

■■■ **DIRECTION**





Success

Opportunity Plan, Inc. has been guiding and motivating students—helping them find their direction—for 50-plus years.

DIRECTION...OPI helps students get where they're going.



“The direction in which education starts a man will determine his future in life.”

- Plato

Go to dictionary.com, type in “direction,” and expect to find a variety of definitions—from “a position on a line extending from a specific point toward a point of the compass or toward the nadir or the zenith” to “the name and address of the intended recipient as written on a letter, package, etc.”

Take the definition “instruction or guidance for making or using” and consider the number of directions we are given on a daily basis. There are directions for activating a cell phone, directions for baking a cake; you can even find directions on the Internet for tying a tie.

Those kinds of directions don’t even take into account the directions available to us when we drive. Not only do we have maps and atlases for getting us from place to place, but GPS systems have almost become standard on cell phones and in cars. Signs directing us to places are everywhere. Often times, those signs don’t even include any text; the intent of the sign has become so commonplace we

know what it means just by seeing a picture.

Directions are a regular part of our life whether we think about it or not.

The final definition on the dictionary.com webpage defines *direction* as “a purpose or orientation toward a goal that serves to guide or motivate; focus.” Now, there’s the kind of “direction” Opportunity Plan, Inc. focuses on!

OPI’s founder, Buff Morris, recognized more than 50 years ago that if students didn’t have help with their college expenses, the direction their life was taking would likely not benefit society. That vision has resulted in what now has assisted literally tens of thousands of students. And, providing that direction is more important today than ever before.

OPI has been providing direction for many years thanks to the generosity of many people and looks forward to continuing to provide that direction for many years to come.



One of my favorite children's books is "Oh, the Places You'll Go!" by Dr. Seuss. I've even been known to give it as a high school or college graduation gift because you see, Theodor Geisel's writings can certainly be applied to a graduating individual's life, perhaps even more than to a younger child's life.

“You have brains in your head. You have feet in your shoes. You can steer yourself in any direction you choose. You're on your own. And you know what you know. You are the guy who'll decide where to go.”

- Dr. Seuss

Now that I think of it, maybe the book should be required reading for students receiving financial aid from Opportunity Plan, Inc. OPI is in the business of helping provide direction. Were it not for the assistance provided to our students, those students might not succeed in finding their life's direction during their college experience. Hence, the theme of OPI's 2009 Annual Report, **Direction**.

Let's face it, 2009 was not a great year for our country's economy. As Executive Director, I would rather forget about the toll the economy took on our investments than to report on it. However, I'm proud to report OPI still did quite well in achieving our mission despite the downturn. Additionally, the questions posed by the economic situation in 2008-2009 have caused us to make some changes to investment strategies and policies that will position OPI to provide even more aid in the future.

Although our scholarship awards were down approximately 25 percent, we still provided almost \$750,000 in scholarships. Our primary goal in awarding scholarships was to continue assisting eligible students we had previously helped—those students who work very hard and are successful but who are passed up for institutional, merit-based scholarships because they do not rank among the few top students on their campuses.

OPI's loan division (our original mission and one that continues to resonate with donors and for which students have a greater appreciation the longer they are out of school), provided even more assistance in 2009 than in 2008. The amount of money loaned to students reached \$3.98 million at the end of 2009, an increase of approximately 5 percent. And we continue to have very few collection problems (less than 3 percent) as students are grateful for the assistance our donors provide and want to insure that other students have the same opportunity in years to come.

Federal financial aid programs are in a constant state of flux causing financial aid offices on college campuses to continually adapt their systems. OPI's systems have remained the same for more than 50 years now—raise money from generous people who want to make a difference in society through education, provide that money to hard working college students to receive their educations, receive that money back in order to provide it to other students. Ultimately, we are all repaid abundantly!

To our students' success,

M. Keith Brown,
Executive Director

Opportunity Plan, Inc.'s Sustainer Society began in 2009 as a way of recognizing individuals and organizations who support OPI's ongoing operations. Unrestricted gifts are extremely important to sustaining and completing our mission. For 50-plus years, OPI has been making students' educational dreams come true, and as always, the majority of operating funds come from fund-raised dollars.

The OPI board, staff and especially our students, are grateful to the charter members of the Sustainer Society. All donors making unrestricted gifts of \$1000 or greater annually will receive membership in the Sustainer Society. Gifts received throughout 2010 will qualify the donor for charter membership in the Sustainer Society.

Salem and Ruth Ann* Abraham, Canadian
M. Keith Brown*, Canyon

Dr. Arden and Aurelia Colette, Canyon
Golden Spread Electric Cooperative, Inc.
Amarillo

Francis Shaller Haley, Canadian
Linda and Larry* Johnson, D.V.M., Amarillo
Debbie and Brock* Lovett, D.C., Amarillo

Wendy and Stanley Marsh 3, Amarillo

Gary and Paula Moore, Amarillo

Jeff and Kathi Nunn, Amarillo

Stanley and Geneva Schaeffer, Happy

Jim and Sue Whitlock, Amarillo

Mark C. Wilson, M.D.*, Iowa City, IA

Carroll and Cathryn Wright, Amarillo

*Denotes OPI alumnus



SKY IS LITERALLY THE LIMIT

UT student pursues dream of space exploration thanks to OPI's Bill and Carol Alexander Loan Fund



Most kids dream of becoming an astronaut but lose that passion somewhere along the way. Not the case for Brian Hudson.

"My mom always jokes and shows everyone a picture of me holding a toy rocket when I was still in diapers," Hudson said. "She says she always knew I would be doing what I am doing now."

What Brian is doing is attending the University of Texas in Austin and majoring in aerospace engineering. The Amarillo native graduated from Amarillo High School in 2008 with a 98.95 grade point average (GPA). He spent a semester at Amarillo College (where his GPA was 4.0) before beginning his studies at UT in the spring of 2009.

Brian said choosing UT was an easy decision because there are only three aerospace programs in the state of Texas—Texas A&M University, the University of Texas at Arlington and UT.

"I could throw out A&M because...well let's just say I don't look good in maroon," Hudson says a bit

sarcastically. "My older brother graduated from UT, so his collegiate choice definitely influenced mine. "More importantly, though, was that the AE department at Texas is one of the top 10 schools in the nation; two of my faculty members are former Johnson Space Center directors and others have been designers for Lockheed Martin. I didn't think I could go wrong there. And, I would be lying if I didn't say the football team made it an even easier decision!"

Attending the state's flagship institution is not an inexpensive endeavor nor is pursuing one of the most technical fields in the world. However, attending a less expensive institution was not an option for Brian, and he wanted to be able to put his full focus on his academic endeavors. That is why he looked into Opportunity Plan, Inc. Brian's uncle and brother both received student loans at OPI, so it was a logical step for Brian.

Brian has a tremendous respect for students who work and go to school. Fortunately for him and because of OPI, he is able to focus all his time on his degree and his future. He's not only involved in coursework but has had the opportunity to do research and hopes to be the next president of UT's Aerospace Honors Society.

"Believe it or not, I love the tough classes and challenging tests," Hudson said.

"I have a great GPA (3.52) and a great chance at getting a full ride in graduate school (likely for a doctoral degree in orbital mechanics from UT or the University of Colorado in Boulder). OPI has allowed me to pursue all my goals and dreams. It is awesome that OPI truly cares about you and would do anything to help you achieve your goals."

The next time you look up and see an airplane flying through the sky or you hear of the latest work being done in our country's space program, remember that OPI has an investment in that future.



"Space exploration is the modern equivalent of Lewis and Clark's exploration of the West," Hudson said. "I love being a part of the exploration of the vast unknown of space."

“OPI has allowed me to pursue all my goals and dreams.”

OPI Funds Established in 2009

Buffalo Bookstore Scholarship Fund

Established by the owners of Buffalo Bookstore in Canyon, Joe and Sharon Stevens, this fund provides a scholarship each semester to a student at West Texas A&M University that needs that “little something extra” to get through the semester. Founded on Joe and Sharon’s belief that giving back to the community will return a large investment on business, they don’t require that the recipient purchase books from their store but believe their generosity will return over and over.

Canyon Chamber of Commerce Scholarship

The Canyon Chamber of Commerce has experienced unparalleled success in recent years prompting the Board of Directors to begin awarding two \$1000 annual scholarships to students attending West Texas A&M University who graduated from Canyon High School and Randall High School. Performance criteria include academic achievement, participation in extracurricular activities and having been employed during the students’ high school careers.

Paul F. and Virginia J. Engler Foundation Loan Fund

The Paul F. and Virginia J. Engler Foundation gives back to the rural and agricultural communities of the Great Plains by partnering with established organizations to provide humanitarian assistance, support education and fund research. This loan fund was established to assist students throughout the area where Cactus Feeders (the cattle feeding company co-founded by Paul Engler) operates—south to Hale Center and north to southern Kansas.

June and Dorothy Franks Piano Scholarship

This scholarship was established by Noel Thurner of Sapphire Valley, North Carolina, in memory of her mother, June and aunt, Dorothy. The scholarship is awarded by the piano program at West Texas A&M University and recognizes a top student who excels in piano performance.

Dr. Gary Garner WTAMU Band Scholarship

Martin Waldrop and Robert Frost, both alumni of the West Texas A&M University band who performed under Dr. Gary Garner, began this fund to assist students in the WTAMU band. Other alumni have contributed to the fund to be used for student scholarships at the discretion of the WTAMU band director.

Brandon Meyer Memorial Scholarship

Army Private Brandon Meyer (promoted to Specialist following his death) was killed in action in Mosul, Iraq, on January 28, 2008. Brandon graduated from Canyon High School where he played football and baseball, and his classmates created the fund in his memory. The scholarship will be awarded to a CHS Class of 2010 graduate.

Pickens Abraham Foundation Scholarship Fund

Boone and Madeleine Pickens of Dallas and Salem and Ruth Ann Abraham of Canadian created this fund to provide scholarships to students in Hemphill and Roberts counties of Texas. Both the Pickens and Abrahams “continue to believe that these youth can make a difference in the future,” and the scholarships awarded by the fund provide top students assistance in making that difference.

Ilona Smith Memorial Scholarship

The Ilona Smith Memorial Scholarship provides a scholarship to a graduating senior from Happy High School and recognizes Mrs. Smith’s dedication to the students of Happy. Created upon her death in October 2009, the scholarship signifies her commitment to education as evidenced by her 33 years of teaching in the Canyon and Happy Independent School Districts.

Bobbie White Memorial Scholarship

Recognizing 25 years as a committed employee of Opportunity Plan, Inc., this fund was created upon her death by Bobbie’s friends and OPI. The fund will be used to assist students who display the hard work and thrift evidenced by Bobbie in the many students she encountered throughout her tenure at OPI.

OPI does not charge administrative fees on the loan and scholarship funds we oversee. All unrestricted funds (used for operating purposes) are raised separately through membership contributions. Were it not for these committed individuals, OPI could not exist.

PLATINUM LEVEL

Waldo and Carolyn* Baxter
Debbie* and Gary Collier
Debbie and Brock* Lovett, D.C.
Stacey Owen*
Michael and Lynda* Tinsley
Whitney Russell Printers

GOLD LEVEL

Sharon and Roy Newkirk
A. C. "Bub" and Nancy Smith
Heidi Taylor, Ph.D.*
Donna* and Dan Warrick
Henry* and Patti Webb

STERLING LEVEL

Clifford* and Linda Kay Baker
Frank Barrett
Robert and Allee Bass
Ronnie and Chris* Brady, D.D.S.
Amy Brewton, D.D.S.*
Dana Caledonia, D.D.S.*
Mike and Kathy Connor
Ginger Crump
Wiley* and Becky Harp
Keith and Leslie Horton

Tom and Jo Jinks
Janice Johnson
Mark Lawless*
Carla Leingang*
David and Cydne* Mooney
Jane Potts*
Mark Scioli*
Randy* and Traci* Shields
Beth Turner*
Vera Wofford Estate
Kirk Walters*
James Wright

BRONZE LEVEL

Renna Beth Barnard
Wendell and Susan Brown
Frances Clifton*
Mila Gibson*
Bette and Walter Johnson
Rex* and Karla Martin
Roy* and Dixie Martin
Dr. Ted and Lorita Montgomery
Ron and Pam Nease+
Myrna Raffkind
Julio and Sandra* Tudon
Tom and Pat Whitacre

*Denotes OPI alumnus +Denotes in-kind donation





STED

College is a time of self discovery for students. To expect an 18-year-old person to know what they want to do the rest of their life, especially in light of all the options to which they are introduced today, is an injustice not only to the student but to society as a whole. OPI's mission of helping students achieve their educational goals not only allows students to determine their vocation and avocations but also contributes to a productive society when those students go on to become productive and happy individuals.



- Malouf and Iris Abraham Loan Fund
- Bill and Carol Alexander Loan Fund
- Mr. and Mrs. H.W. Allen Division
- Jack W. Allison Division
- Anderson Family Fund
- Amarillo Area Association of Life Underwriters Division
- Josephine Anderson Educational Fund
- Bea Barrett Division
- Tom A. and Vestal Black Division
- Diane Bock Memorial Loan Division
- Marvin and Patricia Bones Student Loan Fund
- John T. Boone Memorial Division
- Edwin McKinney Boswell, Jr. Memorial Division
- Thelma L. Brummett Division
- Sue Addington Buckner Division
- Dalton K. Caffey Memorial Fund
- Campbell Family Memorial Fund
- Canadian Division
- Canyon Division
- Gary Quinn Clinton Memorial Division
- Levi W. and Margaret T. Cole Division
- Colette Loan Fund
- Joan "Jo" Cormack Division
- L.E. Cowling, Sr. and Dorothy Cowling Fund
- Brent Cumpston – La Madre Mia Student Loan Fund
- Drs. John Cunningham, Jr. and Sr. Memorial Division
- Daisy Martin Currie Division
- Emil W. Dettmann Memorial Division
- Dumas Division
- Paul F. and Virginia J. Engler Foundation Loan Fund**
- Forrest Foundation/English Division
- James Richard Fortenberry Memorial Division
- Frances H. Foster Division
- Fyfe Family Fund
- Jim and Emma Gibson Division
- Joe A. and Louise H. Gibson Division
- L.P. "Pete" and Wanda Gilvin Division
- Lois Goodrich Division
- Mary Juliet Gregg Division
- Roy E. and Judy Gurley Division
- Vernon H. and Mary R. Harman Division
- Don and Sybil Harrington Foundation Division
- William Hal Harter Loan Fund
- Andrine Smith Hazlewood and Lula Hazlewood Division
- Hereford Division
- Anna I. Hibbits - Emma Jean McClesky Smith Fund
- High Plains Epilepsy Association Division
- Sue Hite Student Loan Fund
- J. Dewey and Venna Horton Division
- Evadne Hurn - Levi Nathan Cox Division
- Mrs. A.M. James Division
- R.A. and Venie B. Jefferies Division
- Florence Lee and C.L. Killgore Division
- Kiwanis Club of Amarillo Division
- Kiwanis Club of Hereford / Gene Brock Foundation Fund
- Kiwanis Memorial Fund
- A. Kirk Knott Division
- Norma Lee Lantz Division
- Lubbock Osteopathic Fund
- Lorene Luker Fund
- Earle H. and Harriett Mann Memorial Fund
- Mays Foundation Fund
- R.B. Miller, Jr. Division
- Daisy A. Montgomery Division
- William D., Pearl M., and Margie L. Moore Division
- Lillie Ann and Andy M. Morris Division
- Milton "Buff" Morris Loan Fund
- Morrison Family Fund
- Lola B. Mundy Student Loan Division
- Harlan Nelson Memorial Division
- Palmer - McClure Loan Division
- Panhandle District Dental Auxiliary Loan Fund
- Panhandle District Dental Society Division
- Panhandle Plains Loan Fund
- Lenna Foster Parker Division
- Grace Paul - Kenneth Cary Division
- David D. and Nona S. Payne Foundation Division
- Petersburg Division
- T. Boone Pickens, Jr. Student Loan Fund
- Don R. Pope Memorial Fund
- L.H. "Cedar" and Lela Puckett Family Division
- A.E. "Gene" Quest, Jr. Loan Fund
- Rafter R Division (Roy Britain)
- Railsback - Hickman Memorial Fund
- Jack Rattikin, Sr. Memorial Fund
- Felix J. and Nora Reeves Trust Division
- Rosa D. Roberts Education Fund
- Rotary Club of Amarillo Division
- Mr. and Mrs. E.M. Savage Division
- Floyd E. and Goldie Savage Division
- Captain Ronald W. Shepard Memorial Division
- J.C. and Amanda E. Short Memorial Fund
- Mr. and Mrs. E.C. Sidwell Division
- A.C. "Bub" Smith Division
- Clara Currie Smith - O. Dale Smith Division
- Charles and Polly SoRelle Division
- South Amarillo Kiwanis Club-Bob Adams Memorial Loan Fund
- Stegall - Kerr - Muleshoe Division
- Marion Garland - Sunray Community Division
- Margaret Roebuck Tesovnik and John J. Tesovnik Division
- Windy Nicklaus/Texas Tech Ex-Students Association Division
- Ellen Thompson Memorial Division
- Betty Lou Tolbert Memorial Division
- Twentieth Century Cotillion Study Club Division
- Various Schools Division
- Joni Whitlock Memorial Loan Fund
- Jim and Reba Wiegand Division
- Florence M. Willis Division
- William R. Wilson Memorial Fund
- Lowell B. Winsor Division
- Ralph A. and Lena Wood Memorial Division
- Clyde V. and Tulsa Woolley Student Loan Fund
- Worthy Women Division
- Cathryn Wright Division
- WTAMU Division

NEW WEBSITE LAUNCHED

“The vast majority of the students for which we provide aid get our information from the web,” M. Keith Brown, OPI executive director, said. “Further, we have other constituents such as parents, high school counselors and donors who look to the web to find out information about our services as well as general financial aid questions.”



The “About Us” page on the OPI website provides general information about Opportunity Plan, Inc. and the services provided by OPI. Beginning with a “welcome letter” by M. Keith Brown, OPI’s Executive Director, the page also has links to pages featuring OPI’s Board of Directors and our location as well information and photos highlighting OPI’s 50-plus year history.



A new addition to the website is the “FAQ” (frequently asked questions) page. This page addresses questions that come up while looking for resources to pay for college and provides definitions of terms used in the financial aid industry as well as links to other websites. The page also includes a link to a publication produced by OPI which shows costs of various higher education institutions around the state of Texas.

Ask anyone today what their main source of information and communication is, and most will tell you it has something to do with the World Wide Web. Whether it's reading the latest news on FOX network's website, getting the local news from an online newspaper, communicating with friends and family via email or connecting with individuals through social networking sites such as Facebook and Twitter, most 21st century individuals have some connection to the web. And for students attending college, the web is often their sole source of communication and information.

In response to that shift, Opportunity Plan, Inc. has completely redesigned and revamped their presence on the web. Although OPI has had a website for several years, the new site provides much more information in an easier and more visually pleasing format.



Each year, OPI receives hundreds of scholarship applications. While we award scholarships to as many of these qualified students as possible, there are those we are unable to assist. This page lists all the students chosen to receive scholarships as a convenient way for students to see if they have received an OPI scholarship. It also gives general viewers an idea of the scope of OPI's work through scholarships.



Parents are a critical component to a student's success in college, and their income information is needed to determine the amount of aid which the student receives. This page provides information for which parents are specifically interested. For OPI loan students specifically, parents most often serve as the student's cosigner, and the page addresses several issues related to the cosigner's responsibility in addition to a link to the guarantor form required to determine the cosigner's eligibility.

Salem and Ruth Ann Abraham Scholarship
 Amarillo South Rotary Scholarship
 AMBUCS Amarillo/Palo Duro Chapter
 Anderson Merchandisers Scholarship
 Sherri Bailey Memorial Scholarship
 Linda Kay and Clifford Baker Fund
 Jo Baker 4-H Scholarship Fund
 N.D. and Ruth Bartlett Scholarship
 Dr. Richard Harris Bechtol and Susan Vestal
 Bechtol Merit Award
 Kim Berry Scholarship
 Sherwood and Janet M. Blasdel Scholarship
 E.W. and Gladys Boedeker Scholarship
 Dr. Leta and Mac Boswell Scholarship Fund
 Jim and Peggy Brandon Scholarship
 Charlotte Brantley/Doug McCause Scholarship
 Hatcher Brown Memorial Scholarship
 Brumley Foundation Scholarship
 R.O.C. and Fannie Brumley Scholarship
 Thelma L. Brummett Scholarship
 Sue Addington Buckner Scholarship
 Thomas R. Buckner Scholarship
Buffalo Bookstore Scholarship
 Burrow/Neblett Scholarship
 Business Women of Perryton Scholarship
 B&W Pantex Scholarship
Canyon Chamber of Commerce Scholarship
 Canyon Lions Club Scholarship
 E.W. Carter Scholarship
 Hoss Carter Scholarship
 Kinsley and Madyson Castellion Scholarship
 Crystal Cates Memorial Scholarship
 Allie Clark Scholarship
 Jason Colette Memorial Scholarship
 Willard and Edith Cox Memorial Scholarship
 Conner Children Scholarship
 Construction Specifications Institute Scholarship
 Clay and Ermyle Cooper Scholarship
 Brian and Amanda Cox Scholarship
 Johnny Crownover Scholarship
 D&S Scholarship
 LaVerne and Alfred Daniel Scholarship
 Maribeth Dillman Memorial Scholarship
 Family Medicine Centers Scholarship
 Frank "Skip" Ferrell Memorial Scholarship
 Jerry and LaVaughn Fillman Memorial Scholarship
 First Presbyterian Church-Canadian
 Frances Foster Memorial Scholarship
 Rayford and Bertie Fowler Memorial Scholarship
June and Dorothy Franks Piano Scholarship
 Lige and Evelyn Frieze Scholarship
 Full Ride Scholarship Fund
Dr. Gary Garner WTAMU Band Scholarship
 General Scholarship Fund
 Nancy Gerald Memorial Scholarship
 Joe and Louise Gibson Merit Award
 Gilliland Family Scholarship
 Gene Glazener Memorial Scholarship
 Bob Gleason Memorial Scholarship – Panhandle
 Chapter AGC
 Golden Spread Electric Cooperative Directors
 Memorial Scholarship
 Johnnie Gordon Scholarship
 Edna Graham Scholarship
 Mary Juliet Gregg Scholarship
 Michael DeShannon Gunn Memorial Scholarship
 Lew Haile Scholarship
 Patricia Hale Memorial Scholarship
 Vernon Hansen Baseball Memorial Scholarship
 Myron F. Harden Memorial Scholarship
 Mabel Hare Scholarship Fund
 Susan Babcock Harp Leadership and Ring Award
 Susan Harp Memorial Scholarship
 Sybil B. Harrington Trust Scholarship
 Hartley FFA Next Generation Scholarship
 Hartley ISD Scholarship
 Grady Hazlewood Memorial Scholarship
 A.C. Henneman Scholarship Fund
 Virgil B. Henson Scholarship/Merit Award
 Hereford Scholarship Fund
 Dr. Robert Herrington Scholarship Fund
 Mike Horton Memorial Scholarship Fund
 Independent Insurance Agents of the Panhandle
 Scholarship
 Bill J. Jackson and Margaret Elizabeth Haynes Jackson
 Memorial Scholarship
 Dorothea Jennison Scholarship
 Jersey Village Baptist Church Scholarship Fund
 Jack and June Jones Memorial Scholarship Fund
 Mr. K Scholarship Fund
 Gabriel Kelley Memorial Scholarship
 Kiwanis Club of Borger Tri-City Educational Fund
 Rachel Stanford Laird Scholarship
 Norma Lee Lantz Scholarship
 Lefors Ex-Student Association Scholarship
 Lubbock Osteopathic Scholarship Fund
 Madge Marmaduke Scholarship
 Brad Maxwell Memorial Scholarship
 W.V. "Willie" McAlpin Scholarship
 Sherry McDowell Scholarship
 Walter and Callie McNabb Memorial Scholarship
Brandon Meyer Memorial Scholarship
 Carol Mitchell Memorial Scholarship
 Shelley Montreuil Memorial Scholarship
 William A. Moore Scholarship
 Milton "Buff" Morris Scholarship
 Milton and Cathryn Morris Merit Award
 Kane and Loryn O'Loughlin Memorial Scholarship
 Muleshoe Opportunity Scholarship Trust
 Charles R. and Sally F. Nester Scholarship
 Bonita Cazzell Newby Merit Award
 Maxine Hartsell Nichols Scholarship
 North Plains Electric Cooperative Scholarship
 Northwest Texas Healthcare System Auxiliary Scholarship
 Palo Duro Kiwanis Scholarship
 Pampa Beta Sigma Phi Scholarship

Panhandle Cutting Horse Association Scholarship
 Panhandle Plains Scholarship
 Dolores and W.A. Paul Endowment Fund
 Perdue - Brandon Scholarship
 Felix Phillips Scholarship
 Frank R. Phillips Scholarship
Pickens Abraham Foundation Scholarship
 Pioneer Exes Memorial Scholarship
 Gail Ann Plettner Division
 Jim Pond Scholarship
 Presley Merit Award Fund
 Raider All Sports Booster Club Scholarship
 Dan Rahlfs Memorial Scholarship Fund
 Loretta Reid Scholarship
 Dr. Karen Rich Memorial Scholarship for Education
 Dr. Bob and Cleo Robinson Scholarship
 Rotary Club of Muleshoe Scholarship Fund
 Sallie Mae/Brandon Teacher Scholarship
 Schaeffer Educational Fund
 Stanley and Geneva Schaeffer/Roy and Arlene
 Bryan Scholarship
 Selenita Scholarship
 Shaller Opportunity Scholarship of the First
 Presbyterian Church of Canadian
 Lorenz and Donna Shock Scholarship
 Lew Singleton Memorial Scholarship
 Dr. Byron Skinner Scholarship
 James B. Skinner Memorial Scholarship
 Smith Family Scholarship
 Casey Smith Memorial Scholarship
 Homer and Mary Smith Scholarship
Ilona Smith Memorial Scholarship
 Lenora L. Smith Memorial Scholarship
 Arthur W. SoRelle Memorial Endowment Trust
 Sandy Stagner Journalism Scholarship
 Michael D. Stephens Memorial Scholarship
 Max M. and Sylvia Stettner Merit Award
 Ty Stewart Scholarship in Memory of Taylor Stewart
 Sudan Opportunity Scholarship Trust
 Melody Swauger Student Council Scholarship
 Lynda Tinsley Scholarship
 Raul "Ralph" Tirado Memorial Scholarship
 George Tirey Memorial Scholarship
 Tri State Exposition Scholarship
 Ginger Tucker Scholarship
 Jack and Jo Walker Family Academic Excellence Award
 LiBB Wallace Memorial Scholarship
 Bernard and Martha Warren Scholarship
 Elizabeth Watson Scholarship
 Weiss Award
Bobbie White Memorial Scholarship
 Byron B. "Buck" and Dorothy White Scholarship
 Elizabeth "KiKi" White Memorial Scholarship
 Joni Ann Whitlock Memorial Scholarship
 Don Wilberforce Memorial Scholarship
 Nora Dell Williams Memorial Scholarship
 Lowell B. Winsor Scholarship Fund
 Bill Wordham Memorial Scholarship



Bold text indicates fund established in 2009.

Salem and Ruth Ann* Abraham Scholarship
Carroll and Cathy Wright

Bill and Carol Alexander Loan Division
Alexander Cattle Company

Amarillo South Rotary Scholarship
Amarillo South Rotary

Anderson Family Fund
Jim Bill and Deborah Anderson
Glenn W. Stewart

Anderson Merchandisers Scholarship
Anderson Merchandisers

Linda Kay and Clifford* Baker Fund
Clifford* and Linda Kay Baker
Jerry and Emily Bullard

Dr. Richard Harris* and Susan Vestal Bechtol Scholarship
Dr. Richard* and Susan Bechtol

Belen High School Class of 1959 Memorial Scholarship

Lorenzo and Connie Baca
Thomas Baca
Phillip Barba
William and Mercy Chavez
Paul Gabaldon
Joe Garcia
Joe and Georgia Gonzales
Joe and Anna Gutierrez
Jim Marquez
Salomon Montano
Dr. Ted and Lorita Montgomery
Dan Moore
Amarante and Margaret Moya
Charles and Phyllis Myers
Susan K. Myers
Gilbert Ulivarri

Diane Bock Memorial Loan Division
Jimmie and Pauletta Crawford

Marvin and Patricia Bones Student Loan Division
Marvin Bones

John T. Boone Memorial Loan Division
Walter and Bette Johnson

Jim and Peggy Brandon Scholarship
Peggy Brandon

R.O.C. and Fannie Brumley Scholarship
The Brumley Foundation, Inc.

Thomas R. Buckner* Scholarship
Thomas R.* and Sue* Buckner

Buffalo Bookstore Scholarship
Buffalo Bookstore

Burrow/Neblett Scholarship
Clay and Dorothy Perkins

Business Women of Perryton Scholarship
Business Women of Perryton

Campbell Family Memorial Fund
Anne Campbell
Don and Sue Campell
Martha Campbell
Hayhook Ltd./Campbell Ranches

Canyon Chamber of Commerce Scholarship
Canyon Chamber of Commerce

Canyon Loan Division
University Study Club
Don Max and Lila Vars

E. W. Carter Scholarship
Sunray Co-op

Hoss Carter Scholarship
Mary Carter
Ross and Shelley Carter

Kinsley and Madyson Castellion Scholarship
TotalTox Corp.

Gary Quinn Clinton Memorial Loan Division
Carroll and Cathy Wright

Colette Loan Division
Arden and Aurelia Colette

Conner Children Scholarship
First Baptist Church, Muleshoe

Clay and Ermyle Cooper Scholarship
Charles Clay Cooper

Joan (Jo) Cormack Loan Division
Joan Cormack
Anita Hammit

Brian* and Amanda* Cox Scholarship
Brian* and Amanda* Cox

Johnny Crownover Scholarship
Sunray Co-op

Construction Specification Institute Scholarship
Amarillo Chapter Construction Specification Institute, Inc.

Drs. John Cunningham Jr. & Sr. Loan Division
Las Viajeras Study Club

*Denotes OPI alumnus

**Paul F. and Virginia J. Engler Foundation
Loan Division**

Paul F. and Virginia J. Engler Foundation

**Jerry and LaVaughn Fillman Memorial
Scholarship**

Coastal Flow Measurement, Inc.

Forrest Foundation/English Loan Division

Forrest Foundation

**Rayford and Bertie Fowler Memorial
Scholarship**

Dr. Garry and Annette Nall

June and Dorothy Franks Piano Scholarship

Logan Damewood

John T. and Wylene Smith

Noel Thurner

Full Ride Project Scholarship

M. Keith Brown*

Southwest Honda

Dr. Gary Garner WTAMU Band Scholarship

Robert Frost

Dr. Gary T. Garner

James and Judy Pierce

Martin Waldrop

Nancy Gerald Memorial Scholarship

Tom and Helen Gerald

Jim and Emma Gibson Loan Division

Darene Gibson

Gilliland Family Scholarship

Gilliland Family Foundation

Gene Glazener Memorial Scholarship

Eleanor Glazener

**Golden Spread Electric Cooperative Directors
Memorial Scholarship**

Bailey County Electric Board of Directors

Bailey County Electric Cooperative, Inc.

James and Ozane Beaver

Cooperative Balloon Associates

Golden Spread Electric Cooperative, Inc.

Rita Blanca Electric Cooperative, Inc.

Lois Goodrich Loan Division

Joan Cormack

Anita Hammit

Johnnie Gordon Scholarship

Harriett Conner

Leslie Gordon

Ronnie and Andi Gordon

Donna Klick

**Michael DeShannon Gunn Memorial
Scholarship**

Mrs. James Boen

Linda Breithaupt

Rebecca Bryan

Tia Coffman

Dr. and Mrs. Glenn Crowson

Sammy and Carolyn Crowson

Jean Earl

Rhonda Etheredge

Kent and Kristi Folkner

Janice and Butch Giddens

Heather Glenn

Lori Grow

Ashley Hardin

Kendra Helms

Dr. and Mrs. Sherman Hope

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Hartley I.S.D.

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Mr. and Mrs. James Coston

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*Denotes OPI alumnus

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Korky Purviance

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Kiwanis Club of Amarillo

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George and Joella Long

Mr. and Mrs. Raymond Ooley

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Kiwanis Club of Hereford /Student Loan Fund

Kiwanis Club of Hereford

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Mary R. Laird

Lefors Ex-Student Association Scholarship

Kenneth and Jean Browning

Joel and Bobbye Combs

Paula Jo Eubanks

Lovel and Mary J Hughes

Viola Hughes

Tom and Jo Jinks

Peggy Shores

Richard Spence

Stephen Timmons

Robert Carr Vincent

Lubbock Osteopathic Fund

Dr.* and Mrs. Tom Essex

Madge Marmaduke Scholarship

Hastings Entertainment, Inc.

**Marion Garland/Sunray Community
Loan Division**

Sunray Lions Club

Sherry McDowell* Memorial Scholarship

Jeff McDowell

**Walter and Callie McNabb Memorial
Scholarship**

Dayne and Penny Golightly

Bobby and Joyce McNabb

Michael and Donna Murdock

Michael and Jan Orr

Scott and Sheryl Orr

Winona Orr

Mary Schramper

Stephen and Barbara Smith

Brandon Meyer Memorial Scholarship

Ray and Rita Blevins

Floyd and Terri Hartman

Gary and Linda Hinders

Kendall and Trish Karr

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Tim and Eldrena McMenamy
David and Heidi Rindlisbacher
Glenn and Diann Rose
Callie and Kyle Ward
Deana Welling
Stan and Yvonne Wieck
Joe and Pamela Young

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Mr. and Mrs. Ray Bain
Beth Baker
Dr. Chris* and Ronnie Brady
M. Keith Brown*
Roy and Arlene Bryan
Arden and Aurelia Colette
Amanda Greene*
Tom and Jo Jinks
Barbara and Dennis Lytle

Carol Mitchell Memorial Scholarship

Carroll and Cathy Wright

William D., Pearl M. and Margie L. Moore

Loan Division

Kerry and Chris Burnette

Lillie Ann and Andy M. Morris Loan Division

Dr. Jack and Linda Bonner
Flora Kruse
Wayne and Karen White
Carroll and Cathy Wright

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Muleshoe Opportunity Scholarship Trust

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*Denotes OPI alumnus

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Northwest Texas Healthcare Auxiliary

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Pickens Abraham Foundation

Pioneer Exes Memorial Scholarship Fund

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Jim Pond Scholarship

Jim Pond

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Mrs. Gary Cummings

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The Raider Club

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Sota-Tech Outdoor Pest Management
Carroll and Cathy Wright

Dr. Byron Skinner Scholarship

Dr. Byron and Annette Skinner
Joy Skinner
Lynn Skinner

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Joy Skinner
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Currie and Jussen Smith
Dale and Caroline Smith

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Clifford* and Linda Kay Baker
Danny and Teresa Beck
Wesley Bourn
M. Keith Brown*
Linda Brown
Mr. and Mrs. George Bulman
James and Leesa Calvi
Canyon Intermediate School
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Dave and Frances Corley
Janice Cranmer
John and Betty Deitz
Suzanne Dolle
Bill and Ozie Dugan
Lynda Flowers
Joseph and Kathleen Gallo
Steve and Alice Hirsh
Nancy Jones

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Louis and Martha Lostron
Edward and Cozette Marek
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Robert and Mary Medlock
Daniel and Alisha Miller
Dr. Ted and Lorita Montgomery
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Bob Adams Memorial Loan Division**

Kiwanis of South Amarillo

Stegall-Kerr-Muleshoe Loan Division

Tom and Jo Jinks
Wayne* and Jo* Pierson

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in Memory of Taylor Stewart**

Evelyn and Carl Stewart

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Sudan Class of 1961
Sudan Public Schools

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Wiley and Barbara Bailey
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Canadian Water Well, Inc.
Max Ray and Kenda Faulkner
William P. and Margaret Harris
Dana Kauk
Mrs. Betty Locke
Bernice and Loyd Watson

Tri-State Exposition Scholarship

Amarillo Tri-State Exposition

Ginger Tucker Scholarship

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Loan Division

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Martha Campbell
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Martha Price
Twentieth Century Cotillion Study Club
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Merre Kendrick
Gilbert Berry McCarter
Homer and Mary Smith
Dr. Russell and Sandra Sparling
Mr. and Mrs. Joy Vanhooser
Coy L. Warren
Wirtco

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Ruby Weiss

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Gary Bailey
Clifford* and Linda Baker
Clare Braden
M. Keith Brown*
Robert and Sally Cole
Harold and Janelle Dillehay
Dennis and Barbara Lytle
Jerry and Bette Martin
Ron and Pam Nease
Stacey Owen*
Clay and Dorothy Perkins
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Robert K.* and Robin Sandlin
Lynn Singleton
Charles and Polly SoRelle
Lamont and Frances Waldrip
Tom and Pat Whitacre
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Worthy Women Loan Division

Edward and Bonnie Wuerflein

Cathryn Wright Loan Division

Lynn Singleton
Carroll and Cathy Wright

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Opportunity Plan, Inc. is proud to recognize the following individuals, families and organizations for their inspirational illustrations of philanthropy.

Membership in the President's Circle of Honor is open to those who have given cumulative gifts of \$25,000 or more to OPI's program.

Those names listed in bold joined the President's Circle of Honor during 2009.

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Lubbock Osteopathic Fund
Lubbock, Texas

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Amarillo, Texas
Elaine D. Smith
Canyon, Texas

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Amarillo, Texas
B&W Pantex
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*Denotes OPI alumnus +Denotes gift in kind

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Amarillo, Texas

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Amarillo, Texas



*Denotes OPI alumnus

OPPORTUNITY PLAN, INC. STATEMENT OF FINANCIAL POSITION

Year Ended July 31, 2009

ASSETS

Cash and Cash Equivalents	\$ 2,824,532
Prepaid Expenses	3,024
Accrued Interest Receivable	
Student Loans	5,284
Investments	88,048
Investments	17,716,418
Student Loans Receivable	3,817,996
Property and Equipment, Net	90,704
Land	7,500
	<hr/>
TOTAL ASSETS	\$ 24,553,506

LIABILITIES

Payroll Taxes	48
	<hr/>
TOTAL LIABILITIES	48

NET ASSETS

Unrestricted	
Operating	10,683,978
Board Designated	876,594
Total Unrestricted	<hr/> 11,560,572
Temporarily Restricted	162,678
Permanently Restricted	12,830,208
	<hr/>
TOTAL NET ASSETS	24,553,458

TOTAL LIABILITIES AND NET ASSETS

24,553,506

“Go confidently
in the direction of
your dreams. Live
the life you have
imagined.”

- Henry David Thoreau



OPPORTUNITY PLAN, INC. STATEMENT OF ACTIVITIES

Year Ended July 31, 2009

	UNRESTRICTED	TEMPORARILY RESTRICTED	PERMANENTLY RESTRICTED	TOTAL
REVENUES, GAINS & OTHER SUPPORT				
Contributions	\$ 19,592	\$ 64,426	\$ 1,210,499	\$ 1,294,517
Student Loans	103,538	-	-	103,538
Counseling Income	-	-	-	-
Investment Income	622,320	-	-	622,320
Net Realized Gains on Investments	(109,097)	-	-	(109,097)
Net Unrealized Gains on Investments	(1,200,077)	-	-	(1,200,077)
Miscellaneous	681	-	-	681
	<hr/>	<hr/>	<hr/>	<hr/>
TOTAL REVENUE, GAINS & OTHER SUPPORT	(563,043)	64,426	1,210,499	711,882
NET ASSETS RELEASED FROM RESTRICTIONS				
Scholarships & Grants	187,540	(187,540)	-	-
	<hr/>	<hr/>	<hr/>	<hr/>
TOTAL REVENUE, GAINS, OTHER SUPPORT, AND ASSETS RELEASED FROM RESTRICTIONS	(375,503)	(123,114)	1,210,499	711,882
TRANSFERS TO CORRECT RESTRICTIONS	(144,720)	255,372	(110,652)	-
	<hr/>	<hr/>	<hr/>	<hr/>
TOTAL REVENUES, GAINS, TRANSFERS, OTHER SUPPORT, AND ASSETS RELEASED FROM RESTRICTIONS	(520,223)	132,258	1,099,847	711,882
	<hr/>	<hr/>	<hr/>	<hr/>
EXPENSES				
Program:				
Scholarship and Debt Forgiveness	885,444	-	-	885,444
Other Program Services	142,224	-	-	142,224
Administrative	402,911	-	-	402,911
TOTAL EXPENSES	1,430,578	-	-	1,430,578
	<hr/>	<hr/>	<hr/>	<hr/>
CHANGE IN NET ASSETS	(1,950,801)	132,258	1,099,847	(718,696)
NET ASSETS BEGINNING OF YEAR	13,511,373	30,420	11,730,361	25,272,154
	<hr/>	<hr/>	<hr/>	<hr/>
NET ASSETS END OF YEAR	\$ 11,560,572	\$ 162,678	\$ 12,830,208	\$ 24,553,458
	<hr/>	<hr/>	<hr/>	<hr/>



Opportunity Plan, Inc. is governed by a board of directors who represent the Panhandle and South Plains regions of Texas. Their insight and wisdom serve to guide the organization toward continued success.

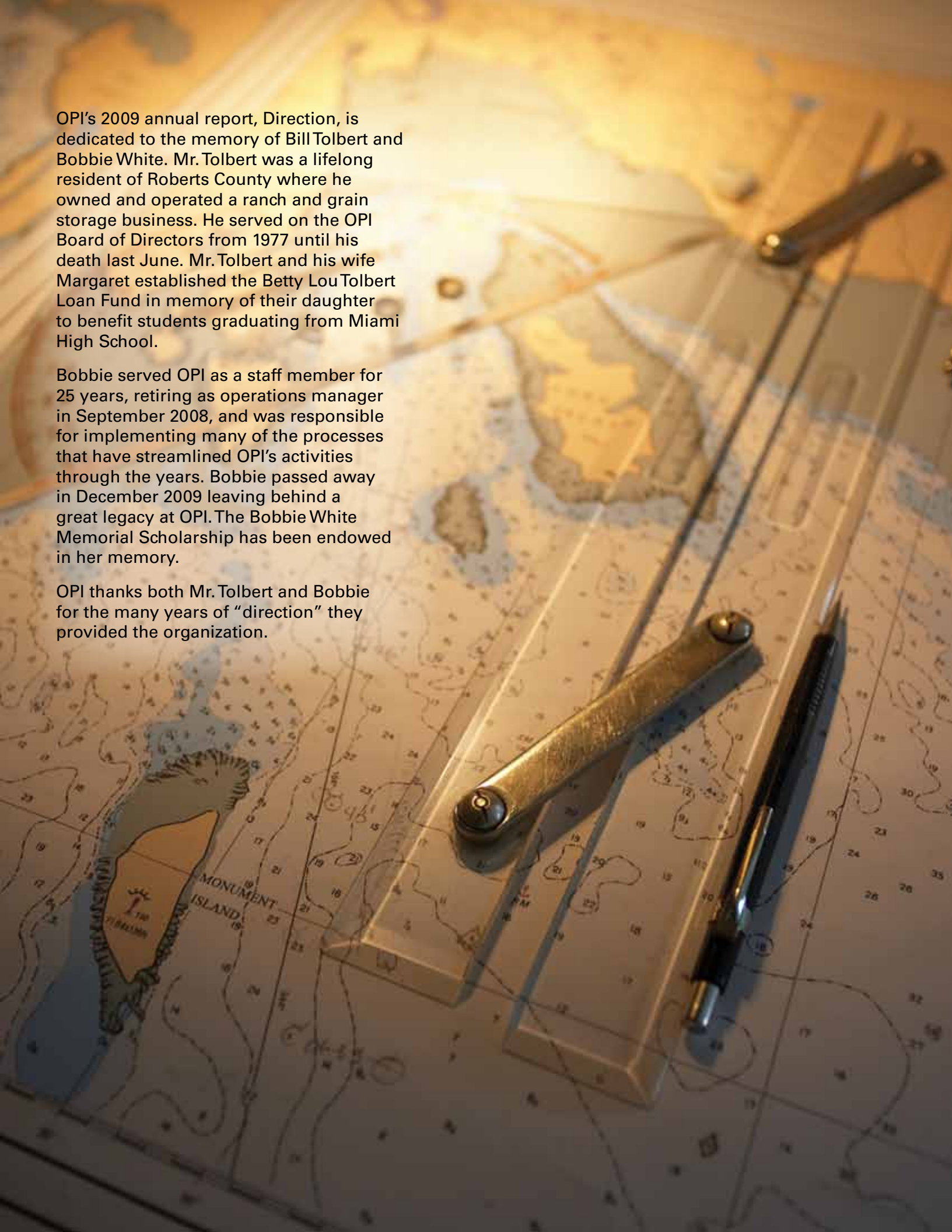
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 Lynda Tinsley*, Secretary/Treasurer ■ Canyon
 A.C. "Bub" Smith ■ Amarillo
 Raymond Mann, D.O. ■ Lubbock
 Carolyn Baxter* ■ Hereford
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A nautical chart is the background, showing depth contours and a small island labeled 'MONUMENT ISLAND'. A wooden gnomon with two brass pins is placed diagonally across the chart. A black pen lies horizontally below the gnomon. The scene is lit with a warm, golden light from the upper left, creating soft shadows.

OPI's 2009 annual report, *Direction*, is dedicated to the memory of Bill Tolbert and Bobbie White. Mr. Tolbert was a lifelong resident of Roberts County where he owned and operated a ranch and grain storage business. He served on the OPI Board of Directors from 1977 until his death last June. Mr. Tolbert and his wife Margaret established the Betty Lou Tolbert Loan Fund in memory of their daughter to benefit students graduating from Miami High School.

Bobbie served OPI as a staff member for 25 years, retiring as operations manager in September 2008, and was responsible for implementing many of the processes that have streamlined OPI's activities through the years. Bobbie passed away in December 2009 leaving behind a great legacy at OPI. The Bobbie White Memorial Scholarship has been endowed in her memory.

OPI thanks both Mr. Tolbert and Bobbie for the many years of "direction" they provided the organization.


Opportunity Plan inc.
Educational Loans and Scholarships
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Canyon, TX 79015

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