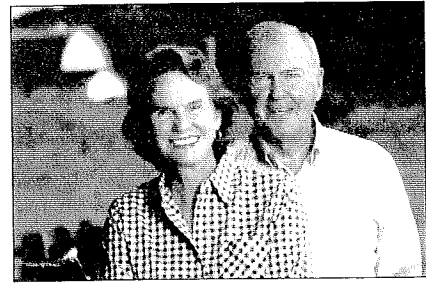


**The One Percent Club News
Edition #66 January 2005**

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The mission of the One Percent Club is to increase charitable contributions in our community by engaging people to commit to a minimum standard of giving: the greater of 1% of net worth or 5% of income annually.

Bob McCrea 2005 Board Chair



In accepting the office of Board Chair for the One Percent Club, Bob McCrea believes that the purpose of the One Percent Club is to encourage a generous personal standard of charitable giving.

After 40 years of marriage, Bob McCrea and his wife, Polly, have reflected on their priorities. "Those that stand out are nurturing family, faith, and friends, and focusing on our philanthropic commitments, not mutually exclusive objectives. We continue to serve on the boards of local and global charities, and spend the majority of our time encouraging others to support these organizations that we believe make a significant and sustainable difference in people's lives," Bob said recently. He added: "Our philanthropic philosophy is summed up by the biblical principal, *'...to whom much is given, much is expected.'*"

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Giving

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of Net Worth

Back to the Community

Echo Huang: Remembering Her Past, Believing in the Future

By Judy B. Schuster

The past plays an important role in the contributions that Echo Huang, one of the younger members of the One Percent Club, makes each year.

Huang makes her biggest contributions to The China AIDS Orphan Fund, where she is also a member of the steering committee, because her roots are in China. But she also remembers why she has succeeded in America and is a generous contributor to Winona State University, which gave her scholarships and allowed her to pay in-state tuition when she studied there in the 1990s. Now married and about to become a mother, Huang runs her own financial services company, but she still remembers what it was like to grow up in China where resources and opportunities were limited.

The money raised by The China AIDS Orphan Fund goes directly to China to pay for these orphans to attend school. "The schools in China are public," Huang explained, "but it costs about \$65 for books and supplies and these children don't have the money for that. It's estimated that by 2010, about 10 million Chinese people will have AIDS and, as they die, they leave thousands of orphans behind. The small amount we give has a direct impact on their lives since the only chance these children have is to get an education."

The China AIDS Orphan Fund was founded in 2003 by Steven Wang, a dermatologist, who read about the tragedy and discussed it with several others, including Huang, who was immediately attracted by the overwhelming need. Today, the Minneapolis Foundation handles the administrative work for the small charity, and Give2Asia, does due diligence on potential recipients to make sure the money is being properly spent.

While Huang was born in China to schoolteacher parents, she was always considered a fortunate child. She spent the first eight years of her life in a small Chinese village. There was no electricity or running water and but her family was considered lucky because they always had cooking oil and meat. Her parents, who graduated from college during China's Cultural Revolution, were assigned to different schools, a two-hour bike ride apart. As a result, she lived with her mother, who taught school, and her grandmother who cared for the children, and only saw her father rarely. Her mother was the only college graduate in the village.

When she was eight, the family was reunited, and they moved to a Chinese town where there was running water and electricity. After four years, they were transferred again, this time to Shenzhen, China, a major city on the border next to Hong Kong. It was the first Special Economic Zone in China, and capitalism began to take root there.

"Everything changed for all of us," she explained. "Shenzhen was much more like the United States. We could see Hong Kong television. I was particularly attracted to CNN News. Since, I always was an independent child, I choose to go to a three-year School of Business and Economics in Shenzhen, rather than prepare for a Chinese University. I knew that would be less burdensome for my parents who had two other children to educate as well."

Throughout her youth, however, she kept telling people that she wanted to travel and see the world.

After graduating from the school, she took a job with the Bank of China in Shenzhen, where she worked for three years. She'd learned English in school and she kept studying it at night.

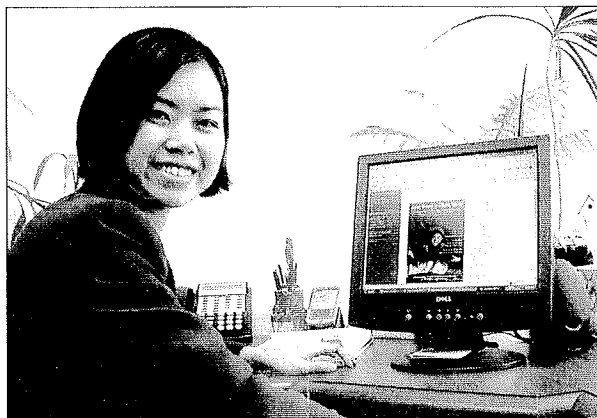
Finally her opportunity to travel came. "My uncle found a two-year work assignment at the University of Idaho in Moscow, Idaho," she explained. "He offered to help me, if I could pass the TOEFL, the English test required for all potential foreign students who wish to study in the United States. I quit my job and studied full-time for three months, then, after I passed the test, I got my student visa on the first try and went to live with my uncle and his family, so I could begin school."

After one year, Huang searched for another school which would be less expensive to attend since she had minimal financial resources. She learned that Winona State University offers some qualified foreign students in-state tuition, so she moved to Winona and began school there. She completed her bachelor's degree in accounting (Summa Cum Laude) and also completed various financial planning courses from the College for Financial Planning in Denver, Colo. She is a Certified Financial Planner Practitioner and is accredited as a Personal Financial Specialist by the American Institute of Certified Public Accountants (AICPA). She operates her business under the name of LPL Financial Services.

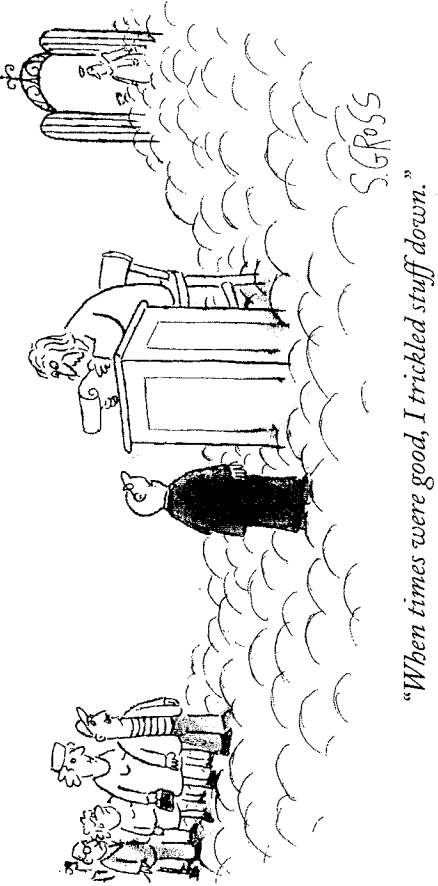
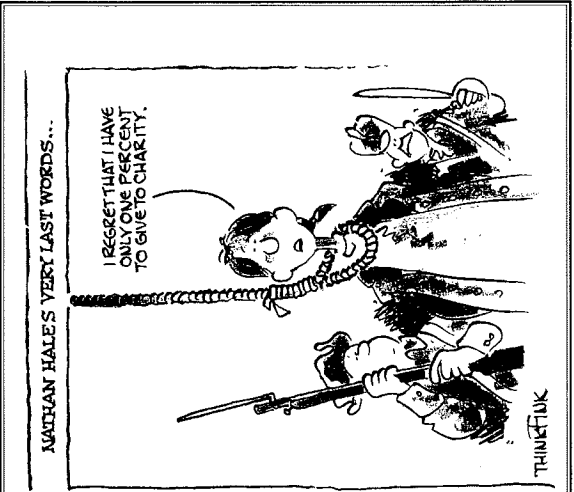
Huang's contribution to the China AIDS Orphan Fund isn't limited to money. She is also an active volunteer. She assembled a Power Point presentation about the need and the organization and has presented it to small groups of potential contributors all over the area in an effort to raise funds. In the future, she hopes to focus even more on generating awareness of the need and the organization in an effort to get even larger contributions.

"All of my financial contributions are focused on children," she explained. "For several years, I walked 12 miles for the March of Dimes, and I give to the Highland Catholic Community Church, where we belong, as well. But no contribution I make has a bigger impact than that I give to the China AIDS Orphan Fund"

More information on the Chinese AIDS Orphan Fund is available at: www.chinaaidsorphanfund.org.



One of the younger members of the One Percent Club, Echo Huang makes her biggest contributions to The China AIDS Orphan Fund because her roots are in China. But she also remembers why she has succeeded in America and is a generous contributor to Winona State University, which gave her scholarships in the 1990s.



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Enrollment

I/We agree to contribute 1% or more of my/our net worth annually, or 5% of income, whichever is greater, to the tax-deductible cause(s) of my/our choice. I/We understand this entitles me/us to membership in an association of 1% givers who believe strongly in the wisdom of philanthropy.

- You may use my/our name(s) as a member even in publications
- You may use my/our name(s) on The 1% Club Brochure
- You may use my/our name(s) on a confidential list used only to recruit new members
- You may use my/our name(s) verbally, but never in print
- I/We wish to remain anonymous for now

Signature(s) _____

Name(s) _____

(Please print)

Address _____

Home Phone _____

Business Phone _____

Fax _____

Cellular _____

Date _____

How did you hear about the 1% Club?

Please tear off and send to a friend.