



WINTER 2013

IN OTHER NEWS

TMC Ranks in “First Tier” for 14th Year

The 2013 edition of *U.S. News and World Report's* “America’s Best Colleges” ranked The Master’s College in the “First Tier” of Western Region Colleges for the 14th consecutive year.

This distinction was given to TMC after the world-renown magazine examined 370 other institutions in the “Regional College” category.

Among the 35 colleges in the Western Region, The Master’s College was ranked #4 overall. TMC received high rankings across numerous other categories.

Of note, Master’s placed well in a pair of categories related to overall value, thanks in many respects to donors who have helped lower the cost for students to attend the college. TMC improved its

ranking from a year ago in the “great schools / great prices” category from 5th to 3rd. It also ranked 3rd in “least debt – class of 2011” (see page 4 for a student testimony about how one donor’s gift helped the student meet his financial obligations).

Evidence of TMC’s commitment to its student, the college tied for first in “freshman-to-sophomore retention rate” and tied for second in “graduation rate.”

Reflecting the opinions of other presidents, provosts and deans regarding the college’s academic excellence, TMC tied for 3rd in the Western Region in “peer assessment.”

The full report can be found in the *Best Colleges 2013 Guidebook* at www.usnews.com.



Women’s Basketball Team Ranked Nationally

The women’s basketball program continues to have a historic season under fifth-year head coach, Dan Waldeck. As of February 4th, the Lady Mustangs were 20-2 overall and 6-2 in conference play. They also ranked 9th in the NAIA Division I Coaches’ Top 25 Poll.

The Lady Mustangs enter arguably the toughest part of their schedule with games against the #4 and #8 teams in the country.

Home gains are streamed live at: <http://www.masters.edu/athletics>.

Photo credit: Dhon Wellons

Meet Anthony Saccaro: Student and Legacy Society Member



Anthony and Anca Saccaro with Dr. John MacArthur at The Master's College Legacy Society luncheon in October 2011.

Anthony Saccaro and his wife, Anca, became charter members of The Master's College Legacy Society in 2011. Mr. Saccaro's membership is unique in that he is the only Legacy Society member who is also a student at TMC and a President's Circle member. He has become a strong supporter and advocate for the college. As a way of introducing Legacy Society members to one another, we asked Mr. Saccaro to tell us about his business background and how he became acquainted with TMC.

Give us a brief introduction of yourself.

"I was born and raised in Los Angeles and have attended Grace Community Church (in Sun Valley) from an early age and it continues to be my home church. I married Anca in 2000 and we live in Simi Valley. We are expecting our first child this February.

I began my career in the financial planning industry in 1999. Today I am a Chartered Financial Consultant and president of Providence Financial and Insurance Services, Inc."

How have you seen the Lord use your work as a financial consultant to serve Christ's kingdom?

"I have absolutely no doubt that the Lord led me to this profession so that I can help my clients become good financial stewards. My philosophy is to make sure that every client is protected from anything that can possibly go wrong financially. This includes making sure they have the right amount of insurance coverage, are as tax-efficient as possible, and protect their estate from probate through a living trust.

"I wholeheartedly believe that the Lord has used my expertise to bless other believers. I'm willing to take my firm wherever He leads me since

every new client we take on is by His providence. This is why I changed the name of my firm over a year ago from 'Senior Benefits' to 'Providence Financial.' Our company theme verse is Philippians 4:19, which says, 'And my God shall supply all your needs according to His riches in Glory through Christ Jesus.'"

How did you become acquainted with TMC?

"In 2009, I met Jim Rickard, president of Stewardship Services Foundation and Chairman of the Board of Directors of The Master's College, who frequently speaks at churches across the country on finances and biblical stewardship. I have helped a number of members of the churches he speaks at establish living trusts and have the peace of mind that their affairs are protected and in order. Because the Lord has given me this privilege, I am honored to offer these trusts to church members, which our firm does 'at cost.'

"In furthering my own education, I also am a student at the Master's College and expect to graduate in 2014 with a B.A. in organizational management. I look forward to continuing to serve the body of Christ through my company and to a long and fruitful relationship with the College."

Mr. Saccaro can be reached by phone at (818) 887-6443, by email at anthony.saccaro@providencefinancialinc.com or on the web at: www.providencefinancialinc.com

Tax-Advantaged Giving through IRAs

At the beginning of this year, President Obama signed into law tax legislation that has created an opportunity for a special group of TMC's supporters.

The legislation extends the charitable IRA rollover provision, a popular way to donate that allows individuals 70½ and older to contribute any amount up to \$100,000 of their traditional or Roth IRA to eligible charities, such as The Master's College.

As it stands now, this opportunity is only available through the end of this year.

"In view of income and estate taxes, IRAs are among the most heavily taxed assets seniors own," said Boyd Johnson, the college's Planned Giving Officer. "Giving through an IRA not only makes tax sense, it also makes an eternal impact by helping train young men and women at TMC who are future leaders in the church, the home, and their chosen vocations."

The rollover donations count towards an individual's required minimum distribution, but they are not included in income. Because of this, even donors who do not itemize their deductions receive the benefits of the charitable IRA rollover.

Who qualifies for this opportunity?

- ◆ You must be at least age 70½ when the distribution is made.
- ◆ The rollover must be distributed directly to TMC through your IRA administrator.
- ◆ Rollovers can only be from traditional or Roth IRAs.
- ◆ Rollover contributions for 2013

can be any amount up to \$100,000 per individual. The spouse of the donor may also contribute up to \$100,000 from his or her IRA.

- ◆ The transfer must be completed by December 31, 2013.

How is a charitable IRA rollover gift made?

In order to take advantage of this special opportunity, simply contact your IRA administrator to begin the rollover. The administrator will help you complete necessary paperwork to begin the direct transfer of your designated amount to TMC. You may need to provide the administrator with The Master's College's tax identification number: 95-6001907.

It is important that you also contact the Office of Advancement at The Master's College since the administrator may not include your name on the check sent to TMC. The Office of Advancement will want to properly acknowledge your gift and understand how you want your gift designated. This will also ensure that you receive a gift receipt for your tax records.

If you have additional questions or would like assistance in making a rollover gift, please feel free to contact Boyd Johnson at 661-362-2659 or bjohnson@masters.edu.

If you'd like information on other giving options, TMC's planned giving website has scores of articles on other estate-related topics, as well as tools to help you compare gift options. It also has brochures available to download for free. Visit: www.masters.edu/plannedgiving

IN OTHER NEWS



Truth & Life 2013

TMC hosted the 2013 Truth & Life Conference in January featuring Dr. MacArthur, along with Bible scholars and pastors Dr. Mark Dever and Dr. Sinclair Ferguson. The theme of this year's conference was the Word of God. Students and faculty attended in addition to over 200 alumni and their family members. The conference was streamed live worldwide.



Use Your Tax Refund to Update Your Estate Plan

If you are like the majority of Americans, you expect to receive a tax refund this year. Consider committing a portion of it to update your estate plan.

"Estate planning costs far less than the average tax refund," said Boyd Johnson, a former estate planning attorney and the college's Planned Giving Officer. "Using your refund to update your will or trust is an investment in your legacy."

Student's Thanksgiving for a Legacy Society Member's Gift

Your gifts impact students both now and in the future. Recently, a student wrote a note of thanks to one of our Legacy Society members for her generous gift that helped fund an endowed scholarship. His note has been reproduced to the right and is one example of how your gifts are impacting students on campus.

In case you missed it, check out the video produced by students to thank donors at: www.masters.edu/students-say-thanks!.aspx



Dear Generous Donor,

It has been an adventure to watch how the Lord has provided for my time at The Master's College since coming over three years ago. I've seen Him provide in so many ways, not the least being financially.

As graduation draws nearer, so does the full weight of my financial obligations. Therefore, I assure you that your gift has not been given in vain. I count it a privilege to study at The Master's College and I strive to be a faithful steward of what has been given to me. I can't think of an educational institution better than this college that would prepare me to glorify God both in the workplace and in the church (whether that be here in the United States or abroad).

With that said, I want to reiterate my deep thankfulness for your gift. I hope that you will rejoice over your investment in my education and future.

Grateful in Christ,

(Student's Signature)



Office of Advancement
21726 Placerita Canyon Rd
Santa Clarita, CA 91321
Phone: 661.362.2210
www.masters.edu/plannedgiving