

The Power of Giving

December 2018

Issue No. 2



Cadillac Area
community foundation™
Where *You* Make the Difference

Dear Friends,

Because you cared, for 30 years the Cadillac Area Community Foundation has been able to award over \$5.6 Million Dollars from our many Funds to enhance the quality of life in our Community.

In 2018 a total of \$376,279 was awarded in grants and scholarships. These grants touched countless lives by supporting literacy programs, students activities, wellness programs, new parent education, safety programs, economic development, and arts for the community.

Over the past three years, I have participated in monthly meetings that address issues we face as a community such as physical health, homelessness prevention, adult literacy, veterans needs, economic development, youth issues, and community safety. Unfortunately, these organizations face unmet challenges every single day.

In partnership with our donors, the Cadillac Area Community Foundation is able to address our community's greatest challenges; and support our community's greatest opportunities. We maximize the impact of every dollar entrusted to us.

Our focus on endowment means that gifts you make today will continue to enhance our community and make a lasting impact for years to come, making our community a better place to live for generations.

If you would like to learn how to support an existing Fund, open a new Fund, or leave a Legacy, please call me at 775-9911.

I want to thank you for your generosity, and for your continued trust, and confidence in the Community Foundation.

Beyond grateful,

Doreen Lanc

Executive Director

Celebrating 30 years of Philanthropy!



Youth Committee serving at Culvers; raising funds for the Imagination Library

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GuideStar Seal of Transparency indicates that a nonprofit has provided key information in its Nonprofit Profile. The Cadillac Area Community Foundation is committed to transparency

GRANTMAKING DEADLINES

Cadillac Area Community Foundation

Community/Trustee
Grant Program
February 28, 2019

Pell Grants for Organizations
and Institutions ONLY
February 28, 2019

Wex.-Miss. Veterans Fund
Accepted Anytime

Women's Giving Circle
March 1, 2019

Youth Grant Program
Accepted September – May

Missaukee Area Community Foundation

Trustee Grants accepted
March 1 – 31, 2019

Youth Grants Program
Accepted September - May

Applications for our Grant and
Scholarship Programs may be
found on our website at
www.cadillacfoundation.org

Scholarship deadlines may be
found on our website.

Look us up at
www.cadillacfoundation.org

YEAR END GRANTMAKING

The Board of Trustees are pleased to announce the following grants, made in November 2018.

*The Cadillac Footlites received a grant of \$3,000 for the purchase of new, performance microphones. This grant is from the Lakin/Weeks Fund for the Humanities, a field of interest fund dedicated to supporting culture and arts.

*Wexford-Missaukee Great Start Collaborative received a grant of \$2500 for their Parent Education and Development Program. This grant was from the Health & Education for Youth & Seniors Fund, a field of interest fund limited to programs and projects for the benefit of youth, ages 0 – 18 years of age, and senior citizens age 65 and over.

*Wexford-Missaukee Great Start Collaborative also received a \$5,000 grant to assist with funding the Wexford Missaukee Imagination Library. This grant is from the Helen and Harvey Pell Fund for Education, grants for education designated for institutions and organizations.

*Up North Arts, Inc. received grants from three different Funds totaling \$7,670 to assist with the purchase and installation of a studio for Clay work at their facility. Funds making the grants were the Lakin/Weeks Fund for the Humanities; the Arthur DePugh Memorial Fund, and the Youth Fund.

*Cadillac Area Silent Observer received a \$1,700 grant for Community Signage Outreach. The grant was funded by the Health & Education for Youth & Seniors Fund; and the Community Fund, an unrestricted fund that awards grants to address community needs.

*The Cadillac Area Oasis/Family Resource Center received three grants totaling \$9,061.50 from the following Funds: Dr. Carl & Linnea Munson for an educational assessment; the Community Fund for new fencing at the shelter home; and interest from a donation made by Bill & June Winn paid for residential storage at the shelter home.

Additional grants made by the Cadillac Youth Advisory Committee were:
*\$1,000 to the Single Track Sisters Fat Bike Team, Inc. to purchase a bike
*\$2,500 to the Friends of the Cadillac Wexford Public Library for the Manton Library. The Youth Committee members felt strongly that all students should have access to library resources to assist with their education.



IMAGINATION LIBRARY ENDOWMENT UPDATE

In 1996, Dolly Parton launched an exciting new effort, Dolly Parton's Imagination Library, to benefit the children of her home county in East Tennessee, USA. Dolly's vision was to foster a love of reading among her county's preschool children and their families by providing them with the gift of a specially selected book each month. By mailing high quality, age-appropriate books directly to their homes, she wanted children to be excited about books and to feel the magic that books can create. Moreover, she could insure that every child would have books, regardless of their family's income.

In 2013, the Wexford Missaukee ISD Early Childhood Education Fund was created. Through this Fund, the Wexford Missaukee ISD Imagination Library became a reality for our community. This is a free program for all children living in Wexford Missaukee Intermediate School District service area. There are no income guidelines, every child from birth up to age 5 is eligible.

For 1 child to receive a book once per month is \$25 per year, or a total of \$125 over the course of the program. The cost is underwritten by local businesses, foundations, and individuals who wish to invest in the future of our youngest community members.

As of November 1st, 2030 children in our area are currently receiving books. With shipping charges included, the cost of this program is just shy of \$4,000 per month; or \$48,000 per year.

Right now, this program has the unique opportunity to have donations matched, by the United Way of Wexford-Missaukee Counties, \$1 for \$1 up to \$30,000. Donations made to the Foundation, and designated for the Imagination Library, qualify for the match and will be permanently endowed to support this program into the future. If the donation is made as a honorarium or holiday gift, we will send a card to the recipient advising them of the gift, but not the amount.

For any questions on how to make a donation, contact the Foundation office at 231-775-9911. For information about the Imagination Library, visit the Wexford Missaukee Manistee Great Start Collaborative website at <https://wmmgreatstart.org/> and click on the Imagination Library logo on the bottom of the page.

CADILLAC AREA COMMUNITY FOUNDATION

2019 TRUSTEE OFFICERS

Nathan Piwowarski
President

Peter Eliot
Vice-President

Jeremy Winkle,
Treasurer

Jenny Reaume,
Secretary

2019 TRUSTEES:

Steven Anderson

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Duane Elenbaas

Tania LeBaron

Peter Stalker

STAFF

Doreen Lanc,
Executive Director

Christine Potter
Executive Assistant

VOLUNTEERS

John Bishop,
Assistant Treasurer

Scott Hunter,
Assistant Treasurer



The National Standards Seal indicates official confirmation from the Community Foundations National Standards Board that we have met the most rigorous standards in philanthropy.



MAKE YOUR HIGHER EDUCATION DREAMS A REALITY

Opportunities are available for Wexford, Missaukee, and Osceola County residents pursuing a higher education locally and nationally. Apply as early as January 2019 if you have:

- *Commitment to your education
- *Potential for success in college
- *Minimum GPA of 2.7
- *Participation in community service, extracurricular activities and/or work experience
- *Financial need (including middle income families)

APPLICANTS CAN BE:

Graduating high school seniors
 Career/technical school students
 Community college students
 Current undergraduate students
 Graduate, medical and professional students
 Adult re-entry students

ATTENDING:

Universities
 Community colleges
 Career/technical schools
 Graduate, medical and professional schools
 Teaching credential programs

APPLICATION DEADLINES:

Application available online:
NOW

Deadline to Deliver Completed Application:

Check our website at
www.cadillacfoundation.org

Applicants notified:

No later than May 31, 2019

Learn more at cadillacfoundation.org, or call us at 231-775-9911 for further information.

Make the Gift of a Lifetime

Turning Retirement Accounts into Charitable Good

There is good news for community foundation donors age 70½ and older—and for the communities and causes they care about. A permanent law makes it possible to give individual retirement account (IRA) assets to charity, free from federal tax, annually. Prior to 2006, all lifetime distributions from IRAs were taxed—even those given to charity.

As such, our donors can give far more with less! This may be an attractive giving option for you if you are:

- Over age 70½ and now receiving minimum IRA distributions—but do not need the extra income.
- Interested in making a significant lifetime gift to impact your community.

The Pension Protection Act of 2006 permitted individuals to roll over up to \$100,000 from an IRA directly to a qualifying charity without being taxed. On December 18, 2015 Congress passed the PATH Act, making permanent this unique charitable giving opportunity. Single and married individuals 70½ and older are eligible to give in this way from their individual retirement accounts.

Using IRA assets to make a gift during your lifetime, as opposed to giving via bequest in your will, enables you to experience the joy of seeing the difference that your gift makes.

“We’re ready to help our donors take advantage of this legislation and make gifts during their lifetimes. Our personalized service and local expertise helps donors address the issues and causes most important to them,” said Doreen Lanc, Cadillac Area Community Foundation CEO.

For more information on charitable giving and the Charitable IRA opportunity, please contact Doreen Lanc at (231) 775-9911.

Philanthropy Fact:

Over one hundred years ago, in 1914, the first community foundation was established in the Midwest, giving rise to a new philanthropy, a new way of participating in community, and a new vision for the future. Today, there are over 800 community foundations in the United States.

You Can Make The Difference!

Sample Roll-Over

A donor, Mr. Jones, age 75, has accumulated retirement assets of approximately \$2,000,000 in his IRA accounts. He has other sources of wealth and has plans to leave a sizable estate to his heirs and charity.

Under this law, Mr. Jones can create a field-of-interest fund at the community foundation to support the community issues he cares about most by transferring IRA funds tax free. Mr. Jones can transfer up to \$100,000 this year.

In addition, if Mr. Jones is married, his wife can also make similar gifts from her IRA accounts, impacting the community in ways personal, unique, and enduring.

This law is limited in several respects: it is limited to taxpayers age 70½ or older; the amount of gifts is capped at \$100,000 per donor; and donors are specifically not permitted to make charitable rollovers to donor-advised funds, supporting organizations, and private foundations.

The Cadillac Area Community Foundation can help you explore your opportunities to leave a lasting legacy for the causes you cherish. Call us at 231-775-9911 and we will show you how simple it can be.

Cadillac's Youth Advisory Committee

September through November 2018

YAC Writers: Aliyah Nowlin (left) Hanisi Smith (right)



October was a busy month for the members of the Youth Advisory Committee (YAC). YAC members volunteered at the Historical Gala located in the Wexford County Historical Museum in downtown Cadillac. At the fundraising event, members collected plates and glasses. Pictured at the left: Hanisi Smith, Meghan Seelye, Ella Darrow, and Emma Allen.

At the Lincoln Elementary School carnival YAC students provided assistance in running the games. Pictured to the right: Charlie Runstrom and Alex Netzley.



Y
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C



The YAC Committee participated in the Cadillac Business Expo, and used their booth to reach out to the public and tell their story. The YAC also had the public vote for a worthy program recipient for a grant. After votes were tallied, the winner of the grant was Healing Private Wounds for the Life Sport Program. Pictured to the left are: Oscar Kendell, Max McCumber, and Chris Anderson.

YAC members attended the Fall Training conference on October 26 and brought back several insights and new ideas to improve the performance of the committee. The Youth Committee is currently in the planning stages to roll out a homelessness awareness project in the coming months.

Other grant awards by the YAC are listed on Page 2.