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INQUIRING MINDS WANT TO KNOW...

Question: Our chapter has just received a \$10,000 gift from the estate of a sister who recently entered Chapter Eternal. Several members have suggested putting it into a Certificate of Deposit (CD) and using the income for scholarships for women in our area. I've been reading about the P.E.O. Foundation and wonder if putting it there makes more sense for our chapter. Can you tell me what the advantages would be for doing that?

Answer: One of the benefits of having your fund administered by the P.E.O. Foundation is that our funds are professionally managed and diversified across several asset classes. We have four separately managed portfolios, each with a different focus. In addition, we have specific guidelines that our managers must follow when making investments on our behalf. Our written guidelines provide protection and stability for our portfolios.

Funds held by P.E.O. Foundation receive interest during the time chapters or individuals are building to the minimum required balance (\$5,000) necessary before scholarships can be paid. Once the minimum balance has been reached, funds also receive a prorated portion of any realized capital gains. While we do allow a portion of the net realized capital gains to be used for scholarships, a larger

portion is returned to the permanent balance of each fund, building the base from which income is generated in future years. In most cases where chapters hold funds in CDs, all of the interest is used to fund scholarships, so there is little possibility that available income will increase, unless interest rates rise.

To summarize, CDs do not offer any growth of principal to offset the effects of inflation. P.E.O. Foundation's primary investment objective for all long-term funds is preservation of capital, with the additional goal of prudently achieving year-to-year increases in total market value. By including securities that are expected to grow in value, we provide a framework for increasing the principal value for each of our funds.

Do you have a question about the P.E.O. Foundation?
 Contact a trustee listed on the inside front cover of THE P.E.O. RECORD. We may publish your question and the answer in a future issue.

