

## Special Features of Your Community Foundation

**We Make Giving Easy and Flexible.** We make giving easy because we can accept a wide variety of gifts. We provide you with a number of charitable options for establishing your own named fund or contributing to a fund already administered by the Community Foundation.

**We Provide Local Support.** A volunteer board of local community leaders, representing the interests of the area, oversees the Community Foundation's administration and distribution of grants.

**Community Leadership.** We invest in the long-term and bring people and organizations together, convening diverse voices to address local issues and opportunities.

- Tax Advantaged Giving May Include.**
- Immediate charitable deduction
  - Avoidance of long-term capital gains tax
  - Increased personal income
  - Reduction in estate tax

**Make the Most of Your Giving**

**Community Impact.** Put your charitable dollars to work — along side the gifts of many others — and impact the causes you care about most today and forever.

**Leave a Legacy.** Endow a fund with the Community Foundation and create a legacy of caring that continues to benefit generation after generation in your name or the name of a loved one.

**Tax Advantages.** A gift to your Community Foundation provides the maximum charitable deduction, and gifts of appreciated property may avoid long-term capital gains tax.

**A Great Partnership**

The Ionia County Community Foundation is affiliated with and staffed by our regional Grand Rapids Community Foundation. Please call our professional development staff in Grand Rapids or talk to your professional advisor about the best way for you to support the Ionia County Community Foundation. You should always consult your professional advisor regarding the tax implications of your charitable gifts.



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Your Dreams  
Your Gifts  
Your Legacy

**Ionia County**  
community foundation  
**For good. For ever.®**



## Your Community Foundation

The Ionia County Community Foundation is a nonprofit, charitable organization created by and for the people of Ionia County. Established in 1995, your Community Foundation accepts current and planned gifts from individuals, families, corporations and other nonprofits to establish new or grow already endowed funds. Because of their permanency, your gift to the Ionia County Community Foundation endowment fund impacts our neighborhoods today and into the future forever.



*"We truly approve of what the Ionia County Community Foundation is doing and recognize that it is directing funds to great causes that enhance the quality of life for all of us now and into the future."*

— Lowell and Judy Swartz

Every year, a portion of the earnings from the permanent funds is used to support charitable programs that benefit Ionia County. The Community Foundation board and a Youth Advisory Committee review grant proposals from nonprofit organizations, awarding grants based upon identified funding criteria and community needs. Grants have been made for diverse purposes in our community to organizations such as Habitat for Humanity, Ionia Area Hospice, Big Brothers and Big Sisters, the Ionia County Intermediate School District's Autism program, Relief After Violent Encounter, The Michigan Public Health Institute, food pantries and programs addressing such youth related issues as alcohol and drugs, teen pregnancy, juvenile crime and school violence.

Collective giving through the Community Foundation accelerates the creation of charitable capital for our communities that will address the changing needs of our area today and tomorrow. As an affiliate of the Grand Rapids Community Foundation, we benefit from enhanced earning power, staff support and administrative efficiencies. Every gift is well managed and will have the maximum impact possible in our county.

## Your Dreams

Whatever you hope to accomplish with your philanthropy, the Ionia County Community Foundation can help you achieve your charitable goals. You can give to an existing fund that fits your priorities, or establish your own named fund and select its purpose.

**Named Fund for the Community Good.** This type of fund provides grants to areas where they will do the most good, now and in the future as our community's needs change.

**Field of Interest Fund.** You select an area that is important to you such as the arts, education, aging, children and youth, or any other broad community need. Grants will be awarded to programs that will impact your specified area of interest.

**Scholarship Fund.** You help set the selection criteria and a volunteer committee reviews applications and awards scholarships to the most worthy students each year.

**Donor Advised Fund.** Much like a private foundation, this fund allows you to recommend grants to any 501(c)(3) nonprofit, without the administrative burdens of running your own foundation. Gifts to Donor Advised Funds also receive more favorable tax treatment than those to private foundations.

**Nonprofit Endowment Fund.** This type of fund is established to provide permanent endowment support for one or more nonprofit organizations.

## Your Gifts

Gifts to the Ionia County Community Foundation come in all shapes and sizes. Cash, securities, business interests, even real estate can be used to make an outright gift or to establish a named fund. Whatever the asset or size, each and every gift is an important contribution.

**Cash.** Enjoy the ease of giving as much or as little as you choose at anytime that's convenient for you.

**Appreciated Property.** For gifts of stock, bonds, mutual funds, closely held stock and real estate, your charitable deduction will be based upon fair or appraised market value, not your original investment, and long-term capital gains tax may be avoided.

**Life Insurance.** By assigning ownership of a paid-up life insurance policy to the Community Foundation, you can receive an immediate charitable deduction in the amount of the policy's current computed value. If you are still making premium payments, those payments also may qualify for a charitable deduction.

**401K and IRA Accounts.** Simply assigning the Community Foundation as the beneficiary of your retirement account will minimize estate taxes, allow you to leave less-taxed assets for your heirs, and maximize your charitable giving.

*"We make a living by what we get but we make a life by what we give"*  
— Sir Winston Churchill



## Your Legacy

Once you have established your philanthropic goals and identified the assets to give, you can determine whether making your gift today, or in the future through a planned gift, will best meet your charitable and financial objectives. There are several ways the Community Foundation can help you supplement your current income, lower your estate taxes and increase your charitable giving.

**Bequest.** A simple provision that your attorney can include in your will or trust can make a gift that will continue your legacy forever.

**Charitable Gift Annuity.** Make a gift of cash or appreciated property now, get immediate tax benefits, provide income payments for life to yourself or a loved one, and benefit your community forever.

**Charitable Trust.** Place cash or property in a Charitable Remainder Trust that pays annual income to you, or another named beneficiary. At the death of the income beneficiaries, the remainder of the trust transfers to the Community Foundation and is placed into a charitable fund you have selected. A Charitable Lead Trust allows you to do the opposite: the Community Foundation receives income from the trust for a period of time and then the assets transfer to a beneficiary of your choosing.

*"We are pleased to be able to support our Community Foundation which does so much good throughout our county.*

*It's a good feeling to play a part of making our town of Saranac as well as our neighboring communities even better places to live and work."*

— Bob and Rose Ann Hardy

