

connecting students with their dreams for 61 years

THE ROAD
AHEAD

**“TWO ROADS
DIVERGED IN
A WOOD AND I,
I TOOK THE ONE
LESS TRAVELED
BY, AND THAT
HAS MADE ALL
THE DIFFERENCE.”**

THE JOURNEY BEGINS



DONOR LOYALTY AND
GOOD STEWARDSHIP
INSURES WE ARE ABLE TO
PROVIDE THE ASSISTANCE
OUR STUDENTS NEED.

STUDENT FEATURE

Student Attributes Success to Fraternity

Homecoming is a grand tradition on college campuses across the U.S. But at Oklahoma State University, the celebration goes to a whole new level. The annual celebration in Stillwater has been termed the "Greatest Homecoming in America" and attracts upwards of 80,000 alumni each year. And an OPI student from Canyon is right in the middle of the festivities.

Travis McMorrough, who graduated from Canyon High School in 2013, is a student at OSU with a double major in agricultural economics and accounting.

"Growing up with parents working in agriculture, I knew that I too wanted to have a career in



the agricultural field, so I started looking at schools with great agricultural programs," Travis said. "I visited OSU the fall semester of my senior year in high school and fell in love with the university. It wasn't the biggest school but also wasn't the smallest, and the people in Stillwater and on campus are not only polite but genuinely sincere. I've never had so many people go out of their way to help me have the best experience possible."

Travis has maintained better than a 3.0 grade point average and is involved with Aggie X, a club for agricultural economics majors dedicated to helping members learn more about agricultural economics and how it applies to real world jobs.

Outside the classroom and academic experiences is where Travis has been involved with OSU's celebration. He is a member of Kappa Sigma fraternity and serves as director of the fraternity chapter's Homecoming activities, which include a sign contest, spirit competitions and construction of "decs", 80' x 18' creations constructed by the chapter teamed with a sorority chapter that "decorate" the front of each fraternity house. Planning and preparation begins in the spring and continues until late October when Homecoming takes place.

"Being in charge of such a huge event that raises thousands of dollars for the university and community is a huge responsibility," Travis said. "The pressure and hard work has helped me



mature and prepared me for the future. My involvement in Kappa Sigma has taught me not only how to lead but how to follow. The key to success in college in my mind is being able to manage your time between studies, clubs, and social life. Thanks to my responsibilities in Kappa Sigma, I feel like I'm set up for success, not only in college, but life in general."

And because of support from OPI, some agriculture firm will benefit from the success Travis is experiencing. ■



PRESIDENT'S CIRCLE OF HONOR

Opportunity Plan, Inc. is pleased 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. Members who joined or whose giving increased their level during 2014 are indicated in bold type.

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* indicates OPI alumnus.
+ indicates in-kind contribution.



YOUR FUTURE
AHEAD

A man in a maroon t-shirt and light blue jeans is walking away from the camera on a dirt path, holding the hand of a young boy in a red and white striped shirt and khaki shorts. They are walking through a field of tall green grass and white flowers. The sky is bright and overcast.

FULL CIRCLE

Small contributions multiplied by greater numbers of alumni can make a tremendous difference.

MEMORIAL SCHOLARSHIP

Excellence Perpetuated Through Fund

When the Joni Whitlock Memorial Scholarship was established in 1981, it was an effort to keep alive Joni's "wonderful blend of brains and charm" and to recognize her commitment to excellence. That effort has certainly been rewarded by the recipients of the scholarship.



From the initial recipient who practiced psychiatric medicine to a NASA flight director, from teachers to physical therapists, Joni's pursuit of perfection lives on through the 34 Tascosa High School (Amarillo) graduates who have received the scholarship.

Killed in a tragic automobile accident in 1980, Joni was only 16 when her life ended. Her family was committed to making something constructive out of their heartbreak when her grandmother, Mrs. G. H. Whitlock, endowed the scholarship in Joni's memory. Joni's parents, Sue and Jim Whitlock, have continued to be involved in the selection of the recipient.

"This is the perfect example of what I've always believed--there is no better way to honor someone's memory than an endowed scholarship," M. Keith Brown, OPI Executive Director, said. "Here we are all these years later still talking about an outstanding young lady, and not just talking about her, but recognizing and rewarding her excellence by recognizing another young lady's excellence."

The 2015 recipient is a perfect example not only of recognizing excellence but of a complete cycle coming to fruition. The 2015 recipient, Harley Harrell, is the daughter of the third recipient Spunky Goree Harrell, who used the scholarship to complete her Bachelor of Fine Arts degree from Texas Tech University. Harley intends to use the scholarship toward her degree in journalism at the University of Oklahoma.

"I am eager and enthusiastic to begin my college studies and get to make a powerful impact in the world as a journalist," Harley said. "It is an opportunity and responsibility to use my strengths and talents to share important happenings in the world in a positive and productive manner to educate those around me."

Perpetuating Joni's zest for life was the original intent for endowing the scholarship fund. Thirty-five years later, it is obvious that intent has been carried forward and will continue to perpetuate in the accomplishments of recipients for years to come. ■

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MEMBERSHIP CONTRIBUTIONS

OPI has never charged a fee to administer loan or scholarship funds. All operating expenses are covered through additional fund-raising efforts and interest earnings. **More than \$67,000 was raised from 108 individuals in 2014, 42 percent of those contributions coming from OPI alumni - former students who recognize how important OPI was to them in achieving their educational goals.**

SUSTAINER'S SOCIETY

\$1000 or more annually

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Aurelia and Arden Colette
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OPI MEMBERSHIP

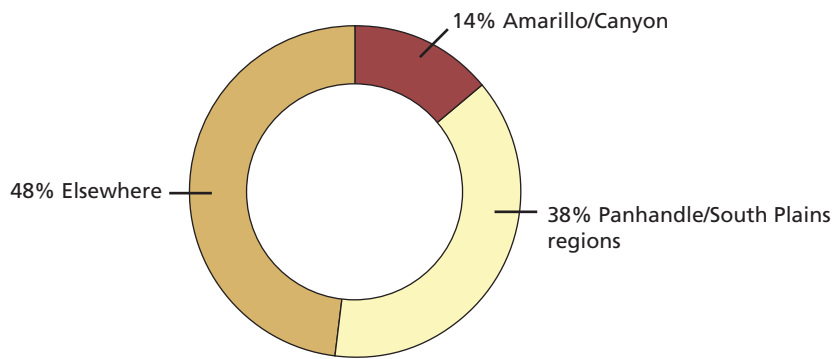
up to \$299 annually

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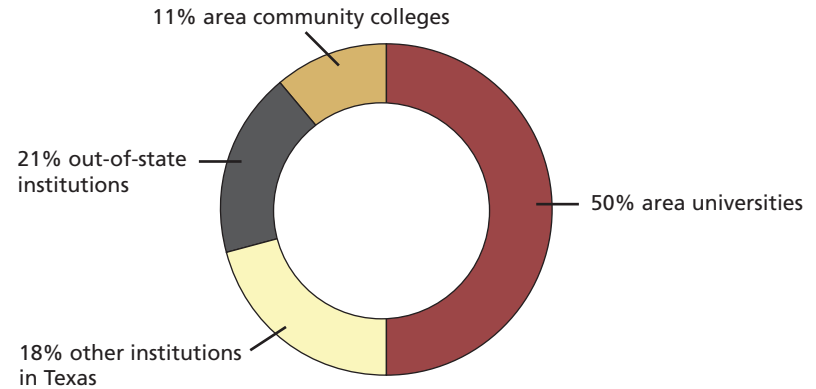
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**indicates OPI alumnus*

OPI Students by Hometown

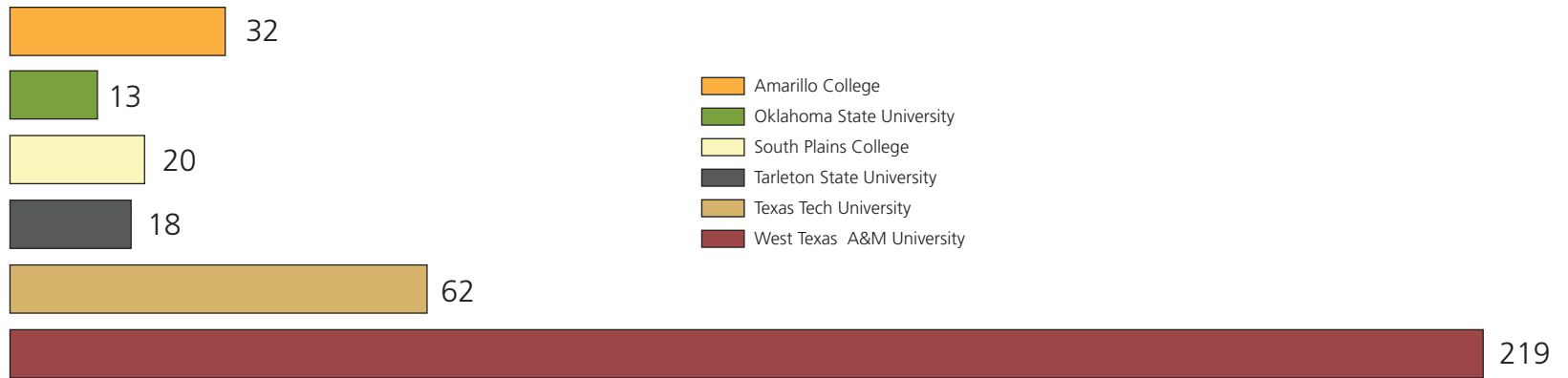


OPI Students by Institution Attended



- Amarillo College, Clarendon College, Frank Phillips College, South Plains College
- Lubbock Christian University, Texas Tech University, Wayland Baptist University, West Texas A&M University

Institutions Most Attended by OPI Students in 2014




\$2,303
605

AVERAGE AMOUNT OF ANNUAL FINANCIAL AID RECEIVED BY OPI STUDENTS IN 2014

NUMBER OF STUDENTS RECEIVING ASSISTANCE FROM OPI IN 2014

LOOKING FORWARD



The road ahead doesn't look a lot different than it did 61 years ago. Yes, it's more expensive, but as was the case then, students and families must be prepared for what lies ahead, and OPI is honored to assist them in their journey.

STUDENT FEATURE

Scholarship Relieves Stress

Students often remark toward the end of their academic careers that they can “see the light at the end of tunnel.” One foundation in Amarillo is committed to making the end of that student career easier so that public school students across the Texas Panhandle receive a quality education.

Beginning with an initial contribution of \$10,000 in 1997, The Brumley Foundation, Inc. has provided more than half a million dollars to be awarded to students who graduate from a high school in the Panhandle region and who intend to teach in a school district in the Panhandle once they complete their bachelor’s degree from West Texas A&M University. 102 students have received the scholarship which pays full tuition and fees for the students’ last four semesters.

“We consider the teacher scholarship grants one of our favorite ongoing programs, providing a double benefit to the college students assisted and the area school districts,” Marilyn Ault,



Pete Howard will graduate from WTAMU in May and will marry Kaitlyn Turvaville in June. Kaitlyn graduates in December with a degree in social work. Pete is able to graduate and enter his marriage debt free thanks to OPI scholarships, hard work and frugal living.

secretary/treasurer of the Foundation, said. “The Brumley’s philosophy was to benefit as many people as possible with their resources. This scholarship program fits that philosophy very well.”

As needs have changed, so has the Foundation’s support. Because many students now receive teacher certification through the alternative

certification program (meaning they complete a degree in another field and then decide they want to be teachers), the fund has provided assistance to students in the WTAMU Education Department’s Alternative Certification program the last two years. The Foundation has also begun providing a stipend to traditional education students in their final semester while they are student teaching and unable to work elsewhere.

One student for whom the assistance made all the difference is Pete Howard, who graduated from Hedley High School and will complete his elementary education degree this May.

“Education offers a wonderful route in which to invest in our society, and that is why I want to teach,” Pete said. “OPI’s assistance through the R.O.C. and Fannie Brumley Scholarship has made a big difference in helping me get my degree so I can begin teaching and pouring even more into the community.”

The route Pete is taking is made possible through the generosity of those who have gone before him. Thanks to the Brumley Foundation, Pete and many other students have seen the light a little brighter at the end of their tunnel. ■



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Doris and Don Grissom

Perdue-Brandon Scholarship
Perdue, Brandon, Fielder, Collins and Mott

Petersburg Loan Division
Mr. and Mrs. Gaylord Groce

Pickens Abraham Foundation Scholarship
Pickens Abraham Foundation

T. Boone Pickens, Jr. Student Loan Fund
Boone Pickens

Pioneer Exes Memorial Scholarship
Vickie and Jerry Harris

Jim Pond Scholarship
Jim Pond

Don R. Pope Memorial Loan Division
Carolyn M. Pope

A. E. "Gene" Quest Loan Division
Mrs. Gary Cummings
Art E. Quest
Jeanie Quest

Raffkind Special Delivery ADOPTION Scholarship Fund
Special Delivery Adoption Agency

Dan Rahlfs Memorial Scholarship
Robin and Craig Patterson

Raider All Sports Booster Club Scholarship
The Raider Club

Rita Blanca Electric Cooperative, Inc. Scholarship
Rita Blanca Electric Cooperative, Inc.

Dr. Bob & Cleo Robinson Scholarship Fund
Cleo and Dr. Bob Robinson

Rotary Club of Muleshoe Scholarship
Jo* and Wayne* Pierson

Schaeffer Educational Fund
Geneva and Stanley Schaeffer

Shaller Opportunity Scholarship
First Presbyterian Church, Canadian

Lew Singleton Memorial Scholarship
Lynn Singleton
SOTA-TECH Outdoor Pest Management
Cathy and Carroll Wright

Dr. Byron Skinner Scholarship
Joy Skinner
Lynn Skinner

James B. Skinner Scholarship
Annette and Dr. Byron Skinner
Joy Skinner
Lynn Skinner

Smith Family Scholarship
Elaine Smith

A.C. "Bub" Smith Loan Division
Ellen and Mark Bivins
Claire and John Siragusa
Mrs. Nancy T. Smith

Homer and Mary Smith Scholarship
Debbie* and Gary Collier
Mary and Homer Smith
Cathy and Carroll Wright

Jussen and Currie Smith College Loan Division

Ellen and Mark Bivins
Carol and Bill Brian
Tracy and Dennis Dougherty
Jan and Jud Finney
Claire and John Siragusa
Jussen and Currie Smith
Tol Ware
Cathy and Carroll Wright

Lenora L. Smith Memorial Scholarship
Gregory Hawthorne

South Amarillo Kiwanis-Bob Adams Memorial Scholarship
Kiwanis of South Amarillo

Jane Stephens Memorial Scholarship
Education Foundation of Canyon ISD

Michael D. Stephens Scholarship
Pamilla and H. R. Barron
Mr. and Mrs. Robert Brown
Frances Darrrough
Willis E. Gresham
Lamesa National Bank
Carolyn and Dan Osborn
Priscilla and Jerry Phillips
Linda Pringle
Maedelle and R.V. Rodgers
Leatrice and Dennis Schneider

Max M. & Sylvia Stettner Merit Award
Eva E. Stettner

Melody Swauger Student Council Scholarship
Genie and Doug McCause

Swisher Electric Cooperative, Inc. Scholarship
Swisher Electric Cooperative, Inc.

ROAD LESS TRAVELED



THS '72 Rebel Pride Scholarship

Melody Alexander
Diann Anderson
Fluent Financial, LLC
Priscilla Johnson
Gloria and Steve Jones
Felecia McAnally
Belinda Rivas
Taylor Living Trust
THS Class of '72
Suzy Spencer Whisenhunt

Three Star Memorial Junior Scholarship

Dawn Custom Cattle Feeders, Inc.
Donna and Mike Kuhlman
Three Star Memorial

Lynda Tinsley Scholarship

Cathy and Carroll Wright

Tri-State Fair Calf Scramble Scholarship

Deaf Smith Electric Cooperative, Inc.
Great Plains Ag Credit

Tri-State Exposition Scholarship

Amarillo Tri-State Exposition

Ginger Tucker Scholarship

Ginger and Tommy Tucker

Twentieth Century Cotillion Study Club Loan Division

Lilith Brainard
Donna Burger

Martha Campbell
Sara Carmichael
Susan B. and Harold A. Cree
Faustina and John Curry
Kathryn and Wesley Green
Thressa "Jan" Haynes
Jane and Robert Jacobs
Koell McKay
Fran Morrison
Sandy and Wyeth Osborne
Jona and Davee Smith
Leslie Smith
Myrna and David Smith
Susan and John Tripplehorn
Twentieth Century Cotillion Study Club
Janie and Joe Van Zandt
Betty E. White
Margaret and Robert Williams

Walking G Arena Scholarship

C&S Battery & Electric, Inc.
Castro County Farm Bureau
Colonial Funeral Home
Deaf Smith Electric Cooperative, Inc.
Dimmitt Equipment Company
Dimmitt Flaking LP
Dimmitt Vet Supply, Inc.
Dimmitt Veterinary Clinic, Inc.
First United Bank
Mandy and Matt Gfeller
Gilbreath Brothers
Great Plains Ag Credit
Higginbotham Holdings, Ltd.
Ray Lee Equipment-Dimmitt
Spandet Dairy, LLC
T W's Electronics

Williams Seed, Inc.
Yorton Enterprises, Inc.

"LiBB" Wallace Memorial Scholarship

Breeann and Matt Adams
Baptist Community Services
Cliff Bickerstaff
Sheri Brosier
Bonnie Brown
Linda Brown
Sharon and Jim Brown
Denise and Jeff Chesnut
Natali and Moody Chisholm
John C. Clemens
Ardath and Steve Collen
Tracy and Dennis Dougherty
Cindy and John Dudley
Kathryn and Melvin Edes
Family Medicine Centers, LP
Amy and Arthur Fields
Phyllis and Harry Fields
Kathy and Greg Glenn
H Fund
Betty and Joe Howell
Marlene and Jack S. Hudgins
Hudgins Crosier Sumpter, PC
Alice and Johnny Johnson
Tracey and Karl Kimsey
Laurie and Larry McAfee
Kathy and Stan Morris
Northwest Texas Hospital
Jerod Pingelton
Reva and Jay Roselius
Diana and Bob Stafford
Susan K. and Norman Stewart
Sharon and Paul Strouhal

Mrs. Bill Surratt
Upshaw Insurance Agency
Dr. and Mrs. Jack Waller
Leigh Ann and Mark Ward
Richard Ware
Carolyn and Jimmy Williams

Bernard & Martha Warren Scholarship

Martha Warren
Weiss Award
Ruby Weiss

Byron B. "Buck" and Dorothy White Scholarship

J. J. Gomez
Cathy and Carroll Wright

Edna and Olen Wilson Scholarship

Anne Wilson Larkin
Lisa C. Wilson
Mark C. Wilson

Cathryn Wright Loan Division

Martha Campbell
Lynn Singleton
Lynda* and Michael Tinsley
Cathy and Carroll Wright

Xaris Scholarship

Lori Gilliland D'Atri

**indicates OPI alumnus*

Executive Committee

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President

Larry Johnson, D.V.M.*, Amarillo
Vice President

Lynda Tinsley*, Amarillo
Secretary-Treasurer

Carolyn Baxter*, Hereford

Martha Campbell, Pampa

Currie Smith, Amarillo

M. Keith Brown*, Canyon
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Wiley Harp*, Canyon

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Executive Director

Pam Nease,
Scholarship Coordinator

Pat Whitacre,
Loan Fund Administrator

**indicates OPI alumnus.*

FINANCIAL SUMMARY

Statement of Financial Position July 31, 2013 and 2014

	2013	2014
Assets		
Cash and Cash Equivalents	\$ 5,977,046	\$ 6,975,396
Prepaid Expenses	4,933	5,081
Accrued Interest Receivable		
Student Loans	5,417	8,345
Investments	53,719	46,413
Investments	18,619,414	19,035,240
Student Loans Receivable	3,691,101	3,243,383
Property and Equipment, Net	56,416	49,537
Land	7,500	7,500
TOTAL ASSETS	<u>\$28,415,546</u>	<u>\$29,370,895</u>
Liabilities		
Payroll Taxes	778	327
Total Liabilities	<u>778</u>	<u>327</u>
Net Assets		
Unrestricted		
Operating	10,723,651	10,765,953
Board Designated	900,384	904,704
Total Unrestricted	<u>11,677,654</u>	<u>11,670,657</u>
Temporarily Restricted	247,948	265,426
Permanently Restricted	16,489,166	17,434,485
Total Net Assets	<u>28,414,768</u>	<u>29,370,568</u>
TOTAL LIABILITIES AND NET ASSETS	<u>\$ 28,415,546</u>	<u>\$ 29,370,895</u>

Mary Jo Forrest Copenhaver English Merriman passed away March 18, 2015, at the age of 94. Mrs. Merriman established the Forrest Foundation-English Division of OPI for students pursuing degrees at Texas Tech University and served on the OPI Board of Directors from 1977 until her death. 51 students have benefitted with more than \$750,000 from the fund and Red Raiders will continue to do so for perpetuity, thanks to Mrs. Merriman's foresight and support.

DOWN THE ROAD



“ 2014

was a year of celebration for Opportunity Plan, Inc. as we acknowledged our 60th anniversary. The biggest celebration was in assisting more than 600 students with almost \$1.2 million in financial aid. OPI continued doing what we've always done by providing assistance to worthy students who want to better themselves and society by getting a post-secondary education.

The question now becomes what does our organization look like as we prepare for the next 60 years? One thing is certain, because of the loyalty of donors and the Board of Directors' commitment to good stewardship, OPI has the resources available to continue providing the assistance needed by our students as additional generations begin their journey toward a better future.

As we look at the road ahead, families are faced with costs of higher education that are higher than ever, and those costs will continue to increase. In the competitive recruitment world of higher education, institutions must provide additional services to enhance student success. Those services cost money, and ultimately, that cost is passed along to the consumer. Many of OPI's early students have seen their journeys come full circle and are now looking for ways to assist their children and grandchildren in paying for their higher education. Because the costs have risen so drastically and quickly, many students and families are not prepared to attend their first-choice institution.

A challenge for us moving forward will be to better educate our alumni about the importance of their support of our programs while preparing for their own childrens' educations. We must continually remind those who have received support from OPI that others sacrificed to make their dreams a reality, and they have an obligation to do the same by assisting others in pursuit of their dreams. We don't have to have big dollars from individual contributors; small contributions multiplied by greater numbers of alumni can make a tremendous difference.

An additional, and perhaps more important, component of OPI's future will be to communicate with students and their families about being prepared for these increased expenses and to help them understand the best way to prepare to meet those expenses. That means finding new means of education as well as working with other organizations and individuals to create the synergies needed to effectively communicate our message: save in advance, make wise choices about institutions to attend and secure assistance as you move down the road toward your future.

My guess is the road ahead doesn't look a lot different than it did 61 years ago. Yes, it's more expensive, but as was the case then, students and families must be prepared for what lies ahead, and OPI is honored to assist them in their journey. I look forward to meeting those challenges by continuing to do what we've done for 61 years.

”

- M. Keith Brown, Executive Director

