card. We will make sure you receive a **FREE** copy of *Your Personal Guide to Planned Giving*.



University Foundation
One Harrison Plaza, Box 5069
Florence, AL 35632-0001
(256) 765-4861 (phone)
(800) TALK UNA (toll-free)
(256) 765-4877 (fax)
bkmorris@una.edu
www.una.edu/foundation

