ENDOWMENT REPORT

2015
FISCAL YEAR
The FY2015 Endowment Report provides a detailed view of how our endowment investments are performing in the marketplace, and I want to take this opportunity to thank you, our endowment donors, and to emphasize the crucial difference you make to Westminster College and our students.

Endowed funds, gifts added to our investment pool, create a living legacy at Westminster. Your generosity plays a vital role in every aspect of Westminster College life, including our excellent academic programs, our quality faculty and staff, our outstanding scholarships, and our great treasure, the National Churchill Museum.

We have had ample evidence this year that we are delivering on our promise of excellence for our students. In an annual national assessment, Westminster freshmen and seniors scored in the top 10 percent in the nation for indicators related to student learning and success, such as student/faculty interaction, supportive environment, and more.

That superior engagement and above-average teaching experience pays off for our graduates. In September, the U.S. Department of Education’s College Scorecard rankings reveals that Westminster ranks in Missouri’s top 5 for graduation rate (tied with University of Missouri-Columbia and St. Louis University for 4th). In addition, Westminster also ranked in Missouri’s top five on SmartAsset.com’s ranking of high starting salaries for college graduates, and Westminster was recognized for the 13th consecutive year as one of the nation’s top liberal arts colleges by *U.S. News & World Report*.

Such lofty accomplishments come only through hard work, high educational standards, and a visionary approach to education. We are fortunate to have a strong faculty and staff who are fully committed to ensure continued viability of our College.

On behalf of everyone at Westminster, I want to express our deep appreciation for your contributions. Without your support, the academic excellence for which Westminster is nationally known – and the success of our graduates – would not be possible.

Your contributions are the lifeblood of the future financial health of Westminster. While we cannot control the ebb and flow of the market and its effect on Westminster’s finances, we can control the extent and the amount of giving which makes our diversified and effective market portfolio possible.

Together, we are beginning a new chapter in Westminster history, and the strength of our endowment is critical to Westminster’s future. The national recognition we have received this past year has all been enabled by your generosity, and we look forward to many more accolades and achievements, thanks to the financial foundation you continue to help fortify.

Dr. Benjamin Ola. Akande
President
On behalf of the Investment Committee, we are pleased to submit the endowment report for Fiscal Year 2015 (FY15). Each year, our goal is to protect the assets of the College’s endowment while achieving a reasonable return in the investment universe. The Investment Committee is dedicated to managing your gifts to the College with sound recommendations that balance risk and growth.

In FY15 review, the endowment fund has benefited from the seven (7) year protected bull market, coming off the losses of 2008. With exposure to the fixed income market, we currently hold a neutral position in our portfolio’s equity portion, giving us much needed income yet keeping Westminster endowment funds adverse to risk.

How does the Investment Committee work? The Investment Committee is responsible, on behalf of Westminster College, for the oversight of policies, practices, and performance of our varied investments related to the College’s endowment. Reporting to the Board of Trustees, the Committee recommends investment policies and the employment of an investment manager, investment advisors, and other persons deemed necessary to carry out such investment policies. The Investment Committee then monitors the performance of all persons employed by Westminster College and reports findings to the Board of Trustees as necessary.

You have entrusted Westminster with your financial support and your faith in the College’s mission. The Investment Committee appreciates the responsibility and charge it has to protect and grow Westminster’s assets – the endowment is your investment and Westminster’s future. Our core responsibilities thus include:

- Endowment managed consistent with Westminster’s future financial needs;
- That our assets are managed prudently, effectively and professionally;
- Advisors’ reviews are effective and reviewed quarterly.

With new leadership in place and the development of new programs underway, Westminster is poised for expansion and increased stature in the marketplace, but progress is only possible through the support of alumni and friends. Your continued support of Westminster College and the National Churchill Museum is much needed. We encourage you to visit campus soon and see for yourself all the positive changes that your investment has created – and envision the bright future for Westminster and her students on the horizon.

Sincerely,

Peter A Childs ’58
Chair, Investment Committee of the Board of Trustees

J. David Veitch ’73
Vice Chair, Investment Committee of the Board of Trustees
To determine the comprehensive endowment draw for the fiscal year, Westminster calculates the Board approved spending rate against the twelve-quarter trailing average of the endowment’s investment portfolio managed by Commerce Trust. This is an industry standard to ensure that short-term swings in the market do not create large changes in the support that Westminster College and the National Churchill Museum depend on annually to supplement student tuition, fees, and auxiliary income.

The endowment draw rate for Fiscal Year 2015 was set at 6.0% which provided $2,385,407 in both unrestricted and restricted support to Westminster College and the National Churchill Museum, representing 10.2% of the College’s Fiscal Year 2015 operating budget of $23,500,022. Fiscal Year 2015 was the second consecutive year the College utilized a strategically lower draw rate of 6.0%, compared to 6.2% in 2013 and 6.3% in 2012.

Figure B outlines how the Fiscal Year 2015 endowment distributions supported vital divisions within the College and National Churchill Museum.

In addition to the $2,385,407 scheduled endowment draw distribution, $126,309 was withdrawn from the endowment in the form of transfers and expenses. Thus, the total outflow from the endowment during the fiscal year was $2,511,716. Transfers are internal adjustments made when monies are transferred in or out of endowed funds, per donor instruction. Expenses are the fees associated with the College’s endowment management through The Commerce Trust which are distributed proportionately across all of the College’s endowed funds.

The Westminster College endowment investment portfolio is managed by The Commerce Trust Company, a division of Commerce Bank. The investment performance data reflected in this report was provided by Commerce Trust money managers in conjunction with the College’s Fiscal Year 2015 audited financial statements.

Westminster’s Endowment is comprised of an investment portfolio of Equities, Fixed Income and Alternative Investments totaling approximately $42 million. Additionally, approximately $10 million of the endowment asset value is a loan to the Westminster College Operating Fund along with an approximate $3.4 million receivable resulting in a total book value as of June 30, 2015 of $55,593,272. This represents a total increase of $409,928 compared to the Fiscal Year 2014 closing value of $55,183,344.

The College’s endowment investment portfolio managed by Commerce Trust returned 2.73% for the fiscal year ending June 30, 2015, outperforming the policy benchmark return of 1.47%. After investment management fees paid to Commerce Trust, the net return for Fiscal Year 2014 was 2.43%. For the past three years, the annualized return of the endowment’s investment portfolio has been 9.68% compared to the benchmark return of 9.28%.

The investment performance of the endowment portfolio managed by Commerce Trust during Fiscal Year 2015 yielded $817,263 of interest income and dividends, $2,187,145 of realized gains and losses, and -$2,036,776 of unrealized gains and losses. These figures represent overall investment portfolio performance without regard to transfer, expense, award, or withdrawal activity experienced throughout the course of the fiscal year.

The net return rates of the endowment investment portfolio based on a 3-year, 5-year, 7-year, and 10-year rolling average calculation is represented in Figure A.

Westminster uses the June 30 value of endowment funds as the basis to calculate award amounts for individual endowed funds for the fiscal year one year later. Thus, the value of Westminster’s endowment on June 30, 2015 determines the Fiscal Year 2017 draw amounts in conjunction with the endowment spending rate as determined by the Board of Trustees.
New contributions to the endowment corpus, which represents the cumulative historical gift value of all endowed funds, totaled $1,954,011 during Fiscal Year 2015, resulting in a June 30 closing corpus of $52,086,939. Figure C demonstrates how these contributions were directed to benefit five core categories of Westminster’s endowment.

In addition to the outright contributions added to the endowment corpus, Westminster booked new pledge commitments totaling $648,395 in support of endowed funds during Fiscal Year 2015. On the June 30 close date, the remaining balance on these commitments combined with previous pledge commitments not yet fulfilled totaled $1,229,202. As the majority of pledges are established with multi-year pledge terms, the College endowment is scheduled to receive healthy endowment contributions over the course of the next several years as these pledge commitments are fulfilled.

Figure D illustrates the outstanding growth over the last five fiscal years from donor-directed contributions to the endowment corpus.

Thanks to the continued generosity of our esteemed donors, Westminster College established five new endowed funds during Fiscal Year 2015. These new funds included two scholarships, two programs, and one professorship.

Westminster College proudly celebrates these newly established endowed funds:

**SCHOLARSHIPS**
- Dr. William and Judith Blank Pre-Med Scholarship
- Charles B. and Donna M. Carden Mathematical Sciences Scholarship*

**PROGRAMS**
- Westminster STEM Academy Scholarship
- Westminster STEM Academy Endowment

**FACULTY**
- Dr. John Langton Professorship of Legal Studies and Political Science

*Denotes that the endowed fund will be realized and funded at a future date through a bequest.

Endowment reconciliation efforts during Fiscal Year 2015 led to the reactivation of four historical faculty endowments. This focus on faculty endowments is part of a comprehensive endowment initiative to ensure that the College’s individual endowed funds are being utilized and maximized to their fullest potential.

At the end of Fiscal Year 2015, the following faculty endowments were reactivated, thus allowing the funds to be scheduled for annual draws beginning in 2016.

- A.P. Green Fellowship of English Literature
- Lee Hunter Fellowship of Business Management
- McClure-Whitmarsh Professorship of Finance
- Harry S. Truman Fellowship of History
Westminster College extends its most sincere gratitude for the following donor-established funds that were part of the Fiscal Year 2015 endowment activity:

*Denotes that the endowed fund will be realized and funded at a future date through a bequest.

**FACULTY ENDOWMENTS**

- William Gordon Buckner Endowed Chair in Business
- John Ashley Cotton Scholar’s Chair
- Cameron D. Day Chair of Biology
- Fulbright-Robertson Founder’s Chair in British History
- A. P. Green Fellowship of English Literature
- Harrod-C.S. Lewis Chair in Religious Studies*
- Lee Hunter Fellowship of Business Management
- Lee Hunter Professorship in Mathematics and Physics
- Dr. John Langton Professorship of Legal Studies and Political Science
- John W. and Joyce G. Marsh Endowed Chair of Economics*
- McClure-Whitmarsh Professorship of Finance
- John E. Simon Business Department
- John E. Simon Endowed Chair of Business
- Harry S. Truman Fellowship of History

**PROGRAM ENDOWMENTS**

- History Student Research & Presentation Awards
- Environmental Sciences Program
- Hancock Symposium at Westminster College
- Wallace L. Head Board of Trustees Governance Fund*
- O’Reilly Family Endowment for Learning Opportunities
- Price Leadership Program
- Professors’ Endowment for Undergraduate Research
- Stubbs Family Undergraduate Scholars Forum Endowment

**SCHOLARSHIP ENDOWMENTS**

- Frank A. and Barbara Absher Endowed Scholarship*
- Chester and Helena Alexander Award
- John J. Andrews and Anna K. Andrews Mathematics Award
- Richard D. Arnold Endowed Scholarship*
- Dick Ault Scholar-Athlete Scholarship
- MG (ret) and Mrs. Byron S. Bagby Endowed Scholarship
- Claiborne L. Barber Endowed Scholarship
- Sam and Susan Barnes Scholarship
- William T. & Christopher Warren Barnes Endowed Scholarship
- Barrow Family Memorial Scholarship
- Barthel Scholarship Endowment
- Bates Family Scholarship Endowment
- Bennett Family Scholarship
- Beta Theta Pi, 125th Celebration Endowed Scholarship Fund
- Dr. William and Judith Blank Pre-Med Scholarship
- Dr. William Bleifuss Memorial Scholarship
- Bloom Family Scholarship Endowment
Reese Bowen Boyce Endowment Scholarship
Walter A. Boyd, Jr. Award
Mary Burton Bridgewater Scholarship
Hugh M. Briggs Scholarship Endowment
Brookby Family Scholarship
Robert Michael Brown Memorial Scholarship Fund
Chase A. Brumm Memorial Scholarship
Dr. John G. Campbell Memorial Endowed Scholarship
George W. Bartley and George A. Campbell Scholarship Fund
Peter Allan Childs Endowed Scholarship
Joe B. Clarke, Jr. Endowed Scholarship
Class of 1956 Endowed Scholarship
Samuel John Coultas Memorial Scholarship
Brevator J. and Mary Richards Creech Memorial Scholarship Endowment
Bill Cross Endowed Scholarship
Crump/Detweiler/Baker Scholarship Endowment
Dr. John Rood Cunningham Endowed Scholarship
Leif C. Dahl Memorial Endowed Scholarship
Westminster Dames Endowed Scholarship
Edith and Harry Darby Scholarships
James L. Darling Memorial Scholarship Fund
Robert L.D. and Lois B. Davidson Scholarship Endowment
Cameron and Jessie Day Prize in Biology
John Dorsch Scholarship
A. Randle Elliott Memorial Scholarship
Sara Elliott Memorial Scholarship
John R. Elrod Endowed Scholarship
Robert L. Epperson - Phi Kappa Psi Scholarship
Thomas Henry Forrester, Jr. Scholarship Endowment
June McAllister Fowler and Flint Woodruff Fowler Endowed Scholarship
Stephen Leigh Bransford Frailey Memorial Scholarship Endowment
Robert Porter Galloway Memorial Scholarship
Hoyt D. Gardner Scholarship in Premedical Education
Clifford Willard Gaylord Foundation Scholarship
Dr. C. Stewart Gillmor and Dr. William L. Gillmor Endowed Scholarship*
Frank N. and Louise Gordon Endowed Scholarship
Jane Maughs Grant Memorial Scholarship Endowment
James D. Grigsby Endowed Scholarship
Dr. John B. Grow Endowed Scholarship
Allen D. and Jane B. Harper Endowed Scholarship
Ramey Wilson Harper Memorial Scholarship
S. Rodney Hastings Endowed Scholarship
Ernest Hazel, III Endowed Scholarship
William Randolph Hearst Endowed Scholarship
E. C. “Slick” Henderson, Jr. Scholarship Fund
Judy and Thomas H. Hicks Endowed Scholarship
James B. Hight Endowed Scholarship
Dr. Ernest H.K. and Evelyn Hillard Scholarship
Dr. Paul S. Hoe Memorial Scholarship Fund
Robert G. and Ruth H. Hoerber Scholarship
James P.V. Howell Endowed Scholarship
Margaret McDonald Jaeger Psychology Endowed Scholarship
John R. Johnson Endowed Scholarship
Christopher S. and Joyce T. Jones Memorial Scholarship Fund
Edward Jones Endowed Scholarship
Kappa Alpha Order Endowed Scholarship
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Dr. and Mrs. Marion A. Webb Scholarship Endowment
Jane Elizabeth Roche Webb Endowed Scholarship
Frank B. Whitbeck Scholarship Fund
H. Clinton White Memorial Scholarship Endowment
White Family Scholarship
W. C. Whitlow Outstanding Senior Phi Delta Theta Scholarship
George H. Williams Endowment Fund
Ron & Dianne Winney Endowed Scholarship
Woodward Family Endowment Fund
Philip H. Young Memorial Scholarship
Dr. Peter and Jane Yu International Student Scholarship
Marvin O. and Sue C. Young Endowed Scholarship
Zeta Zeta Alumni Endowed Scholarship

NATIONAL CHURCHILL MUSEUM ENDOWMENTS
Friends of Frances C. Cooper Concert Series
Samuel J. Coultas Fund
Anson Bailey Cutts Jr. Endowment Fund
Larry & Lois Davidson Fund
Dr. Gordon Davis
Robert L. DeFe r Archives/Collections Internship Endowment Fund
Clifford W. Gaylord Foundation
Kostich Churchill Memorial Endowment*
Madeline Moses
Vernon Piper Special Altar Fund
Sandra L. and Monroe E. Trout Endowed Professorship of Churchill Studies
WCML Endowed Education Fund
Isabelle R. Whitmarsh Memorial Garden

LIBRARY ENDOWMENTS
Shirley Crenshaw Library Fund
James L. & Marion Darling Library Endowment
J. Raeburn Green Library Endowment
Allen D. Harper Library Endowment Fund
A.J. Jordan Library Endowment Fund
B.W. LaTourette Library Endowment
David McCreery Library Fund
Meredith McCreery Library Fund
Reeves Library Endowment
William L. Gaines Library Fund

LECTURE ENDOWMENTS
Dr. Garry G. Forrest Endowed Psychology Lecture*
John Findley Green Memorial Foundation
IBM Lecture

MAINTENCE FUND ENDOWMENTS
Coulter Science Center Maintenance Endowment
Davidson Leadership Plaza Maintenance Endowment
Kostich Sigma Chi Maintenance Fund*
Mueller Student Center Maintenance Endowment
FISCAL YEAR 2015 IN REVIEW

U.S. News & World Report Recognizes Westminster as Top Liberal Arts College

The prestigious national educational ranking firm, U.S. News & World Report, released its latest rankings in September 2014, recognizing Westminster as one of the top liberal arts colleges in the nation. Westminster also ranked #8 among all national liberal arts colleges for the highest percentage of international students. Westminster also ranked #7 among all national liberal arts colleges on the Best Colleges for Veterans list.

Blue Blazers Portfolio Tops $500,000

During Fiscal Year 2015, Westminster College’s Blue Blazers Investment Committee (BBIC) hit a milestone as their stock portfolio reached a record half million dollars. In 1990, the Westminster Board of Trustees seeded the BBIC account, part of the Westminster endowment, with $200,000 to facilitate firsthand student learning about investing in the stock market.

Celebrating 35 Years of Women of Westminster

In 1979, Westminster College welcomed its first class of women students to campus. This group of pioneering women called themselves WOW, which stands for the Women of Westminster. In hopes of highlighting these amazing women and the many female students who have followed in their footsteps, Westminster hosted events throughout the 2014-15 academic year to celebrate.

Churchill’s Granddaughter Returns to Westminster

Edwina Sandys, granddaughter of Winston Churchill, returned to the National Churchill Museum and Westminster College to celebrate the 25th anniversary of the fall of the Berlin Wall in October 2014. During a lecture as part of her visit, Sandys shared the story of how she acquired the sections of the Berlin Wall that were used in her “Breakthrough” sculpture, the piece of art and history that stands tall outside the National Churchill Museum at Westminster.

Hancock Symposium, Symposium 2014

Held Sept. 9-17, the 2014 Hancock Symposium – “So, You Say You Want a Revolution?: The Arts and Culture in Action” – brought a dynamic week of events and world leaders, including Sir Bob Geldof (above), to Westminster’s campus in Fulton, MO. The annual symposium covers a different topic of global importance each year to challenge students’ thinking, present innovative and opposing world views, and give our students close access to talk with and learn from professionals and leaders who are changing the world.
Westminster Ranks in Top 20 Colleges in Nation for “Best College for the Money”

In its 2015 national rankings, College Factual, in partnership with USA Today, names Westminster College 16 out of 1,223 colleges and universities nationwide as “Best College for the Money.” A data-driven national education firm, College Factual ranks colleges by their total cost as compared to the quality of the education students receive. Rankings also consider how long it takes an average student to graduate from a particular school.

Benton Painting Given to Churchill Returns to Westminster

A Thomas Hart Benton painting given to Sir Winston Churchill in 1946 as a gift for coming to Westminster College to deliver his historic “Iron Curtain” speech has returned to the College. The 12” x 9” Benton portrait of a Missouri farmer mending his fence is entitled “The New Fence.” The Benton painting is a gift from James Henry Hance, Jr., Class of 1966, his wife Beverly, and the Bank of America.

Westminster Alpha Chi Honor Society National Achievements

Westminster senior Suravi Shrestha was one of only 12 to win a H.Y. Benedict fellowship for graduate study at the 2015 Alpha Chi national conference. Also at the 2015 conference, Westminster’s Dr. David Jones was elected the national Alpha Chi President for a four-year term. Dr. Jones serves as Associate Dean of Faculty, Professor of Psychology, and Alpha Chi advisor at Westminster. The Westminster Missouri Delta chapter of Alpha Chi has earned Star Chapter designation as one of the top chapters in the nation for 14 years.

Beta House Recognized as Oldest Greek Chapter West of the Mississippi

To commemorate the fraternity’s historic significance, the Alpha Delta Chapter of the Beta Theta Pi fraternal order dedicated a marker at their house on April 26 during Alumni Weekend 2015 at Westminster College. Alpha Delta is the oldest chapter of any fraternity or sorority in continuous existence west of the Mississippi River.

Announcement of Dr. Benjamin Akande as Westminster’s 21st President

On May 8, 2015, Westminster College introduced its 21st president, Dr. Benjamin Akande – a leader who pledges to take Westminster into its next era of excellence.