

The fall semester at Canisius started with good news of a full freshman class with great credentials, college residence halls that were fully occupied and a comprehensive fund-raising campaign that was on track to hit its \$90 million goal.

To say that since then Canisius, and indeed all of higher education in the United States, has encountered some turbulence is an understatement. Wall Street's meltdown and a deepening U.S. recession has left many wondering what impact this will have on our college.

There are concerns, to be sure. Canisius is heavily dependent on tuition revenues in its operating budget and a downturn in enrollment or a necessary up-tick in financial aid will have an impact. We're monitoring the situation closely and developing conservative budgets for 2009-2010. At the minute, applications seem to be solid but we know that

financial aid is a key issue for many of our families so we will work closely with applicants and their parents to continue to make a Canisius education affordable.

The silver lining is that all of the college's long-term debt is at fixed rate and there are no immediate plans to tap the credit markets for a major project. At this point, we are well-situated with residence halls and classroom spaces so we are in a good position to ride out the current storm.

The college's endowment has suffered with the decline in the stock market, losing about 25 percent in September and October. We have a balanced portfolio that is professionally managed and directed by an excellent committee of the college's Board of Trustees, but there have been no safe havens in this environment and we need to take a long view of things. Our Board believes that our endowment is a permanent asset of the college and needs to be managed as such.

Fund raising has also been a challenge at this time, and for that reason, we are especially grateful for our loyal donors whom we recognize in our Annual Report beginning on page 30. Our current annual campaign is a little more than halfway to its goal and I ask you to keep Canisius at the top of your list of charities at this critical time.

Rest assured that careful stewardship of the college's assets and prudent management of its operations are on the minds of all of us at the college.

With best wishes for a peaceful and holy Christmas season and a more prosperous new year!

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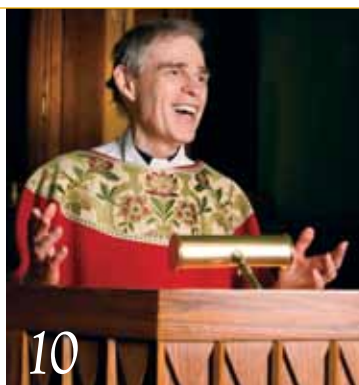


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Nelson D. '67 and Patricia Civello invest in Canisius students with a \$1.475 million gift to the college's campaign.

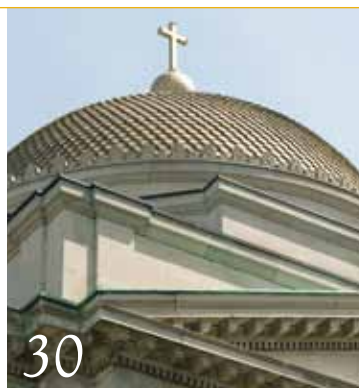


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