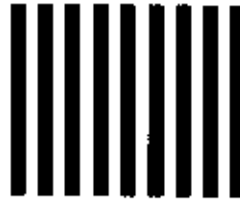




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603 S WASHINGTON AVE
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LINKS TO A
Legacy

MICHIGAN
RETAILERS
FOUNDATION
SCHOLARSHIP
PROGRAM
CHALLENGE



~MICHIGAN RETAILER'S FOUNDATION
SCHOLARSHIP PROGRAM CHALLENGE~

The Michigan Retailers Foundation has initiated a vigorous challenge among MRA members to become players—not just spectators—in the effort to expand our Scholarship Program. Our goal: to more than double the Michigan Retailers Foundation assets to \$1 million by 200X.

As Foundation assets increase, so does the interest earned on them—and that translates directly into more funding for the Scholarship Program.

“Our objective is to increase both the number and size of the scholarships,” says D. Larry Sherman, Michigan Retailers Foundation Scholarship Campaign Chairman. “The Scholarship Program is a wonderful way for an individual retailer to support young people in Michigan’s retail community and establish his or her own legacy within our industry. We encourage everyone to give generously to this important program.”

~THE DRIVE FOR SUCCESS~

- The Scholarship Program provides financial help for MRA members, their families, and employees to study at accredited colleges, universities and vocational/technical schools.
- Foundation assets are currently sufficient to fund—on average—just 15 scholarships a year—not an acceptable score. Between 1999 and 2002, we received 814 applications from students seeking financial aid, yet the Foundation was only able to award a total of \$35,500 to 44 students across the state.
- Your tax-deductible contribution to the Scholarship Program represents an opportunity to create a true living legacy. Today’s college graduates approach the real world already in heavy rough—with an average student-loan debt of \$18,000. Helping young people with college costs can make an immense difference in their lives.
- You will benefit from enhanced recognition by supporting the Scholarship Program. Depending on the size of contribution, this can include a scholarship named after you or your business.

~COLLEGE COSTS OUT OF BOUNDS~

The challenge of college debt will only become more daunting. Financial experts predict that a child born today will face costs of almost \$118,000 in 2020 for an education at a four-year public university.

You can help students in the MRA family to keep their eye on the prize. College graduates earn almost twice as much as high-school graduates who do not pursue higher education.

With your support, the Scholarship Program will be able to expand and give more of Michigan’s young people the break they need to play through to successful futures.

~THE COURSE LAYOUT~

Michigan Retailers Foundation was created in 1968 as a 501(c)(3) organization to raise funds to promote learning opportunities for young people. Until 1998, it awarded college scholarships to two high school students per year. In 1999, the scholarship program was revamped to provide greater benefits to the families of MRA members and their employees.

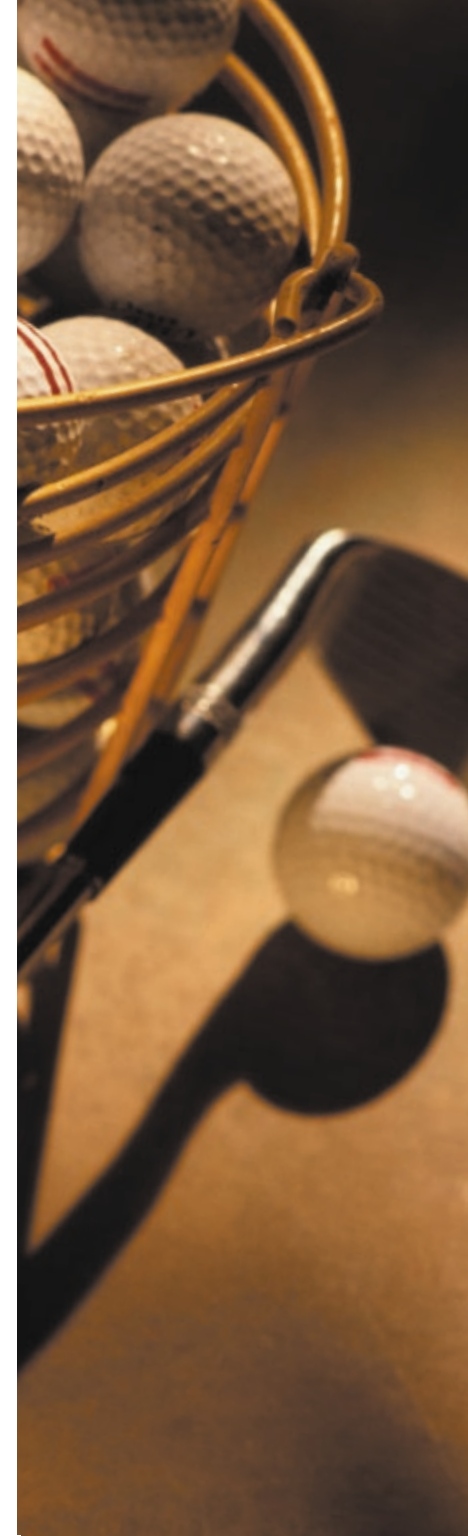
Scholarships awarded by the Foundation are intended to help meet the needs of above-average, well-rounded students who may not be at the top of their class and could be shut out of academic-merit scholarships.

The Scholarship Program is open to high-school seniors and college freshmen, sophomores and juniors who are:

- Dependent children of MRA members or their full-time employees
- Part-time employees who are full-time students

Recipients are selected by an independent panel of educators at Scholarship Program Administrators of Nashville, Tennessee, based on academic performance, SAT and ACT scores, and extracurricular involvement (including, but not limited to, retail employment).

Scholarships amounts are currently \$500 for community college, \$750 for a public college/university or \$1,000 for private college/university.





~HOW YOU CAN MAKE A DIFFERENCE~

ONE-TIME GIFT

The most typical way of giving is with a one-time donation of cash, appreciated stock or securities.

MONTHLY INSTALLMENTS

You may also designate a specific cash amount to be automatically deducted each month from your bank account.

PLANNED GIVING

Planned gifts include contributions made through your will, charitable annuities, life insurance or charitable trusts. Together, you and your financial advisor, attorney or estate planner can determine the best way to donate the following types of planned gifts, based in part upon the tax benefits of each:

- A Bequest. You may choose to name the Michigan Retailers Foundation Scholarship Program as a beneficiary in your will.
- Lifetime Income Gift. You may permanently transfer assets to the Scholarship Program, then receive interest income from those assets for life.
- Life Insurance. If you determine that some of the life insurance you purchased years ago is no longer necessary, you are able to donate a policy to the Scholarship Program.
- Real Estate or Personal Property. You may give a gift of property to the Scholarship Program, which the Foundation may in turn sell to receive the assets.
- Retirement Plans. You may designate that assets from your IRA or another retirement plan be transferred to the Scholarship Program after death.

~SPECIAL TIMES TO CONSIDER GIVING~

In each of our lives, we're presented with occasions where it becomes necessary to "read the green" to determine the best path to take. The same is true for charitable giving. Certain life or financial changes may make it a particularly beneficial—or memorable—time for a donation. An unexpected inheritance, a bonus, retirement or a desire to honor a loved one with a lasting legacy may prove to be optimal times to consider making a charitable gift.

~LINKS TO YOUR LEGACY~

The legendary Ben Hogan advised that "as you walk down the fairway of life you must smell the roses, for you only get to play one round."

And along the way you can make a genuine impact with each act of kindness and generosity that you bestow upon others.

When you give to the MRA Foundation, you build a stronger future for retailing by helping students to better themselves with a college education. As you continue to support the MRA Foundation, your combined donations will be increasingly recognized at the giving levels described below.

~LEGACY CLUB~

Members who give more than \$10,000 to the Michigan Retailers Foundation throughout their membership receive:

- A scholarship named for you, your business, or someone else that you designate.
- An invitation to a special Legacy Club Reception.
- Installation of an engraved plate bearing your name on the Legacy Club plaque located in the Michigan Retailers Association offices.
- Presentation of a personalized and framed story on you and your family's rise to prominence in the retail industry.
- Preparation and distribution of a news release to media in both your home town and the student's
- Listing as a Legacy Club member in MRA publications.
- Presentation of a custom-designed Legacy Club lapel pin.

~MASTERS CLUB~

Members who donate \$7,000 to \$10,000 to the MRA Foundation throughout their membership receive:

- Presentation of a personalized and framed story on you and your family's rise to prominence in the retail industry.
- Preparation and distribution of a news release to media in your home town upon reaching this giving level.
- Listing as a Masters Club member in MRA publications.
- Masters Club ribbons attached to your name badge at all MRA functions.

~CHAMPIONS CLUB~

Members who have given \$4,000 to \$7,000 to the MRA Foundation throughout their membership receive:

- Preparation and distribution of a news release to media in your home town upon reaching this giving level.
- Listing as a Champions Club member in MRA publications.
- Champions Club ribbons attached to your name badge at all MRA functions.

~PROFESSIONALS CLUB~

Members who give \$1,000 to \$4,000 to the MRA Foundation throughout their membership receive:

- Listing in MRA publications as a Professionals Club member.
- Professionals Club ribbons attached to your name badge at all MRA functions.

~MEDALISTS CLUB~

Those who give up to \$1000 to the MRA Foundation throughout their membership receive:

- Listing in MRA publications as a Medalists Club member.

~SUCCESS STORIES~



"With an annual school bill of about \$16,000, I'm extremely grateful to have received the Michigan Retailers Association Scholarship last school year, and to once again receive it this year. It has made a tremendous difference in my financial life. I'd like to thank all of the Michigan Retailers for being so generous."

~Calise L. Tucker
SOPHOMORE, UNIVERSITY OF MICHIGAN
MECHANICAL ENGINEERING MAJOR



"When you're in college, every dollar is significant. The four-year scholarship I received from the Michigan Retailers Foundation is something I've counted on each semester to help pay for the books I need for my classes."

~Brian Nowak
SENIOR, UNIVERSITY OF MICHIGAN
SCHOOL OF BUSINESS



"The Michigan Retailers Foundation Scholarship has provided me with the extra funds I've needed to pay my tuition for the school year. Thank you for assisting me in the pursuit of my goals!"

~Jennifer Yang
SOPHOMORE, MICHIGAN STATE UNIVERSITY



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MICHIGAN
RETAILERS
FOUNDATION
SCHOLARSHIP
PROGRAM
CHALLENGE

~HOW TO START YOUR LEGACY~

YES! I WANT TO CONTRIBUTE TO THE MRA FOUNDATION'S "LINKS TO A LEGACY" SCHOLARSHIP CHALLENGE.

I/We commit a one-time gift of \$_____ to the Michigan Retailers Foundation Scholarship Program

I/We commit an annual gift of \$_____ to the Michigan Retailers Foundation Scholarship Program

TYPE OF GIFT

To be paid (please check one box):

- As a one-time gift of cash, appreciated stock, or securities
- As a monthly gift of \$_____ for 12 months
- As a planned gift of _____

Name _____

Address _____

City _____ State _____ Zip _____

PAYMENT INFORMATION:

Check enclosed. Please make check payable to the Michigan Retailers Foundation.

Please charge my: Visa Mastercard

Amount Charged (\$) _____

Credit Card Number _____ Exp. Date _____

Signature _____

I'm interested but need more information (fill in address above). Please have a Foundation representative call me at this number: _____

DETACH, FOLD, SEAL WITH TAPE AND MAIL TO THE MICHIGAN RETAILERS FOUNDATION TODAY.