

With God's help, and if done right, in due time, the CIAG Endowment Fund will also make and thrust CLSU as a major, recognized leader in higher education, not only in the Philippines, but in the whole world as well.

**MABUHAY  
ANG CLSU!**

**For more information and/or inquiries, please contact:**

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## Endowment Fund Committee

Ed Cabacungan, Walnut, CA, Chair

Floro Gutierrez, Fremont, CA, Vice-Chair

### Committee Members:

*Leo Abenes - Montclair, CA*

*Cornelio Binoya, Jr. - Van Nuys, CA*

*Manolito Buado - Toronto, Ontario, Canada*

*Bernie Cagauan, Jr. - Waianae, Hawaii*

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*Angela Tolentino Gaetos - Henderson, NV*

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*Nenita Perez - Temecula, CA*

*Artemio Rodriguez - Abbotsford, B.C., Canada*

*Gilbert Sigua - Brooksville, FL*

*Annie Silva - Escondido, CA*

*Rudy Undan - Science City of Munoz, N.E., Phil*

*Gil Valenzuela - Chicago, Ill.*



## CLSU INTERNATIONAL ALUMNI GROUP (CIAG)

### QUESTIONS AND ANSWERS ABOUT THE CIAG ENDOWMENT FUND

#### What is CIAG Endowment Fund?

The CIAG Endowment Fund ("CEF") is an investment fund established in 2008 for the purpose of providing scholarships to the underprivileged and deserving CLSU students and for research and educational program funding to promote CLSU Faculty development. CEF is being funded by voluntary donations from CLSU Alumni, former staff/faculty and CLSU friends and supporters.

#### How does CIAG Endowment Fund work?

All donations to the CIAG Endowment Fund will be deposited by the CIAG Treasurer in a safe, interest-bearing account, like a Certificate of Deposit (CD), which is insured/guaranteed by the Federal Deposit Insurance Corporation (FDIC) of the U.S. Government.

Only 90% of the interest will be used to fund CLSU scholarships, research and educational programs; the remaining 10% of the interest will be re-invested into the CIAG Endowment Fund. **Hence, all donations will always increase and never decrease through the years—forever.**

## QUESTIONS AND ANSWERS ABOUT THE CIAG ENDOWMENT FUND

### To whom should donations be sent?

All CIAG Endowment Fund donations should be sent with a check payable to CLSU International Alumni Group with a note on the lower left portion of your check - "Endowment Fund" to:

**Norma B. Viray**  
**CIAG Treasurer**  
**P.O. Box 582713**  
**Elk Grove, CA 95758**  
**Tel. No. (916) 897-9001**  
**email: [ohmaviray@aol.com](mailto:ohmaviray@aol.com)**

### Is there a Current List of Endowment Fund Donations?

All donations to the CIAG Endowment Fund are listed on the CIAG website at: [www.clsuiag.org](http://www.clsuiag.org).

### What is the CIAG Scholarship and Awards Committee?

This committee develops the criteria for scholarships and awards and determines recipients, subject to the approval of the CIAG Executive Committee.

### What is the Function of the CIAG Endowment Committee?

The main function of the CIAG Endowment Fund Committee is to raise funds. Hence, it is involved in activities like developing a solid database for CLSU alumni and friends—names, addresses, phone numbers and emails; sending fund raising campaign letters/emails and making follow-ups; giving humanitarians awards to recognize and thank donors and motivate potential donors; organizing activities (like trips to casinos, beauty contests, etc.) that would lead to more funds for the CEF.

### What is the goal of the CIAG Endowment Fund Committee?

The goal is to raise \$1,000,000.00 in five years. Assuming that there are 1,000 alumni and friends who will donate \$200.00 per year, then at the end of each year, the EF Committee will have raised \$200,000.00. Hence, at the end of five years, the amount of \$1 million will have been raised.

### Is this goal practical and doable?

Actually, there is a painless way of raising / saving \$200.00. If one saves everyday all the loose coins they have at home in a container, on the average, one will be able to save at least \$0.55 per day and at the end of one year (365 days) the amount of \$200.75 will have been saved.

### What is our appeal to all CLSU alumni and friends?

While the average donation of the 26 CLSU alumni and friends who have given so far, was more than \$200.00 each, we appeal to all alumni and friends to give as generously as possible. Reflect on what your CLSU education and experiences means to you and then give what your inner feelings and heart tells you. Your donation will be a gift that will keep on giving forever. We believe life is more meaningful if along the way we also help others without expectations of repayment. We think this is the message of the "Good Samaritan".

### What is the potential earning of a \$1 million CD?

Based on today's interest rate, if invested in a long-term CD, it could earn about 2% per year. That means the amount of \$20,000.00 per year will be earned in interest. However, since only 90% of the interest will be used to fund CLSU scholarships and research and educational programs, the amount of \$18,000.00 will be available for the purpose and the remaining 10% of the interest or \$2,000.00 will be re-invested into the Endowment Fund.

### Are there other Universities involved in raising Endowment Funds?

Other Universities like Harvard, Princeton, Yale, Cornell, Columbia, etc. have billions of dollars of Endowment Funds raised through the years from supportive alumni and friends of alumni. A major reason why they are recognized as leaders in higher education is that they have enormous Endowment Funds. They use part of the interest of these funds to support scholarships as well as research and other educational programs which make their universities in the forefront of higher education not only in the U.S. but in the whole world.

