





“We feel it’s important to **GIVE BACK** to a community that has **given so much** to us. If locals like us don’t care enough to help our own **COMMUNITY**, who will?”

– Salem Abraham, OPI Sustainers Society member, Canadian

Message from the EXECUTIVE DIRECTOR

Anyone who has had the experience of paying for college knows there are indeed a lot of pieces for that puzzle. Finding those pieces, determining the correct shape and getting them in the right order can be a challenge.

Some students truly do not have access to the resources needed to finance their educational goals. They might be great kids from strong families, having finished high school with a B average and involved in extracurricular activities while helping on the family farm but institutional scholarships are reserved for those whose grades are at the very top of their class. They likely do not qualify for enough federal aid (either grants or loans) to make ends meet, and with the costs of education rising approximately five percent each year, parents are not often in a situation to foot the bill. Or, they might just need a little encouragement to realize they can pursue higher education.

That's why the work of Opportunity Plan, Inc. is so crucial. For 57 years, OPI has provided that missing piece to literally thousands of students. In 2010, students received \$1,522,379 in aid from OPI.

Moreover, in a time when nonprofits across the nation are suffering from lack of support, contributions to OPI's loan divisions, scholarship funds and operating expenses have risen 48.4 percent in the last five years.

Those contributions are the only reason OPI exists. From the original \$500 given in 1954 by Dr. A.E. "Gene" Quest to the funds OPI is blessed to manage today, individuals' (whether singularly, as a part of their family or as a member of an organization) who have worked hard for their resources and feel a need to pay a bit of their reward forward make OPI function. For that, I am thankful. More importantly, however, the students we are assisting are extremely grateful.

To those students' success,



M. Keith Brown
Executive Director





Board of **DIRECTORS**

▶ Opportunity Plan, Inc. is governed by a board of directors who represent the Panhandle and South Plains regions of Texas. Their insight and wisdom serve to guide the organization toward continued success.

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*Denotes OPI alumnus.

Alumnus Provides **SUPPORT**

Brock Lovett did well as a student at Palo Duro High School, graduating number 26 in a class of 321 and participating in a wide variety of activities. He excelled in choir, being selected to the All-State Choir and performing in school musicals. That success led him to study voice for a year at West Texas State University where he received several small scholarships and achieved a 3.72 grade point average. He spent two years in California working with his church where he supported himself with money he had saved. But, even with the successes and experiences he had in his late teens and early 20s, nothing fell into place as a career.

Then he began pursuing chiropractic medicine. Becoming a chiropractor offered Brock "time to spend with my children so that I was more able to be a good husband and father and to have a happy family, my highest goal in life."

Little did he know that finding funding for that pursuit would lead to a relationship with Opportunity Plan, Inc. that has lasted decades!

Brock needed assistance attending Palmer College of Chiropractic in Davenport, Iowa. His parents already had debt from having supported Brock's three siblings in school, so they were unable to provide enough funds and of course, working much of a job and studying to become a chiropractor was not possible. So, he anticipated he would need in excess of \$30,000 to attend Palmer.

"I didn't know how I was going to pay for school, but I knew I was going to school," Brock said. "I had been to the bank for help and they told me if I didn't know how I was going to make it work then they weren't going to help."

While Brock was trying to determine how to pay for college, his church was also building a new chapel. He was asked to contribute to the building project and decided that if he gave half of what he had saved for college, \$800 of the \$1600 total, it was not going to make much of a difference in his overall need. Two days later, he learned about OPI.

"OPI is based on the correct principles and that has always resonated with me," Brock said. "Philanthropy, responsibility, thrift, accountability, those are all things that make OPI a principle-driven organization and not a personality-driven one."

Brock began contributing to the OPI program even before he began paying back his loan. He and his wife Debbie have increased their giving through the years and last year became charter members of OPI's Sustainers Society. In addition to his monetary gifts, Brock gives of his time to OPI by serving on the Board of Directors, a position he has held since 1988.

"I believe in this program, and I believe that it will continue to grow and thrive. OPI has always given the average kid a chance to go to school, and there will always be average kids that need to go to school."

"Alumni like Brock are exactly what OPI needs more of," M. Keith Brown, OPI executive director said. "All of our operating dollars are generated completely separately from loan and scholarship funds. Alumni should be the first to want to help out students following behind them because were it not for those who supported them, OPI wouldn't exist."

For more information on supporting OPI's activities through the Sustainers Society or other avenues, log on to www.OpportunityPlan.com, call Brown at (806) 655-2528 or email him at kbrown@opportunityplan.com.





SUSTAINERS Society ▶

Opportunity Plan, Inc.'s Sustainers Society began in 2009 as a way of recognizing individuals and organizations who support OPI's ongoing operations. Unrestricted gifts are extremely important to sustaining and completing our mission.

The OPI board, staff and especially our students, are grateful to the members of the Sustainers Society. All donors making unrestricted gifts of \$1000 or more annually receive membership in the Sustainers Society.

Eddie and Dawn Abraham
Ronnie and Chris* Brady, D.D.S.
M. Keith Brown*
Frances Clifton*
Aurelia and Arden Colette, Ph.D.
Debbie* and Gary Collier
Brian* and Amanda* Cox
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Gary and Paula Moore
Fran Morrison
Jeff and Kathi Nunn
Stanley and Geneva Schaeffer
Jim and Sue Whitlock
Mark C. Wilson, M.D.*
Carroll and Cathy Wright

*Denotes OPI alumnus

Membership **CONTRIBUTIONS**



OPI does not charge administrative fees on the loan divisions and scholarship funds we oversee. All unrestricted funds (used

for operating purposes) are raised separately. Total support of OPI's operations in 2010 reached almost \$40,000.

PLATINUM MEMBERS

Waldo and Carolyn* Baxter
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Stacey Owen*
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Roy* and Dixie Martin
Ron and Pam Nease

“Not one penny of the money **OPI** receives for **student loans** or scholarships is used for operating expenses. That is why **gifts** for our **operations** are so important to us.”

- Cathryn Wright, OPI President, Amarillo

BEQUESTS Provide ► **Significant Support**

When Thelma Brummett and Dorothy Ingham completed their undergraduate degrees, neither had money for additional education; both worked for a time before returning to school to receive graduate degrees. That shared experience inspired the long-time friends to provide funds for other women wishing to pursue advanced degrees without delay.

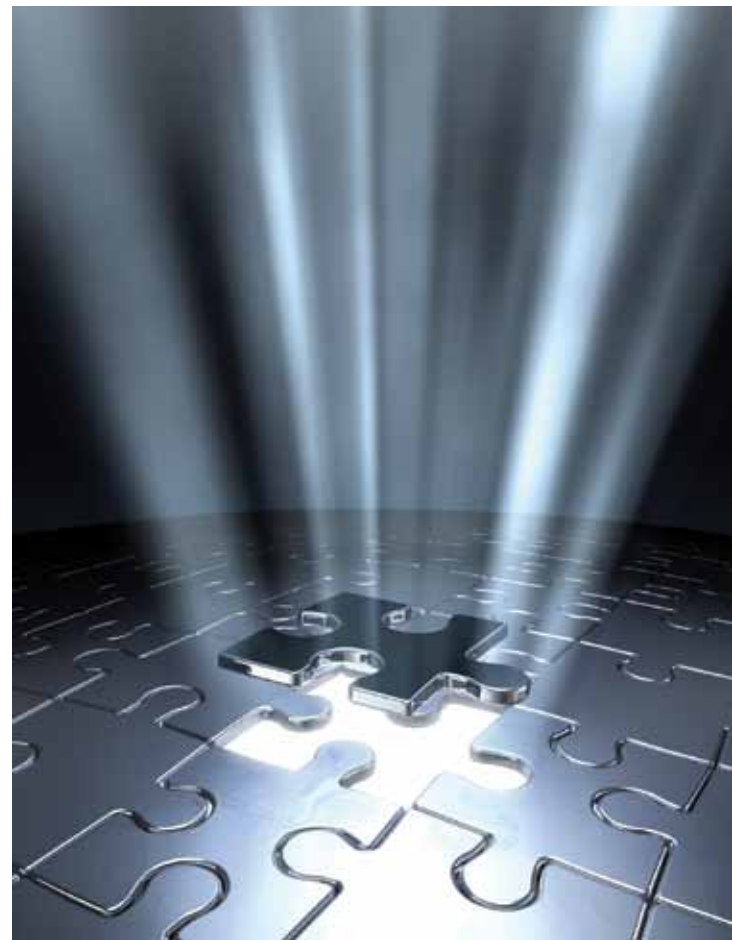
The Thelma Brummett Loan Division was established in 1994 by Ms. Ingham in honor of Ms. Brummett, a graduate of West Texas State Teachers College and native of Vernon. Both ladies took an active interest in the fund even though Ms. Brummett lived in North Carolina and Ms. Ingham in Rhode Island. At Ms. Brummett's passing, her estate provided a sizable gift to the fund which insured women pursuing graduate degrees could seek assistance from Opportunity Plan, Inc.

Following Ms. Brummett's death, Ms. Ingham felt her wishes would be to also support students with scholarship funds, so OPI became the home to the Thelma Brummett Loan Division and the Thelma Brummett Scholarship Fund. The funds combined have provided approximately \$200,000 in support of students' educational dreams.

"Those who knew Thelma knew that she not only valued education, but that she had an unusual ability to spot the potential in people and to encourage and even cajole them into seeking and making the best of opportunities," Ms. Ingham said of her friend, whom she met in the late 1930s when both worked in a program

In June of 2010, Ms. Ingham passed away at her home in Bedford, Massachusetts. True to her lifetime commitment to the friendship, Ms. Ingham's estate provided an additional bequest to the Thelma Brummett Loan Division. At present, the scholarship fund has a balance of \$67,000 and the loan division a balance of \$140,000.

"These ladies had a wonderful friendship, and their shared interests and values led them to support our programs," Cathryn Wright, OPI president, said. "This is the perfect example of how small gifts over a period of time, combined with bequests, can make a true difference in the lives of students."



NEW Funds

Buff Morris began making loans to students at then-West Texas State College in 1954. Funds were provided as gifts to OPI from individuals and organizations who had a desire to see students succeed but needed financial help achieving that success. The assistance students' received was not just a hand out but required a commitment on their part to use the funds judiciously and to plan their expenses wisely. That concept, combined with Jane Cheyne Potts' exclaiming "oh, what an opportunity" when receiving funds, gave Mr. Morris the idea for the name Opportunity Plan, Inc.

It is in that spirit that OPI continues to operate some 57 years later for the benefit not just of West Texas A&M University students but any student in the Panhandle and South Plains regions of Texas. Students who display the attributes of honor, integrity, ambition and a sincere desire and willingness to sacrifice to achieve their educational goals are prime candidates for both loan and scholarship funds managed by OPI.

From the initial \$500 contribution to the gifts provided for the following new funds, OPI—and more importantly, our students—continues to benefit.

Bushland Educational Scholarship Trust (B.E.S.T.)

This program was created by the Bushland Independent School District Board of Trustees at the suggestion of Superintendent Don Wood at their October 19, 2010 meeting. Funds are donated by the district's tax payers and other individuals. Bushland ISD's goal is to provide a scholarship to every student graduating from Bushland High School in support of their post-secondary education goals.

Daniel and Myrna Raffkind Special Delivery AdOPTION Agency Scholarship Fund

Amarillo philanthropists and community activists, the Raffkinds began this endowment for birth mothers who place their babies for adoption through the Special Delivery Adoption Agency and have a goal of obtaining higher education. The scholarship will only be awarded to women that have already placed their baby and for whom the adoption process is final.

Shearer Family Scholarship

This scholarship provides awards of at least \$2,000 to students from the Texas Panhandle region. Students who graduate from Pampa High School as well as students majoring in nursing are given first consideration.

XARIS Scholarship

This scholarship fund was established for needy students by Lori Gilliland D'Atri of Amarillo.

“We want to **support our employees** in their growth. **OPI** has been a great help to use by **overseeing** all applications and **AWARDS** (for the Madge Marmaduke Scholarship Fund supporting employees and employees’ dependents).”

- John Marmaduke, CEO, Hastings Entertainment

President’s Circle of HONOR



Opportunity Plan, Inc. is proud to recognize the following individuals, families and organizations for their inspirational illustrations of philanthropy. Membership in the President’s

Circle of Honor is given to those who have provided cumulative gifts of \$25,000 or more to any of OPI’s programs.

Names listed in bold received new President’s Circle of Honor recognition in 2010.

President’s Circle of Honor Platinum Recognition (recognizing gifts of \$1 million or greater)

Lubbock Osteopathic Fund
Lubbock, Texas

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Sunray, Texas
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Lubbock, Texas
Bill and Margaret Tolbert
Miami, Texas
Faye Whitlock
Amarillo, Texas

*Denotes OPI alumnus.

+Recognizes in-kind contributions.



STUDENT Feature ►

The countries and cultures of the world could be viewed as a large puzzle with many complicated pieces; citizens of them all work to determine how the pieces fit together to create harmony and a cohesive final product. Claire Boyd hopes to be involved in putting those pieces together, and her student experiences are insuring she'll be able to do just that.

"After 9/11, I began to develop an interest in political and international affairs. In college, I've narrowed this academic curiosity specifically to the study of American foreign policy, counterintelligence and diplomacy," Claire, a 2007 graduate of Pampa High School, said. "I attribute a considerable amount of my desire to serve my country to my father's deployment to Kuwait during my sophomore year of high school."

Currently a junior at Mount Holyoke College in South Hadley, Massachusetts, Claire is spending this year studying at the University of St. Andrews in Scotland following her summer 2010 experience as an intern with the Department of State at the American Embassy in Rome, Italy. Claire's studies at St. Andrews' School of International Relations and the Center for the Study of Terrorism and Political Violence are preparing her for a career in government work, possibly in counterterrorism studies.



University of St. Andrews in Scotland

“My interest in international affairs, culture, politics and language made studying abroad a logical step to supplement my undergraduate education,” Claire said. “The experience has been enriching from every aspect, whether academic or outside the classroom.

“Growing up in a tightly-knit community like Pampa made me appreciate the importance of building and maintaining relationships. It is my mission to serve as an ambassador to my country, my state, my hometown, and my family, sharing the spirit of my hometown community with our global neighbors. The Texas Panhandle has such a rich history and culture, and I truly believe that it is just as important to share our culture as it is to learn about other ways of life.”

Claire’s family prepared for her educational expenses, and she was able to secure scholarships and financial assistance through federal aid. However, there was still a small need each semester to make her dream of attending Mount Holyoke (the oldest member of the Seven Sisters—the female equivalent of the once predominantly male Ivy League) possible. Thanks to personal recommendations and her high school, Claire and her family learned of OPI.

OPI has provided Claire loan funds from the Campbell Family Memorial Fund, and this year she received scholarship funding from OPI in recognition of her internship.

“It’s been fun to be involved with Claire’s experiences,” M. Keith Brown, OPI executive director, said. “OPI has been able to provide funds for her that could, quite literally in this case, have a worldwide impact.

“Were it not for the generosity of our donors and the uniqueness of our program, Claire would not have had these experiences, and our world might be on even shakier footing.”

To learn more about Claire’s experiences, including her encounter with the famed “Royal Couple,” log on to www.OpportunityPlan.com.



OPI student Claire Boyd enjoys the New England autumn with family members.

CONTRIBUTIONS 2011

Salem and Ruth Ann Abraham Scholarship

M. Keith Brown*
Charles* and Judy Morehead
Carroll and Cathy Wright

Bill and Carol Alexander Loan Division

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Amarillo South Rotary Scholarship

Amarillo South Rotary

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Buffalo Bookstore Scholarship

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Business Women of Perryton Scholarship

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Campbell Family Memorial Fund

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*Denotes OPI alumnus.

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 David and Terry Marricle
 Dave and Trae McNeill
 Mr. and Mrs. Jinks Meyers
 Minsa Corp.
 Kerry and Patricia Moore

*Denotes OPI alumnus.

Muleshoe Animal Clinic
Muleshoe Cowboy Fellowship
Muleshoe Ex-Students Association
Muleshoe I.S.D.
Muleshoe Livestock Auction
Muleshoe Pea & Bean, Inc.
Muleshoe Recycling
Muleshoe Retired Teachers Association
Muleshoe Rotary Club
Thurman and Rhonda Myers
Basil and Sandy Nash
Ellen Nash
Marilyn Nickels
Nieman Realty
F. D. Parker
Precure Electric, Inc.
Dr. Bruce and Cindy Purdy
Louis and Jane Reeder
Tina Rincones
Schwab Charitable Fund
Gerald and Lula Maye Shanks
James and Ann Sinclair
Charles L. Smith, Jr.
Brandon and Jana Thomason
Charles and Pam Thomason
David and Liz Tipps
Tralinco, Inc.
Vic Coker Land Co.
James Wedel
Nelda and Delton Wilhite
Frank and Betty Wuerflein

Lola B. Mundy Student Loan Division

Las Viajeras Study Club
University Study Club

Harlan Nelson Memorial Loan Division

Leabelle Finch
Las Viajeras Study Club
Zeta Chi Sorority

Charles R. and Sally F. Nester Scholarship

Frank and Kay Failla

North Plains Electric Cooperative Scholarship

Ethel Adcock
Mrs. C.F. Bennett
Mrs. Ruth Cabe
Marvin and Irene Dixon
Sandra Drake
H&H Investments
H&H Water Well Service
Vena Harris
Brad Henderson
Lane Hill
Gary Laubhan
Jonah Laubhan
Malaney Ranch
Ronald Mick
L. Milburn
Gary and Karen Minyen

Palo Duro Kiwanis Scholarship

Palo Duro Kiwanis Club

Northwest Texas Healthcare Auxiliary Scholarship

Northwest Texas Healthcare Auxiliary

Palmer/McClure Loan Division

Sam J. Brenner
Charles Clay Cooper
Andrea Fraley
Judy Hubbard
Jan Jennings
Dorothy McClure
Panhandle Plains Historical Society
Lisa Raymond
Tom and Ann Rheinlander
Rennae Stubbs
Carroll and Cathy Wright

Palo Duro Kiwanis Scholarship

Palo Duro Kiwanis Club

Pampa Beta Sigma Phi Scholarship

Norine and Gary Greer

Panhandle Cutting Horse Association Scholarship

Palo Duro Cutting Association

Grace Paul-Kenneth Cary Loan Division

Anne Corn

Perdue-Brandon Scholarship

Perdue, Brandon, Fielder, Collins and Mott

Petersburg Loan Division

Mr. and Mrs. Gaylord Groce

Pickens Abraham Foundation Scholarship

Pickens Abraham Foundation

Pioneer Exes Memorial Scholarship

Frances Ferrell
Jerry and Vickie Harris

Jim Pond Scholarship Fund

Jim Pond

Don R. Pope Memorial Loan Division

Sharon and Roy Newkirk
Carolyn M. Pope

A.E. "Gene" Quest Loan Division

Wilma Crain
Mrs. Gary Cummings
Cathy and Carroll Wright

Raffkind Special Delivery Scholarship

Special Delivery Adoption Agency

*Denotes OPI alumnus.

Dan Rahlfs Memorial Scholarship

Billy and Kathryn Acton
Joe and Freda Boren
Mr. and Mrs. Jackie Boston
Jean Boyles
M. Keith Brown*
City of Amarillo Street Department
Gary and Peggy Culp
Mr. and Mrs. Andrew Cumby
Otis Harman
Rickey and Judy Harman
Bruce and Sherri Hartman
Clint and Christy Johnson
Ronald and Jeanne Johnson
Betty Kirk
Terry and Debbie McDonald
Mike and Darlene McManigal
Helen Neal
Bill and Terri Pearson
Dick and Joyce Railsback
Alan and Sandra Roberson
H.L. and Jean Rowell
Jana and Layton Shaffner
Maxine Shewbert
Ora Mary Sims
Sara Tirey
Storm and Gregory Wardwell
Louesa White
Mr. and Mrs. Tom Wilhelm
Pat and Sandy Wilhelm
Velrick Wilson

Raider All Sports Booster Club Scholarship

The Raider Club

**Dr. Karen Rich Memorial Scholarship
for Education**

Travis Rich

Rotary Club of Muleshoe Scholarship

Wayne* and Jo* Pierson

**Stanley and Geneva Schaefer Roy and
Arlene Bryan Scholarship**

Les and Barbara Barber

Schaeffer Educational Fund

Stan and Jackie Byrnes
John and Joan Meason
David and Sherry Schaeffer

Shaller Opportunity Scholarship

First Presbyterian Church

Shearer Family Scholarship

Barbara Shearer

Lew Singleton Memorial Scholarship

Lynn Singleton

SOTA-TECH Outdoor Pest Management
Cathy and Carroll Wright

Dr. Byron Skinner Scholarship

Dr. Byron Skinner
Joy Skinner
Lynn Skinner

James B. Skinner Scholarship

Joy Skinner
Lynn Skinner

Smith Family Scholarship

Elaine Smith

A.C. "Bub" Smith Loan Division

Mark and Ellen Bivins
A.C. "Bub" and Nancy Smith
Currie and Jussen Smith
Dale and Caroline Smith

**Clara Currie and O. Dale Smith
Loan Division**

Claire Siragusa
Currie and Jussen Smith

Homer and Mary Smith Scholarship

Gary* and Debbie* Collier
Homer and Mary Smith
Martha Warren
Carroll and Cathy Wright

Iona Smith Memorial Scholarship

Rickey and Sandee Smith

Charles and Polly SoRelle Loan Division

Charles and Polly SoRelle

**South Amarillo Kiwanis-Bob Adams
Memorial Loan Division**

Kiwanis of South Amarillo

Sandy Stagner Journalism Scholarship

John and Candace Stagner

Stegall-Kerr-Muleshoe Loan Division

Tom and Jo Jinks

**Ty Stewart Scholarship in Memory of
Taylor Stewart**

Evelyn and Carl Stewart

Sudan Opportunity Scholarship Trust

Norma Jean Bartley
Mr. and Mrs. Mitch Chester
Class of 1961
Lafern Doty
Bo Lance
Freddie and Pam Maxwell
Donna McAdams
Clay and Vicki Stout
Sudan Public Schools

Sudan Opportunity Scholarship Trust

Norma Jean Bartley
Mr. and Mrs. Mitch Chester
Class of 1961
Lafern Doty
Bo Lance
Freddie and Pam Maxwell
Donna McAdams
Clay and Vicki Stout
Sudan Public Schools

Texas Tech Alumni Association- Windy Nicklaus Loan Division

Texas Tech Alumni Association

Lynda Tinsley Scholarship

Cathy and Carroll Wright

Tri-State Exposition Scholarship

Amarillo Tri-State Exposition

Ginger Tucker Scholarship

Tommy and Ginger Tucker

Twentieth Century Cotillion Study Club Loan Division

Nita Aderholt
Anne Campbell
Martha Campbell
Dwight and Annette Chase
Roxanne Funderburk
Gladys Vanderpool
Wesley and Kathryn Green
Christine Griffin
Sharron Hurst
Jim and Shirley Jensen
Mrs. Bill Kindle
Cheryl Lewis
Peggy McGuire
Rex and Koell McKay
Fran Morrison
Sandra Osborne
Martha Price
Jona and Davee Smith
Kathy Topper
Mr. and Mrs. John Tripplehorn
Twentieth Century Cotillion Study Clu
Betty E. White

Bobbie White Memorial Scholarship

Waldo and Carolyn* Baxter
M. Keith Brown*
Lew and Billie Chaplowe
Jaye George
Lloyd and Pattie Nugen
Randy* and Traci* Shields
Michael and Lynda* Tinsley
Tom and Anne Wicker
M.H. and Nancy Withers

Byron B. "Buck" and Dorothy White Scholarship

J.J. Gomez
Cathy and Carroll Wright

Nora Dell Williams Memorial Scholarship

Canyon Retired Teachers
Roger and Lynette Kysar

Cathryn Wright Division

Lynn Singleton
Cathy and Carroll Wright

Xaris Scholarship Fund

Lori Gilliland D'Atri



*Denotes OPI alumnus.

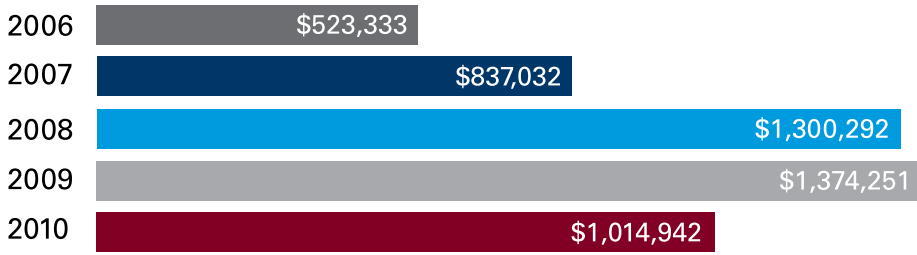
Opportunity Plan, Inc.
STATEMENT OF FINANCIAL POSITION 
JULY 31, 2010

(with comparative totals to July 31, 2009)

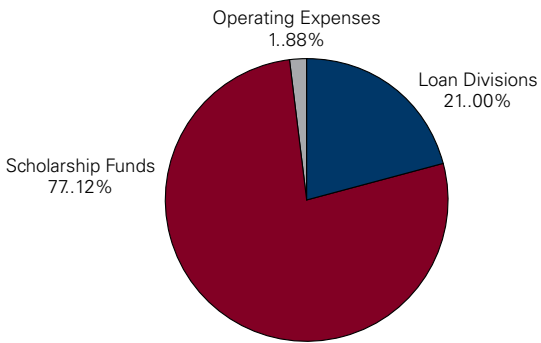
Assets	2010	2009
Cash and Cash Equivalents	\$ 4,060,511	\$ 2,824,532
Prepaid Expenses	3,954	3,024
Accrued Interest Receivable		
Student Loans	3,867	3,996
Investments	68,119	88,048
Investments	17,746,960	17,716,418
Student Loans Receivable	3,826,032	3,819,284
Property and Equipment, Net	74,415	90,704
Land	7,500	7,500
TOTAL ASSETS	<u><u>\$25,791,358</u></u>	<u><u>\$24,553,506</u></u>
Liabilities		
Payroll Taxes	<u>\$ 337</u>	<u>\$ 48</u>
Total Liabilities	337	48
Net Assets		
Unrestricted		
Operating	10,570,870	10,683,978
Board Designated	<u>889,331</u>	<u>876,594</u>
Total Unrestricted	11,460,201	11,560,572
Temporarily Restricted	169,898	162,678
Permanently Restricted	<u>14,160,922</u>	<u>12,830,208</u>
Total Net Assets	<u>25,791,021</u>	<u>24,553,458</u>
TOTAL LIABILITIES AND NET ASSETS	<u><u>\$ 25,791,358</u></u>	<u><u>\$ 24,553,506</u></u>

TOTAL CONTRIBUTIONS ▶

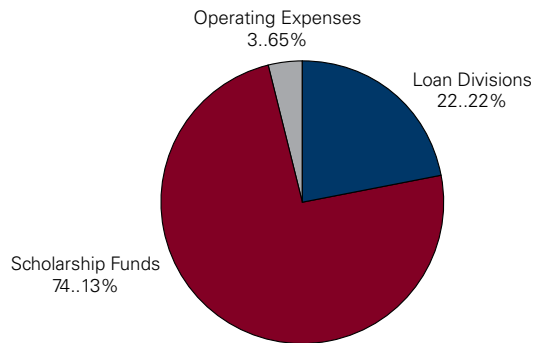
Loan Divisions, Scholarship Funds and Operating Expenses



DONATIONS 2009 ▶



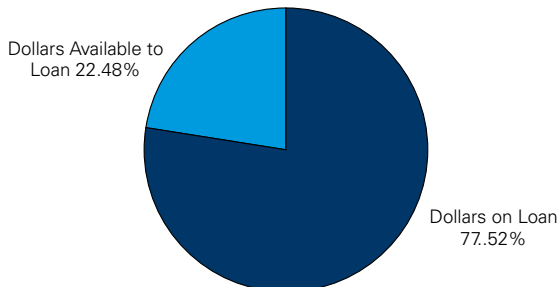
DONATIONS 2010 ▶



TOTAL STUDENT Support ▶



Dollars on LOAN ▶



“We developed an idea into a **plan**, and worked at the plan until it became **OPPORTUNITY PLAN, INC.**, making a **college education** available to anyone who wants it and is willing to work.”

- Milton A. “Buff” Morris, OPI founder

In MEMORIUM

The 2010 Opportunity Plan, Inc., Annual Report is dedicated in memory of Dr. A.E. “Gene” Quest, Jr., who passed away Nov. 25, 2010, at the age of 96. Dr. Quest made the very first contribution from which Buff Morris began the OPI program.

Dr. Quest graduated from West Texas State College in 1939 with a degree in business and became a successful businessman in Lubbock. He was a Lifetime Member of the WTAMU Alumni Association, and it was his association with that organization that led to the initial gift creating Opportunity Plan, Inc. Dr. Quest was appointed to the WTSU Board of Regents in 1968.

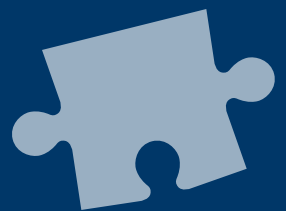
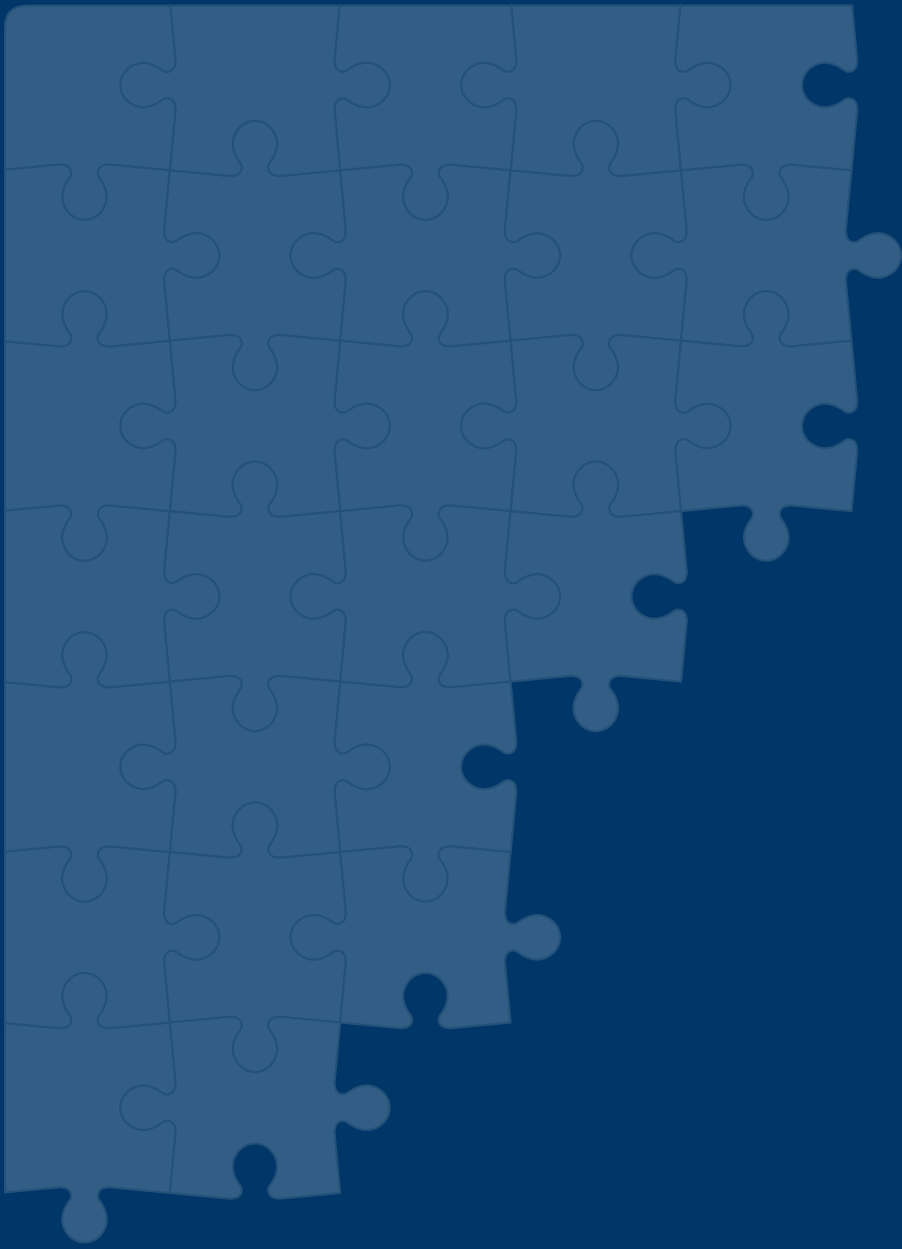
Dr. Quest was preceded in death by his wife of 57 years, Audrey, and is survived by a son, Art; a daughter, Jeannie; a brother, Ralph Quest, Sr.; and numerous other relatives.

Dr. Quest saw many changes in his lifetime, not the least of which was the growth of his alma mater. With that growth has come rising costs. At one time, Mr. Morris noted the average loan from the Quest Fund was \$40. By the mid 1990s, the cost of higher education prevented OPI from being able to fund loans solely from the Quest Fund although the fund is still active in the Loan Division pool. In 1992, the capital of the Division stood at \$1,773. That small amount of money had turned over many times to provide more than \$35,000 to 188 students in the form of loans.

OPI is forever indebted to Dr. Quest’s generosity and his willingness to take a chance on a new organization with a simple concept. Some 60 years later, OPI continues to use the same simple concept made possible by visionary men such as Buff Morris and Dr. A.E. “Gene” Quest.



Gene Quest writes the check for Buff Morris establishing Opportunity Plan, Inc.





Opportunity Plan, Inc.

504 24th Street • Canyon, TX 79015 • 806.655.2528 • www.OpportunityPlan.com