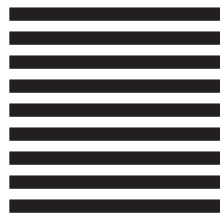




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LA PLUME PA 18440-9989



Fold in half and tape shut.

It Doesn't Have to Be All or Nothing

We realize the importance of providing for family and other loved ones after you're gone, and supporting Keystone College doesn't mean that they'll be forgotten. If your retirement savings or life insurance policy is part of your inheritance plan, there's an easy way to benefit both your heirs and Keystone College. You can split your retirement plan assets and life insurance policy among your heirs and designate a percentage to support Keystone College.

HERE'S HOW

- 1 Contact the administrator of your retirement account or insurance policy and request a change-of-beneficiary form.
- 2 Decide what percentage of the account or policy's value you wish to give Keystone and name us, along with the stated percentage, on the beneficiary form.
- 3 Return the form to your plan administrator or insurance company.



Bonus: You can specify that your gift to Keystone be given in honor of someone dear to you, leaving a legacy that ensures that your loved one's memory endures for years to come.

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The information in this publication is not intended as legal or tax advice. For such advice, please consult an attorney or tax advisor. Figures cited in examples are for hypothetical purposes only and are subject to change. References to estate and income taxes include federal taxes only. State income/estate taxes or state law may impact your results.

**Keystone
College**

One College Green, P.O. Box 50
La Plume, PA 18440-0200



Keystone Commitment Loan Repayment Assistance Program

At Keystone College, we believe student loan concerns shouldn't stand in the way of a great education. To address these concerns, Keystone has created the Keystone Commitment Loan Repayment Assistance Program. The Keystone Commitment is our pledge to all first-time, full-time freshmen (beginning fall 2017) pursuing a baccalaureate degree. Keystone graduates working at least 30 hours per week and earning less than \$40,000 per year will receive loan repayment assistance based on their annual income. The loan assistance will be determined proportionately by the income of the individual graduate up to a maximum threshold of \$40,000.

To learn more visit www.keystone.edu/irap

Keystone College ADVISOR

2017

A publication promoting the goals of the Evergreen Society

Keystone Prepared Me for the Rest of My Life

When Byron Kline arrived at Keystone College in 1960, he had no idea what to expect – either of Keystone or of himself.

By the time he graduated two years later, he was ready to face new challenges and seize new opportunities. That's exactly what Byron has been doing virtually every day since he received his associate degree in business at what was then Keystone Junior College.

"I had never really traveled or spent much time away from home," recalls the Harrisburg, Pennsylvania, native. "I didn't know what college would be like or if I would be able to adjust to my new surroundings. My first few months on campus, I was kind of shy. I was reluctant to explore the things that were available to me."

But as his college career progressed, Byron began to mature, not only as a student but as a person. He found himself looking up, enjoying his surroundings, and daring to be involved in campus activities.

Byron made the Giants' basketball team. He got involved, and eventually became president of the College Tribunal student organization. He obtained a job washing pots and pans in the student dining room and was eventually promoted to the position of student manager. He fondly remembers being honored when Keystone President Dr. Harry Miller asked Byron and his girlfriend,



Byron Kline '62

Rosemary DeGeronimo '62 Sternbach, to babysit the Millers' young children.

In his sophomore year, Byron and roommate Jimmy Piccolo '62 showed their entrepreneurial spirit when they purchased meals at a discount from a local restaurant

Continued inside

Keystone Prepared Me for the Rest of My Life

Continued from front

and then sold them to students who couldn't leave their dormitory after curfew. They also purchased birthday cakes from a local baker and delivered them to dorm students, with the students' parents paying for the service. In the classroom, Byron began to excel and gain a particular interest in the field of accounting. He enjoyed his class in public speaking and realized he was acquiring a skill that would help him in the years to come.

"Keystone met me where I was at and helped me grow and realize my potential. I was able to have the confidence to try new things," he says.

After graduating, Byron went on to obtain his bachelor's degree in accounting from The George Washington University. He has worked for accounting firms in Washington, D.C., and the U.S. Virgin Islands, and served as chief financial officer for a trucking company, in which he had a minority ownership stake. The company was eventually sold to a national trucking firm and Byron was able to pursue several new business ventures.

He always loved working outdoors and, at the age of 54, obtained an associate degree in landscape management from the Institute of Applied Agriculture at the University of Maryland. In the years that followed, he pursued a successful career in landscaping before transitioning to professional gardening, serving as the head gardener at a private estate in the Washington, D.C., area.



These days, Byron and wife, Anne Klaus, have settled in to a comfortable life at their home in Lighthouse Point, Florida. Although retired, Byron stays active as a volunteer gardener at the Morikami Museum and Japanese Gardens, helps with fundraising at the Miami City Ballet, and volunteers as a community patrol officer (without a firearm) for the city of Lighthouse Point.

Byron also makes sure he keeps his ties to Keystone alive by contributing to the College as a member of the Evergreen Society. He's returned to campus to relive some of his best college memories.

"If I were to give advice to college students today, I would tell them to take the risk of getting involved in whatever clubs and activities they enjoy," he says. "You never know what you're capable of until you give yourself a chance. I got that opportunity at Keystone and it really made a big difference in my life."



Make a Difference in a Student's Life

Like Byron Kline, you can help future Keystone College students through a gift in your estate plan. Contact Donna Clemens at (570) 945-8155 if you have any questions about including the College in your plans.

Keystone Awarded More Than \$1.1 Million in Grant Funding

Keystone College has been awarded more than \$1.1 million in grant funding from the Commonwealth of Pennsylvania to support campus enhancements that benefit the College and local community. A \$456,660 grant from the Pennsylvania Department of Community and Economic Development Multimodal Transportation Fund will be used for new sidewalks, streetlights and storm management improvements to an area on campus from Gambal Athletic Center to approximately the Children's Center. The College also received a \$732,146 grant from the Pennsylvania Department of Transportation to construct a hiking and biking trail on campus and connect it with a 1.5-mile segment of hiking trail known as the Trolley Trail. The new trail will also allow more direct access to Keystone's 7-mile community-use trail system already in existence. Keystone student Molly Powers, right, enjoys existing trails on Keystone's Woodlands Campus.



Evergreen Society Mission Statement

The Evergreen Society was founded in 1993 to honor individuals who have made a planned gift to Keystone College. The Evergreen tree, after which the Society was named, represents continuing life and growth. Similarly, the Evergreen Society provides alumni and friends with an opportunity to leave a legacy through an unrestricted gift to Keystone College, or by supporting worthy programs of special interest. Gifts in the past have helped create educational opportunities for today's students and future generations of Keystonians.

EVERGREEN SOCIETY MEMBERS

Anonymous (10)
 Marcelo '56 and Betty Alvarez
 Professor Anita S. Appleton*
 Lester R. Bahr '89, CPA
 Leroy H. Baker, Jr. '43*
 Eugene Barashes '54
 Susan S. Belin
 Harlin and Julie W. '55 Blevins
 John A. Bonk '47*
 George* and Jean Brick
 Dale Paula Carlsen '63
 Marilyn Costa
 Lewis deWitt '49 and
 Betty Vaughn Davis*
 Thomas W. '52* and
 Charlotte M. '53 Davis
 Joseph F. '36* and
 Ethel H. Decker
 Dr. Jack '37 and Beatrice Donis*
 Caroline C. Donovan '48*
 Jeffery W. and Mary L. Graham*
 Donald T. Haman '50
 Charles J. '57 and Anne S. Hughes
 Dr. Michael C. Illuzzi

Virginia Chambers Illuzzi*
 Arthur E. '53 and
 Janet H. '53 Imdorf
 Curtis G. '52 and
 Margaret H. James
 Robert L. '57 and
 Mary Lu '59 Kagler
 Byron Kline '62
 James E. and
 Eileen Potter Kopelman
 Salvatore '83 and Marcia LaRusso
 Martin I. Markowitz
 Robert '60 and Janet '60 Marlatt*
 Jack L. Middleton '50*
 Gretchen Zeidler Miller '51
 Hal W. Miller '57
 Dr. Harry K. and Peg Miller*
 Willie P. Miller '57
 Paul Minnich
 James A. '65 and
 Rosemarie Morgart
 John S. Morrison, Jr. '67
Peter and Maureen Moylan
 Wilbur E. Myers*

Susan J. Nathan, Ph.D. '65
 Rev. Frederick W. '60* and
 Jane Oleck
 Kathleen H. Pogue '66
 Kenneth and Letha Reinheimer
 Phyllis A. Russell '67
 John G. Schlager '50*
 The Hon. William W. and
 Mary L. Scranton*
 Todd Anthony Sloan
 Gareth H. Sorrell
 Robert H. Stephens '51*
 David and Joyce Tressler
 David S. Vipond*
 William and Barbara Walters
 Charles L. Werner '50*
 Ilene G. White
 Ralph M. Williams '48*
 Ken and Terry Wise
Helen R. Yeisley
 Florian and Gene Brislin ZaBach*
 *Deceased
New members since the last issue in bold.

Strengthen Your Connection

Please complete and return this reply card today. Thank you!

- Please send me *Give Your Family the Gift of Peace of Mind* to help me discuss my wishes for the future with my loved ones.
- I have included Keystone College in my estate plan but haven't yet notified you.
- I want to learn more about the gift planning options available to support Keystone College. Please contact me to discuss my giving options.



Name (Please print) _____ Class Year _____

Telephone _____

Email _____

Address _____

City, State _____ ZIP _____

We respect your privacy. Information collected here will not be shared outside of our organization.



Have Questions? I Can Help.

Donna L. Clemens
 Director of Donor Relations
 (570) 945-8155
 donna.clemens@keystone.edu



Yours FREE!

Losing you will be devastating and stressful for your loved ones. Learn how making decisions now will help to ease their pain in our new guide *Give Your Family the Gift of Peace of Mind*. Request your complimentary copy today using the attached reply card.

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