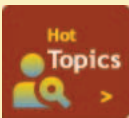


Perspectives

Don't judge each day by the harvest you reap but by the seeds that you plant. ~Robert Louis Stevenson

New Planned Giving Website and E-Newsletter to Aid Your Financial Planning

We are pleased to announce the Foundation's new Planned Giving Website. It's filled with great articles and information to help you plan for your future. The site is regularly updated with new information about changes to laws that may affect your giving and charitable deductions. All of the "Latest News" and "Most Read News" articles about planned giving are visible from every page. Additional features are our "Hot Topics", "Build Your Gift", or "Plan by Life Stage" buttons on the bottom of the page that open up into a world of inspired, useful, and life-changing subjects.

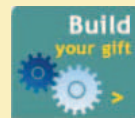


Currently under "Hot Topics" you can peruse articles such as:

- What Do You Know About Gift Annuities? Take Our Quiz
- Top 10 Questions to Ask Your Parents About Their Estate Plans
- Three Essential Additions to Your Pre-Travel Checklist



"Plan by Life Stage" has useful information for all adult age groups. Planning your estate is something everyone should do. There is a section devoted to under-40, 40-54, 55-69 and 70 and older. The under- 40 section has areas of interest such as creating your first will or putting a living will in place. The 55-69 age range focuses on creating an estate plan that maximizes benefits to your loved ones and beneficiaries, and planning for a financially secure retirement.



"Build Your Gift" has tools to help you decide what type of gift is best for you, a contribution during your lifetime or as part of your estate. As you navigate the series of possible choices and learn more about your options as a donor.

In conjunction with the planned giving website we are now producing a monthly e-newsletter about planned giving called SmartMatters e-news. It's a terrific one-page document with timely information about retirement, investments and giving. It's never too early or late to learn about choices regarding your estate.

We are always working to keep you informed. The new website and e-newsletter are two examples of our commitment to ensure you are getting the tools to make the best financial plan possible.

Please visit our new website at <http://www.sunydutchess.edu/alumni/> and click on "Planned Giving."

If you would like to be added to our e-newsletter please go to <http://www.sunydutchess.edu/alumni/> and click on "Tell Us About Yourself" and in the comments section tell us to add you to the e-newsletter list. For more information please contact Patricia Prunty at 845-431-8402 or prunty@sunydutchess.edu

Giving Through Events

The Dutchess Community College Foundation coordinates major fundraising events to further its mission. These events help to support the mission by recruiting bright, young deserving scholars with the Conklin Scholarship, which provides full tuition for two years for any high school graduate in Dutchess County that places in the top 10% of her/his graduating class. In addition, second-year students are given the opportunity to apply for more than 150 additional scholarship awards offered through the DCC Foundation by various individuals, organizations and college departments.

Future Events 2010-2011

Date	Event	Event Info
November 12 	Festifall Annual Benefit Auction	This event is sure to provide an evening of fun and excitement, so get your paddles ready. The items are contributed from local and national businesses and community members. Many pieces are hand crafted and one-of-a-kind. Other items include trips, spa days, gift baskets, artwork and much, much more. The event will take place at the Poughkeepsie Tennis Club and will include wine, beer and soft drinks for the duration of the event, in addition to hors d'oeuvres and a full dinner catered by Cosimo's restaurant. Bring as many friends and family members as you can to enjoy the evening at your own private table.
November 27 - 28 	Annual Holiday Craft Fair	It will once again be held on the weekend following Thanksgiving. Please come see your favorite artists and find some new ones too. The event features artists that craft in many mediums such as fine arts, pottery, photography, fabric, jewelry, wood, floral, candles, soaps, oils and food. Every year there are new and unique items presented by the artists and 2010 is sure to be just as exciting. This event takes place just in time to buy that special someone a wonderful holiday gift. Please visit our website (address below) to receive your \$1.00 off coupon.
March 26 	Community's Bridge to the Future Gala	The gala has been said by some to be the "party you need to be at in Dutchess County." This event is a lot of fun and not to be missed. The gala recognizes two Alumni Hall of Fame inductees and the Bernard Handel Community Leadership Award recipient. This year the gala will include a tribute to Allan Rappleyea and Fran Ritz who recently passed away. They both have had a tremendous impact on Dutchess Community College and the Dutchess County Community.
May 23 - 22 	Annual Golf Tournament	The tournament in memory of Jack Orcutt is sure to be a fantastic event. It will be hosted once again at the Dutchess Golf & Country Club in Poughkeepsie, and has been a favorite among golfers throughout the Hudson Valley. Come out and try your hand on this beautifully manicured private course, but not before enjoying a great lunch on the outdoor patio overlooking the beautiful greens and fairways. The awards dinner and raffle is always jovial and first-rate and will be provided by Rolling Greens and the Bonura Hospitality Group. Proper attire is required for this event. (no jeans, shorts or other abbreviated attire, collared shirts for gentlemen)

For more information on how to attend, sponsor or to volunteer for any of these events please contact:
 Diana Pollard at 845-431-8403 or pollard@sunydutchess.edu
 or visit our website at <http://www.sunydutchess.edu/alumni/foundationevents/>

Crossword Fun

FUTURE PLANNING



Visit our new planned giving website to help you answer these questions and many others that you might have. It's never too soon to be prepared.
<http://www.plan.gs/Home.do?orgId=5882>

Across

2. A federal tax credit that offsets gift tax and estate tax liability.
4. Tax on gifts generally paid by the person making the gift, rather than the recipient.
5. The individual or institution entrusted with the duty of managing property placed in the trust.
8. The court process for determining the validity of a deceased person's will.
13. A legally executed document that directs how and to whom a person's property is to be distributed after death.
16. A trust that has an individual's life insurance policy as its principal asset.
19. The term applied when an individual dies without a will.
20. The original value of an asset, such as stock, before its appreciation or depreciation.
21. A sum of money payable yearly or at other regular intervals.
23. A trust that is created upon death by the terms of a person's will or living trust.
24. The person appointed by the court to manage one's estate when he or she dies without leaving a will.
25. An individual designated to receive benefits or funds under a will or other contract, such as an insurance policy, trust or retirement plan.

* indicates a multiple word answer and the break between words

Down

1. The person who transfers assets into a trust for the benefit of him/herself or others.
3. Typically an agreement in which you transfer cash or other assets to a charitable organization in exchange for its promise to pay you an annuity for life.
6. A specific type of trust designed to provide benefits for physically or mentally disabled persons without jeopardizing such person's access to and qualification for certain governmental benefits.
7. A trust having a charitable organization as a beneficiary.
9. A written legal document that gives an individual the authority to act for another.
10. A legal document directing that the originators life is not to be artificially supported in the event of a terminal illness or accident.
11. A legal instrument made to modify an earlier will.
12. A written legal instrument created by a grantor for the benefit of him/herself (during life) or others (during life or at death).
14. A gift or legacy left by will, typically personal property or assets.
15. An individual legally appointed to manage the rights and/or property of a person incapable of taking care of his or her own affairs.
17. An individual who dies leaving a will or testament in force.
18. A revocable trust established by a grantor in which the grantor transfers some or all of his/her property into the trust.
22. A tax imposed at one's death on the transfer of most types of property.

DUTCHESS COMMUNITY COLLEGE FOUNDATION

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HOME

This organization receives financial support for allowing Liberty Mutual to offer this auto and home insurance program.
*Savings based on a February 2009 sample of auto policyholder savings when comparing their former premium with those of Liberty Mutual's group auto and home program. Individual premiums and savings will vary. **Discounts and credits are available where state laws and regulations allow, and may vary by state. To the extent permitted by law, applicants are individually underwritten, except in Massachusetts, not all applicants may qualify. Accident Forgiveness coverage subject to terms and conditions of Liberty Mutual's underwriting guidelines and is not available in all states. Coverage provided and underwritten by Liberty Mutual Insurance Company and its affiliates, 175 Berkeley Street, Boston, MA. A consumer report from a consumer reporting agency and/or a motor vehicle report, or all others listed on your policy. ©2009 Liberty Mutual Insurance Company. All Rights Reserved.

