

HARDING UNIVERSITY



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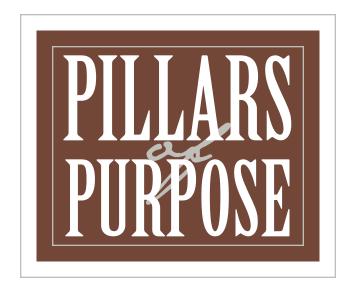
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ON THE COVER

Constructed in 1919, the pillars of Pattie Cobb Hall have been a constant on campus from the time Harding moved to Searcy in 1934 until now.



HARDING UNIVERSITY IS A SCHOOL BUILT ON SACRIFICE. The founders of this institution were men and women of faith, courage and commitment. They were visionary leaders who dreamed of a university where students could be shaped into servant leaders. As we reflect on 85 years of existence, we know that the founders' dreams have been realized, their values are still honored, and their sacrifices were worth the struggle.

We are pleased to present *Pillars of Purpose*, a collection of rich narratives portraying sacrifice and generosity. Since 1924, an army of generous donors who have invested in this institution has blessed Harding. *Pillars of Purpose* chronicles the motivation and historical context that inspired several individuals to give to this great endeavor. We hope you will be inspired by these testimonies. The stories are representative of the thousands of people who have made this work thrive over the last eight decades. Acts of generosity and sacrifice have provided the keystone on which Harding's foundation has been built.

As we dream of the future, we not only are committed to holding fast to our original mission, but we are also dedicated to expanding our sphere of influence. We continue to aspire to excellence by offering a globally competitive education. We are constantly looking for ways to make a Christian education affordable to every young man or woman who desires one. Most importantly, we want to prepare individuals who will make a profound difference in the kingdom. To accomplish these high and noble aspirations, we need to continue to strengthen the financial underpinning of this institution.

These goals have provided the impetus for launching of the Enhancing the Mission Campaign. Harding has identified four pillars of purpose, which serve as the foundation for this fundraising initiative. These pillars are outlined in the summary section of this publication.

Throughout this campaign, we know that many new stories of generosity and sacrifice will emerge. We ask you to prayerfully consider how you might advance the mission of Harding. Your contribution to this effort will add another chapter to this great story, which began in 1924.

David B. Burks

President

B. Burks

PILLAR DICK BURT

Sacrifice brings fulfillment

R. DICK BURT UNDERSTANDS THESE ARE TOUGH economic times but, like many of his and previous generations, has witnessed worse. > And in those tough times, his view of stewardship was formed. > Burt's father, Clyde Burt of Bastrop, La., was the 59th of 150 people who made up the first group of supporters pledging gifts to Harding's endowment in 1945. He and his wife, Peggy, agreed to contribute \$100 per year for three years. > "It doesn't sound like much now, but that was when a lot of people were only making 25 cents an hour," Burt says. "You think

about how much time was involved in earning \$100, much less saving."

But save they did. Throughout the year, when she got a few dollars ahead, Peggy tucked away money in a little box in the corner of the family cedar chest — where such treasures as old wedding pictures and her wedding dress were stored. The money was due in November, and, at least once, the family borrowed money from the bank to fulfill

"We had to have \$100 in November for Dr. Benson," explains Burt.

its pledge.

Although the loan was probably not more than \$25, Burt says borrowing money from banks was not something of which his family made a habit. "But that was one thing you did get a loan for if you needed it. You had to get that \$100 together."

While that money was being set aside for Harding, Burt says there were things he forfeited. "But you did without things all the time," he adds. "It was just different then. That was just in the budget. The light bill's due next month; Dr. Benson's coming in November."

Burt believes the idea of "sacrifice" needs to be re-examined. "It's used in a negative connotation: 'I did without' or 'gave up,' when sacrifice is really a fulfillment," he says.

The family's association with Harding began before Benson's presidency. Burt's mother's grandfather, W.B. Breedlove, was a pioneer preacher in southeastern Arkansas and ran a school near Monticello.

"He was a man of great character," says Burt of his great-grandfather, a man who turned down opportunities to advance as measured by the world's standards.

"As a little boy, not knowing I was impressed with those values, I was."

Family gatherings at Thanksgiving Lectureship

solidified the commitment to the University.

"It was a glorious thing to come to Harding during Thanksgiving Lectureship," he recalls. "To drive through the arch... People came together to sing and have great worship experiences."

Burt says the endowment opportunity was likely mentioned at Lectureship.

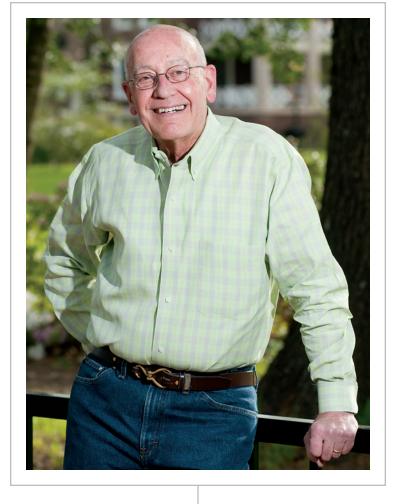
"My mother had

these ties with Harding from the early days on because of her grandfather," he says. "The admiration they had for J.N. Armstrong was easily transferred to Dr. Benson. [He had the] ability to attract a more prolific and more diverse audience."

Twenty-five years later, Burt was in a position to help do the same. By the time he was a dentist practicing in Richardson, Texas, Christian education had

moved beyond its origin as preaching schools. Burt had previously served with a group at Abilene Christian University to promote math and sciences when President Cliff Ganus asked him to help build a development council at Harding.

"I like the idea of a finer academic background in Christian education," Burt says. "I was so



pleased to do that. This was really the opportunity I wanted to make Harding a better place."

Because of such leaders as Ganus and Billy Ray Cox, Burt decided to make a stronger financial commitment. "They had vision," he says. "They had strength, they had purpose, and they had faith. It was just a wonderful chance to add to the purposes that my mother

and daddy had shown me."

Burt also served on the University's board of trustees, including a four-year term as chairman.

"Harding has been faithful to its fundamental commitment," he says. "You won't talk five minutes to anybody that knows anything at all about Harding without agreeing that those values that we all espouse are here. There are some ways we could do better, but that golden

thread — it's not been broken."

Ultimately, Burt remains optimistic. Despite economic indicators that might suggest otherwise, he says, "I think these are good times. These are good times for us to reassess our values and principles. Let me tell you, when the money was being collected in the corner of the cedar chest, those were a lot worse than these times."



TOPPER & CAROLE LONG

Seeking divine intervention in philanthropy

HEN TOPPER AND CAROLE LONG OF GALLATIN.

Tenn., say their stewardship to Harding is led by God, it is not just a trite statement. Though they did not have the means in 1992 when they met Stefanie — the bright, ambitious 13-year-old daughter of the minister at Warwick, R.I., Church

of Christ — the couple began praying that God would allow them to help her attend college when the day came. > Five years later, when Stefanie decided to attend the University, God did provide the resources, and the Longs' journey with Harding began.

Though no longer living in Rhode Island, the Longs assisted with Stefanie's tuition and expenses during her four years at the University through the Jimmy Carr Scholarship Fund — anonymously.

"We believed strongly at the time that God should get all the credit for our being able to support Stephanie and that it should, therefore, be a very private endeavor," Topper explains.

However, their cover was blown with Stefanie's family the morning of her graduation in May 2001, when the couple had a "chance encounter" with the family having breakfast at Shoney's in Searcy.

"We didn't even plan to see them," Topper says.

"We were going to watch Stephanie graduate and leave.

However, we had said from the outset, if God wanted

Stefanie and her family to know who was helping her,

he would tell them. When we met them at Shoney's,

they asked us specifically why we were there and whose graduation we were attending. We had to either lie or tell the truth, so we took that as God saying, 'Tell them the truth!' So we told them."

Because the Longs had not seen Stefanie or any of her family since they left Rhode Island seven years previously, the reunion and revelation was very moving.

"The response was shock and surprise followed by very emotional expressions of appreciation," Topper recalls. "It remains a vivid memory from 2001 and was one of the most emotional and wonderful experiences of our lives."

In 2005, then living in Destin, Fla., the Longs met Jessica at Destin Church of Christ. Jessica and her two younger sisters, in Topper's words, "needed" to attend Harding. By then, God had continued to provide the Longs with abundant blessings — including financial

resources. He also led them to the realization that if they were going to help Jessica and her sisters attend Harding, they needed to establish a more permanent and formal relationship with the University.

Working primarily with representatives in the Advancement Office, they hammered out various ideas over a 12-month period, ultimately resulting in the Lois and Eunice Scholarship and Endowment Funds.

The hybrid fund concept was something new for the University. The scholarship fund makes resources instant-

ly available to young women who need help. The endowment fund assures a lasting process and source of funds to help young women after the Longs can no longer do so.

Topper says, "Our relationship became very close as we both sailed uncharted waters. The three most influential factors in the evolution of our relationship have been Harding's spirit, commitment and attitude as we worked hand-in-hand countless hours to get the necessary agreements documented and in place and to modify and use them since that time."

Throughout the development process, the Longs continued to insist on their anonymity. However, that changed in 2007.

Topper met and spent a day with Dr. Monte Cox, dean of the College of Bible and Religion, at Harding University at Tahkodah. "By the end of the day, we had discussed our goals and dreams and become fast friends," Topper says.

He invited Cox to a meeting the next day to put finishing touches on the Lois and Eunice agreements. When the subject of anonymity came up, Topper asked Cox his opinion.

"Monte said he thought we could be much more

effective with both the girls and others if they know who we are," Topper says. "After some thought and prayer, that was the end of it. He was right."

Since the establishment of the two funds in 2005, 13 young women — including Jessica and her sister — have received Lois and Eunice Scholarships. Jessica graduated in May 2009, and her youngest sister plans to enroll in 2012. Through the scholarship fund component, 14 "GO grants" have also been dispersed to young women who want to serve as interns through

the University's Global Outreach Program.

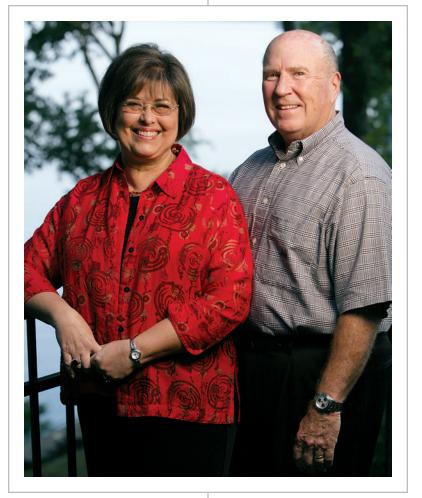
"The girls we help with GO grants possess an intense desire to get outside their comfort zone and go to uncomfortable places just to do God's work and help others," Topper says.
"That's uncommon in today's world of selfcentered behavior."

Topper says a love of God and Christ, humility, appreciation, readiness to learn and accept advice and help, willingness to contribute and work for success, and a desire to be somebody in both the world and God's kingdom are among the

other characteristics that distinguished Stefanie and the young women who have followed her.

The Longs are confident that God will continue to lead them to such young women.

"Carole and I have never been poor, but we had little 'extra' until about the same time that we committed to help Stefanie," Topper says. "It may be coincidence, but since that time, God has poured out bountiful blessings on us both financially and in many other ways. We are comfortable that our best stewardship of the blessings God has given us is to become partners and co-stewards with Harding. It is a great source of joy for us, and it helps a few girls along the way."



Helping students seek truth

HEN TWO BIBLE SALESMEN VISITED HUNTINGTON,

W.Va., during the summer of 1949, they had no idea their efforts would come full circle 60 years later. > The two young men, Richard "Dick" Smith ('50) and Keith Thompson ('50), were students at Harding College, and they used the opportunity to recruit students for the school. > Bill Fulks was one of the local youth who met Smith and Thompson. Although some peers decided to attend the Harding that term, Bill did not. At that point in his life, he was not yet a Christian and, he explains, certainly not ready

to give up his job and car to enroll in college.

Through the influence of friends, he began to think seriously about the church that fall, studying the Bible, and, soon after, became a Christian. A few months later, with the encouragement of Dwight Hesson, he found himself in Searcy, Ark., studying to become a preacher.

While there, he met Doris Harmon, a native Chicagoan whose father had insisted she attend the College for its academic excellence and Christian atmosphere.

She remembers studying both the Old and New Testaments for a year each during her freshman and sophomore years. She relished the time spent delving into the Bible and examining Scripture. As a result of this influence, she became a Christian the fall of her junior year. The two new believers married soon after.

Because both Bill and Doris came to know Christ in early adulthood, they were all too aware of how easily biblical truth can be diluted, misinterpreted or altered to fit man's preferences and comfort zones. "Too many [young people] in the church today don't have that strong of a knowledge of the Bible," says Doris.

This understanding, along with a desire to help young men and women be discerning when confronted with different worldviews, motivated the Fulks to take action. Thus in 2008, they initiated the William and Doris Fulks Distinguished Chair of the College of Bible and Religion at Harding University.

The chairs' purpose is to enhance the level of teaching and learning from the biblical perspective of world religions and cults — for students in the College of Bible and Religion as well as the University as a whole.

After graduating in 1953, the Fulks, who now live in Apopka, Fla., had little contact with the University until their grandchildren became students. But, at Doris' insistence, they attended their 50th class reunion in 2003, which reconnected them to their alma mater. They enjoyed the reunion so much they helped set in motion the 55th class reunions, now celebrated each fall with the

50th and 60th reunions.

This rekindled relationship came at a time when the Fulks wanted to support an organization through giving and help strengthen young Christians entering adulthood. And they knew they wanted to be closely involved in the process.

They spoke with representatives of Harding's Advancement Office expressing their desire to give to the University.

"We visited several times, and received information about what we could do," says Bill. "We weren't even thinking about a Bible chair then."

Over the course of the next five years, the Fulks spent more time with Harding staff members preparing their trust.

The chair developed when the Fulks realized they could give to a specific college or department. Both Bill and Doris believed that ministry majors would benefit from an emphasis on world religions as they prepared for ministry. They also felt strongly that all students should be equipped with knowledge of different belief systems to be prepared for encounters after graduation.

The endowed chair is a full-time faculty position backed by adequate financial resources to ensure its

continuance indefinitely. The position is one of the highest honors that can be bestowed on a faculty member. Once the chair is fully funded, the dean of the College of Bible and Religion, will choose a search committee to select the recipient, who will hold the chair for five years. The University president will approve the final selection.

Funds will allow for special seminars and conferences, publications and publishing, and support for visiting professors and lecturers, as well as routine expenses related to the chair's area of interest.

The first contributions were made toward the fund last fall, and the Fulks hope others will soon join in their desire to see the chair come to fruition. But, more importantly, they want others to see two things: First, anyone — from any income level — can make a difference. Second, donors can take an active role in their giving and choose to support specific causes that are close to their heart.

Ultimately, the Fulks are most excited about helping strengthen the next generation of believers.

"The main purpose is to teach students about different religions," says Bill.

Adds Doris, "We want students to know the Bible."



DAVID & BETSY WALDRON

A family tradition

AMILY TRADITIONS — CUSTOMS PASSED DOWN from generation to generation — include special ways to celebrate and mark achievements, milestones, birthdays and holidays. Linking the past, present and future, they create a sense of belonging and incorporate shared values. > Although many traditions change or fade with time, each generation has the opportunity to establish new ones. Beginning a new one is exactly what University alumni David and Betsy Waldron of LaVergne, Tenn., have chosen to do for their family. Their desire: to pass down to their

children a love of giving.

But for the Waldrons, giving is more than just a tradition they want their son, Will, and daughter, Katie, to carry on once they are grown. Instead, they want it to be a way of life now, not just for the parents but also for every member of their family. And they've taken several steps to make their dream a reality.

The first step was the Waldrons' decision to go ahead and begin developing plans for their estate instead of waiting until closer to retirement. As parents of school-age children, they could understandably be more focused on preparing for college than on estate planning. However, they chose to tackle the latter task now instead of putting it off a few years.

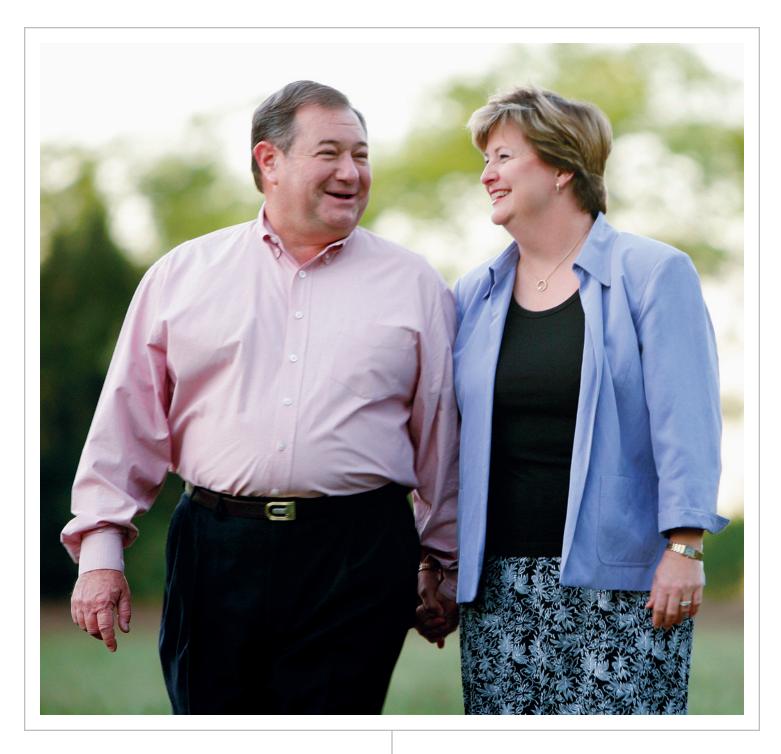
In taking this proactive approach, the Waldrons believe that developing plans for their estate while their children are young teaches valuable lessons of saving and philanthropy — not only helping them to consider the responsibility of stewardship but also the joy of generosity.

One result of these endeavors is the recently established Waldron Family Foundation. A donor-advised fund, this easy-to-establish and flexible fund allows the family to begin making contributions to the University now. However, they also retain the option to distribute future earnings to other qualified charitable organizations.

Although the couple has been long-time supporters of the University, establishing the foundation gave them the opportunity to bring giving to the forefront of their lives. While the fund offers freedom in choosing gift recipients, it also requires frequent input. This continual involvement is exactly what the Waldrons wanted.

Says Betsy, "We had both supported Harding and given in different campaigns, but [estate planning] put us on the track of regular giving."

But Will and Katie are not just watching the example of their parents. They're learning hands on. As foundation advisers, all four Waldrons — may provide written recommendations each year naming organiza-



tions they wish to receive the grants.

While David and Betsy enjoy being part of the selection process, the best part is having Will and Katie participate with them and knowing they can keep giving as they become adults.

"David and I have such a good time choosing with whom to share, and we wanted them to see how much fun it is to give," Betsy explains. "Hopefully, they will continue to put into it as they are able."

Although this particular tradition begins with David, Betsy and their children, the importance of giving is a long-established value in their extended family.

Says Betsy, "David's parents lived on the foundation

that, 'What you give away, you get back.' We've tried to impress this upon our children."

And like many donors, the Waldrons truly believe in and have emotional ties to the organizations they support. They give so that others can reap the academic, social and spiritual benefits that come with a Christian education and to help the University continue offering these opportunities.

"Harding was built strong, and we want it to stay that way," Betsy says. "We both feel that we can send our friends there with confidence. The people I made friends with are still so important to me. I want my kids to have that."

PILLAR LOUIE YINGLING

Investing in the future

OUIE'S KIDS" COULD EASILY BE THE TITLE OF

the latest television sitcom or a Saturday morning cartoon show for toddlers. > In reality, Louie's kids affectionately refers to a growing group of Harding students benefiting from the foresight and generosity of Pangburn, Ark., farmer Louie Yingling. > Prior to his death in 2006, Yingling created the Louie

Yingling Family Endowed Scholarship Fund, providing financial assistance to students preparing for lives of service in ministry. Officially the students are known as Yingling Scholars, but Yingling always considered

the future scholarship recipients as his kids.

Yingling was not a typical Harding alumnus, attending only one academic year from 1937-38. He came from a farming heritage and was the third generation of German immigrants that came to White County in the 1840s. He rode the train 18 miles from his home to the Harding campus.

The inability to pay for more than one year of a college education limited his Harding experience. However, that single year had a profound effect on his life. His teachers included J.N. Armstrong (Harding's first president), as well as Florence Cathcart, M.E. Berryhill, L.E. Pryor, Knox Summitt, and other icons in those early Harding years. He developed a love for

the school and a sincere interest in Harding's mission to train ministers.

Yingling also knew firsthand how financial pressures could cut short a college career. He had to borrow \$138 on a note personally signed by then President George S. Benson. It was not much of a student loan

by today's standards, but in 1937 it was a significant investment. Family members attest to Yingling's dislike for borrowing money, and many believe that his college loan may be the only time he borrowed money.

After leaving Harding, he returned to the farm. He loved agriculture, and cotton farming provided his livelihood for more than seven decades. Louie married the former Eloise Capps in

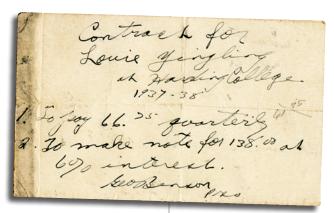


1939. They lived on the 185-acre Yingling homestead for their entire 66-year marriage. She preceded him in death by six months.

Prior to his death, Yingling decided he wanted "to do something" for two things that

were important to him — Harding and preaching the gospel. According to family members, he always had the desire to make a gift to Harding. It wasn't until late in his life that he decided how to "make a wise investment." That investment was in the lives of Harding students preparing for ministry. He knew that these students would make a difference in the lives of future generations.

For Yingling, his \$2.1 million gift to establish the scholarship fund was the perfect gift. Dewitt Yingling,



executor of his cousin's estate, noted that Yingling down-played the size and significance of his gift and wanted no recognition during his lifetime. Yingling sacrificed during the final years of his life to preserve his gift and legacy to Harding.

Yingling never had any children, but according to Dewitt, Louie never failed to get a twinkle in his eye when he talked about students who would be beneficiaries of his scholarship fund. To Yingling, these unknown and unnamed students were "his kids."

During his lifetime Yingling had a favorite saying, "Let's see how they do!" It appropriately summarizes his expectations for the investment he made in the lives of young people committed to ministry. Yingling knew his kids would make a difference.

Roberta Cohea: a legacy of giving

For Roberta Cohea, living life to the fullest meant living modestly so all she left behind could bless someone else.

She graduated from the University in 1950 and returned to Oklahoma, settling near Ardmore. An education major, she taught in public schools until her retirement.

Cohea always held Harding very near to her heart. She kept in close contact with classmate Mildred Bell who kept her up to date on happenings at the University. Over the years, Cohea also enjoyed many exciting excursions with others in the Harding Alumni and Friends Travel Club.

Never marrying, she had no children and outlived her entire family. She inherited her parents' family farm as well as her sister's estate. She was cautious, made good investments and lived in such a way that she could accrue significant savings. Her goal, however, was not to store up treasures here on earth. She was working to leave behind opportunities and blessings for others.

In addition to supporting her local church, McLish Avenue Church of Christ, she wanted to do something for her alma mater. She started out in 1965 by making donations periodically and later set up gift annuities. She became a member of the President's Council and started donating her possessions when she no longer needed them. In 2005, she gave her car when she could no longer drive.



As Cohea began to age, she encountered various health problems. She moved into an assisted living community in 2002. Realizing she no longer needed her house, she sold it and donated the proceeds to Harding. Even after she moved out of her home, she continued to seek opportunities to give.

Her contributions have left their mark on campus. Her vehicle, a 1989 Ford LTD Crown

Victoria, is still used today by health services to transport sick students to the doctor. She kept a framed photo of students using the car near her bed; it delighted her to see the good things being done with her gift.

In December 2000, she merged her love for Harding with a passion for orphans, and the C.M. Cohea, Roberta Cohea and Effie C. Emerson Endowed Scholarship Fund was established. Cohea left her entire estate of \$2.1 million to Harding upon her death in 2006.

Her hope was for the fund to honor her father and sister and create an avenue for orphans from Oklahoma and across the U.S. to attend Harding. The fund exists to enable these students to graduate free of debt and covers tuition or room and board, wherever the financial need may be.

Those who knew Cohea thought of her as a woman of modest means. She shared a small, simple house with her sister and lived life frugally without extravagance. Despite her appearance as someone with little to give, Cohea left behind a sizable estate. She lived her life so that she could bless others in a tremendous way, often doing with less so that she could help someone when she was gone.

PILLAR

JODY & LOUISE VENKATESAN

Paying it forward

CCOUNT BALANCE: \$80. > STARING AT THEIR

dwindling checking account, Jody and Louise Venkatesan found themselves financially drained, unsure where to turn. > "We were broke," says Louise. "Money had always been tight, but now we didn't know if we would be able to cover tuition, rent or food." > She met Jody in 1986 at church while he was on active duty with the U.S. Army. Louise moved to Washington, D.C., after graduating from the University. The couple relocated to Searcy in

1993 so that Jody could begin work on his bachelor of business

administration degree while Louise pursued her master's in marriage and family therapy.

While in school, the Venkatesans sought jobs to pay the bills. According to Vice President of Advancement Mike Williams, Jody's outgoing attitude made it easy for him to find odd jobs around campus. "He was always helping, always working," says Williams. "Jody was constantly looking for opportunities. Everyone knew him."

However, despite their efforts, the couple was still struggling to make ends meet. "At that point it became painfully apparent to me that I was in over my head," says Jody. "I had to ask for help. It was truly a humbling moment in our lives."

The Venkatesans found the relief they needed in the form of the Paul Carter Endowment Fund.

Jody and Louise felt their financial burden lift when they discovered that the next year and a half of their schooling would be taken care of through the endowment. During an American Studies Institute luncheon, Jody met and thanked Carter, then CFO of Wal-Mart Stores Inc., and a member of the University's board of trustees, for the life-changing gift that he had granted them. Carter made one request of the Venkatesans, "All I ask is, someday, do it for someone else if you can."

Since that moment, Jody and Louise have taken Carter's simple statement and made it their motto, striving to help other students the same way. As a result, they established the Jody and Louise Venkatesan Endowment Fund, providing financial aid to students living east of the Mississippi River with a grade-point average of 3.0 or higher.

"[Upon starting the fund], we have had so many individual opportunities to help," says Jody, now a member of the President's Council, Builder's Circle and ASI Board. "It has added to the blessing in our lives in so many ways."

Jody and Louise have used the endowment fund to help students from their congregation, Silver Spring



(Md.) Church of Christ, who do not qualify for financial aid while, at the same time, unable to afford to attend otherwise. In the event that a student from their church was not going to the University, "God has always put someone there," says Louise.

One summer, a Harding student interning at NASA became involved with the Venkatesans' church. Jody and Louise learned that he was in need of financial assistance and directed the endowment to him. Recently, they took the remaining available funds and gave it to a member of the spring break campaign group who visited their church.

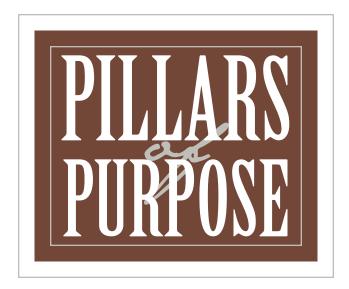
"I called [the Advancement Office], gave them a list of students who had been on the campaign, and asked to give the remainder to the student who needed it most," says Jody. "There's really no rhyme or reason to it; we just want to help. We know the lasting and permanent investment being made in the lives of these students."

In addition to helping students through the en-

dowment fund, the Venkatesans also give of their time and home. They heavily recruit potential students in the Washington, D.C., area. On several occasions, they have opened their home to spring break campaigns and summer interns. "We've seen the difference that Harding makes," says Louise. "We want others to have the same opportunity we had."

As their endowment fund recipients begin to graduate — the first student received his diploma in May 2009 — the Venkatesans hope that each will continue to pay it forward, aiding the next generation of students.

"This experience has provided us a network of people who have helped us grow in the grace of giving and to bless others in the same way that we were blessed," says Jody. "We have found giving really does make a difference for somebody, and we continue to challenge ourselves as best we can, knowing God has blessed us for a reason — to serve others like God has blessed us."



WE ASPIRE TO BUILD ON OUR REMARKABLE LEGACY. We are attempting to train a greater number of graduates who will make a profound difference on the world. Accomplishing our ambitious and noble aspirations requires securing the financial resources to meet the challenges of a 21st century university. To undergird this institution, we have identified four *Pillars of Purpose*, which are critical to our future success.

Affordability

Affordability is one of the greatest challenges to the University. As costs continue to escalate, tuition increases outpace those of financial aid. When costs rise, students must borrow more money to attend, or sadly, they determine that the choice to attend a Christian university is cost prohibitive.

Rising costs can also change the composition of the student body. We believe Harding's student body should reflect the church by attracting students from all income levels. Additionally, higher costs and debt discourage students from pursuing professions in ministry, education and public service. For eight decades, Harding has prided itself on preparing individuals for careers in these important roles of service.

Enhancing the Mission Campaign is an effort to raise substantial financial resources to make it possible for students to attend Harding regardless of their financial ability. Need-based assistance bridges the gap between what students are able to pay and the cost of attendance.

Ministry Training

At the heart of the University is the desire to advance the ministry opportunities. Currently churches throughout the world are lacking individuals to work in full-time ministry. Literally hundreds of churches need ministers to fill open roles. Numerous mission sites around the globe need missionaries to carry them the gospel.

In Harding's strategic plan, we aspire to train more students who will fill these important roles. The University has set a goal that during the next five years, the number of students majoring in Bible will increase to include 10 percent of the student body.

The Enhancing the Mission Campaign is an effort to raise substantial financial resources to encourage and enable more students to pursue full-time roles in ministry. By decreasing the cost of attendance, a major barrier is removed for students considering a career in ministry.

Academic Enrichment

Harding offers a globally competitive education. Not only are our students competing with the most distinguished graduates of the United States, but also with college graduates from India, China and every other developed nation.

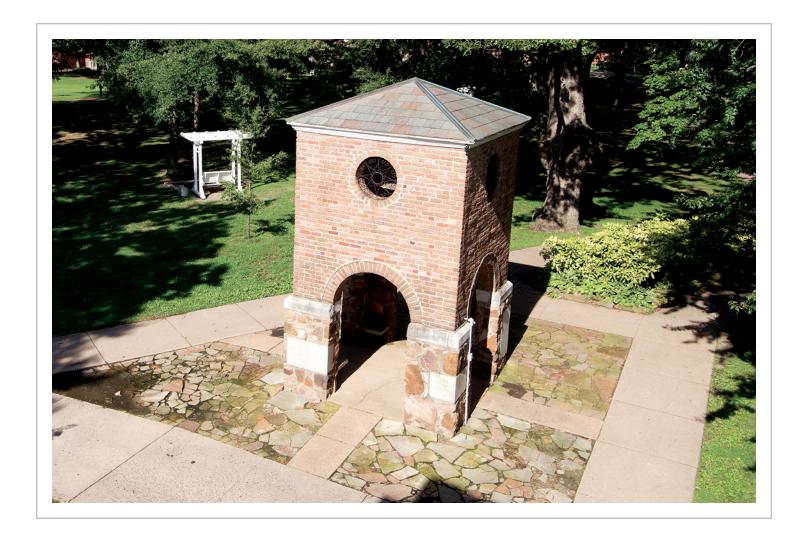
Enhancing the Mission Campaign is efforts to raise substantial financial resources to further strengthen our rich academic program. To attract and retain great faculty is a primary goal of the University. Endowed chairs and professorships will help us accomplish this great task. Exposing our students to cutting edge technology will be critical as we move forward in preparing them for the global marketplace.

Financial Stability

Like most private colleges in America, Harding is dependent on tuition revenue to fund most of the operational costs. When an institution is tuition dependent, it is susceptible to the challenges of stock market declines. Declining enrollment and decreased endowment earnings could pose significant challenges to the University.

In order to prepare for challenges such as these, Enhancing the Mission Campaign will raise substantial financial resources to enhance the long-term stability. Endowment for mission-centered initiatives like needbased assistance and ministry training will be secured when there is economic and market instability.





Harding University Center for Charitable Estate Planning

THE CENTER FOR CHARITABLE ESTATE PLANNING helps constituents of Harding University through one of the most important transitions in life — estate planning. A thoughtful and experienced staff guides individuals through a confidential and soul-searching process. A values-based questionnaire helps people articulate what is most important to them. The planning process helps individuals determine

- > a plan for the financial resources needed for the remainder of the life of both spouses
- > a purposeful plan to transfer wealth to their heirs
- > advantageous gift instruments, which leave a legacy to the charities they support

If we can assist you in any way, please contact us:

Harding University
Center for Charitable Estate Planning
Box 12283
Searcy, AR 72149
800-477-4312, option 3
501-279-4210
endowment@harding.edu
www.harding.edu/advancement
www.hgift.org

Had it not been for a few brave souls and indomitable spirits that kept hoping against hope, there would be no Harding College today.

— J.N. Armstrong President 1924-1936



HARDING UNIVERSITY BOX 12283 915 EAST MARKET SEARCY, AR 72149-2283

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