



# The Giving Guide



Over the last three decades,  
GTCTF has worked with people  
committed to making Pierce  
County a vibrant place to live.

*Union Station, 1979: Tacoma Public Library CYS-T641*

Greater Tacoma  
Community Foundation  
began when a small group  
of community members  
were inspired to create  
an organization to  
connect people who care  
with causes that matter in  
Pierce  
County, Washington.

In 1981, GTCTF became officially  
operational with assets of \$10,000. Since  
then, GTCTF has grown to \$100 million.  
There are now 500+ charitable funds  
distributing grants and scholarships.

Over the last three decades, GTCTF has  
worked with people committed to making  
Pierce County a sought-after place to live.

Donors investing in our community has led  
to strong nonprofits, student scholarships,  
emerging leaders, women's economic  
opportunities, quality youth programing,  
thriving arts organizations, and a healthy  
Puget Sound.

As a nationally accredited community  
foundation, GTCTF works every day to  
build a thriving Pierce County community.

## 1981 Greater Tacoma Community Foundation Founders

Paul C. Bender, George L. Davis, Jr.,  
William R. Gregory, Byron Johnston,  
Arleigh T. Jones, Cleve A. Redig,  
Lawrence M. Ross, John P. Wallerich,  
Ann Wiborg





# We're Stronger Together

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Greater Tacoma Community Foundation provides resources that support Pierce County individuals and organizations in working together to strengthen the community to meet its needs and opportunities now and into the future.

GTCF believes in the power of community to collectively solve problems. With funding, networks, and knowledge to make this possible, along with connections to diverse community

stakeholders, GTCF is uniquely positioned to pull together the best thinking and resources to catalyze positive social change.

Donors to GTCF enjoy exceptional insights into the Pierce County region and discover opportunities to make a significant difference. Members of the Pierce County community receive support for their efforts, talent, and resources through the work of GTCF and its donors.

## MISSION

Strengthening our community by fostering generosity and connecting people who care with causes that matter.

## VISION

Pierce County is a thriving, engaged and caring community.

## VALUES

Integrity | Leadership | Innovation | Collaboration

# Personalized Philanthropy



## The Advantages of Giving Through Greater Tacoma Community Foundation

Whether you have a crystal-clear concept of what you hope to accomplish with your philanthropy or an idea that's only beginning to take shape, Greater Tacoma Community Foundation can help you achieve your philanthropic goals.

### You have many giving options

There are a variety of ways to give to GTCF. The best option for you depends on your financial situation, what you want to achieve, and how you choose to accomplish your objectives. GTCF's professional staff is always happy to sit down with you and your professional advisor to discuss options.

### Your gift will be used wisely

You will benefit from GTCF's track record in careful stewardship and expertise in charitable giving. For three decades, GTCF has collaborated with donors and professional advisors to facilitate even the most complex forms of giving. The Council on Foundations endorsed GTCF with national accreditation. This signifies that GTCF maintains the most rigorous standards in the field.

### Your gift will address current and emerging needs

You will have access to GTCF's community knowledge of nonprofits. Decades of experience in strategic philanthropy means GTCF knows which organizations are effective in addressing local needs. Expert staff are available for personalized advice to guide decisions about your fund and your plans for giving. You will also have opportunities to meet other donors at events that offer dynamic learning and sharing.

### Your gift will give forever

An endowment ensures your generosity and vision will have an impact that extends far beyond your lifetime. Endowing a fund through your will or living trust here at GTCF is one way to create a permanent legacy that will never stop giving. Endowments established decades ago are still sustaining the Pierce County community today.

### You receive prompt, personal service

Most funds can be established in one brief meeting at no cost to you. You can enjoy making donations that further the causes and organizations that matter to you. You will receive the maximum tax benefits while GTCF handles all the administrative details.

### Your gift is secure

GTCF prudently manages its investments for total return. Each year GTCF publishes an independent audit of its financial position and its statement of activities.

# Find Your Passion

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Working with Greater Tacoma Community Foundation is a personalized process. To get started, consider how your fund can reflect your philanthropic wishes. Answering the questions on this page will help create a personalized giving strategy that fulfills your charitable intentions.

## Consider what issues and organizations matter most to you

How do you want to change your community through giving?

## Choose the type of fund you would like to establish

Do you want to be involved in your grantmaking decisions?  
Would you prefer GTCF distribute funds to serve the community's pressing needs?

## Decide how to give

What are your financial goals?  
What type of assets do you want to give?

## Decide whether you would like to endow your fund

Do you want to give during your lifetime? Would you prefer to leave a lasting legacy? Or both?



# Fund Your Passion



## Create a charitable fund

Provide grants to causes and organizations that matter most to you by starting a charitable fund.



## Donate to an existing fund

From the environment to the arts, there are several funds that you can support at Greater Tacoma Community Foundation.



## Donate to the community

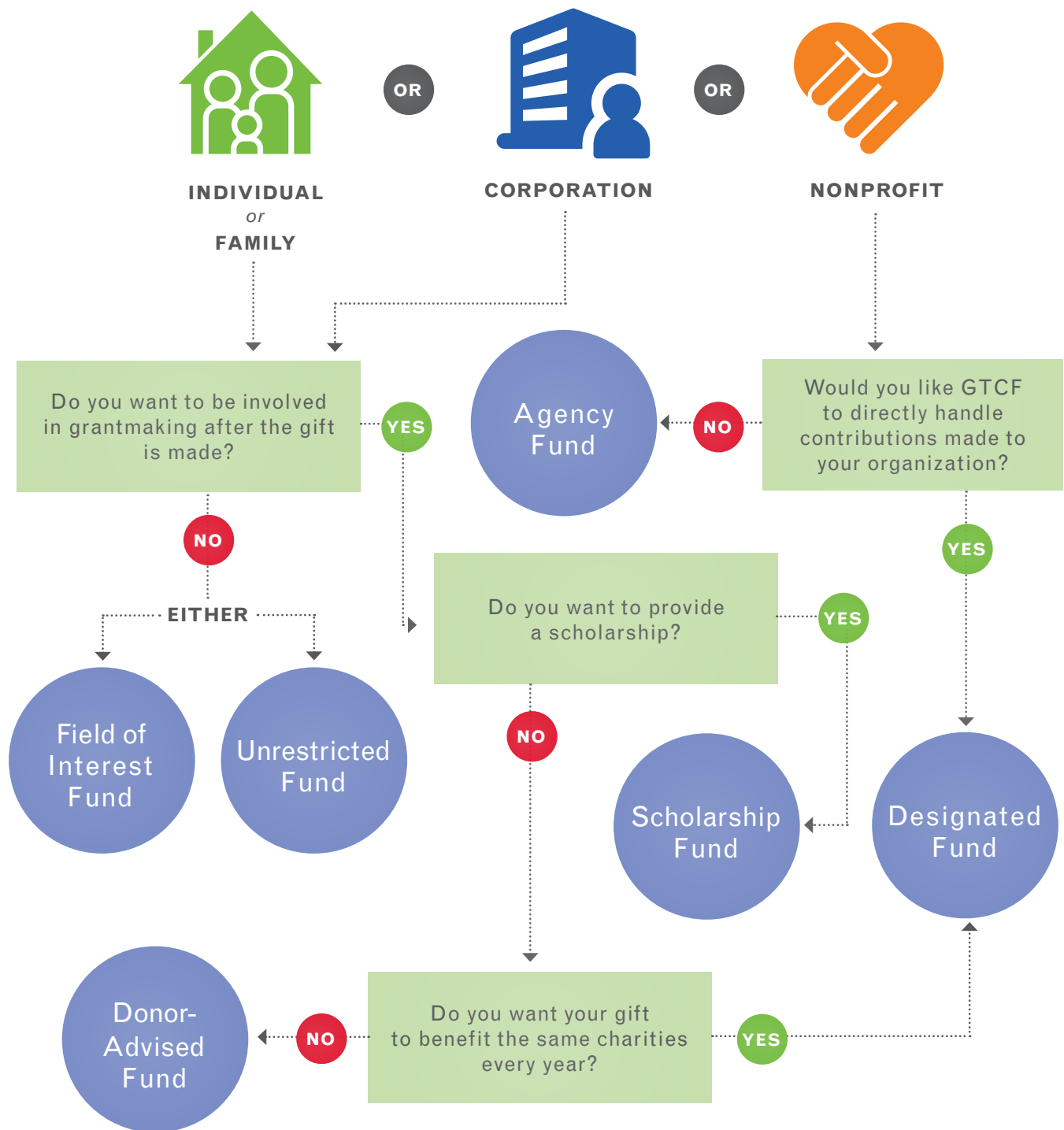
By making a gift directly to GTCF, you help bring together people, data, and resources to address some of Pierce County's most pressing challenges and most promising opportunities.



## Make a planned gift

Make a planned gift in the form of a bequest, charitable annuity, or remainder trust. Planned gifts are recognized with membership in GTCF's Legacy Society.

# Find Your **Fund**





# Choose Your **Fund**

## Field of Interest

A field of interest fund allows you to make an impact in a specific field over time. You identify a specific or broad interest area (such as education, the arts, etc.) and GTCF ensures effective grantmaking within that field as the needs evolve over time.



### Fund for Women & Girls

In 1999, community women came together to discuss ways to empower women and girls in Pierce County.

*"When we held our inaugural event, a breakfast, with very little marketing, and more than 400 women showed up, we realized that our community was hungry, not so much for breakfast, but for the opportunity to come together to consider issues significant to women and girls."*

*– Kathryn Van Wagenen, one of the Founding Mothers to the Fund*



## Unrestricted

Establishing an unrestricted fund allows donors to support the most pressing and often changing needs of Pierce County, both now and in the future. GTCF understands the community and develops effective strategies to best serve Pierce County.

### Severson-Davis Fund

*"My father, George Davis, was a founding member of GTCF and would be amazed at the leadership and vitality that GTCF has provided for this community."*

*During my six years on the Board of GTCF, I had the joy of being directly involved in the grantmaking and saw the positive impact. Gary and I created an endowed fund at GTCF to simply support the highest need in the community."*

*– Kit Severson, Fundholder*





## Designated

A designated fund provides support to your favorite organization(s) in perpetuity, or over a set number of years.



### **Thomas A. Cross Endowment Fund**

Thomas Cross was the Pierce County Parks and Recreation Director from 1958 through 1981 and was instrumental in developing Peck Field, Heidelberg Park, Spanaway Park, Sprinker Recreation Center, and several golf courses and swimming pools. He was passionate about community and creating space that could be used for sports and play.

*“The Thomas A. Cross Endowment Fund allows our family to honor my dad's legacy and because it is endowed, we are able to see the work that he loved so much continue for future generations.”*

*– Cara Cross, Daughter*

## Agency Endowment

GTCF partners with local nonprofits to build their endowments. GTCF leverages its investing capacity, stability, and economies of scale so that nonprofit partners can focus on their mission. GTCF also makes it easier for nonprofit partners to accept complex gifts.

### **Father James Boyle Endowment and James Henriot Endowment Funds for L'Arche Tahoma Hope**

L'Arche partners with GTCF to manage their endowments so they can focus on what they do best: transforming hearts and minds through mutual relationship, trust in God, and celebration of one another's gifts.

*“For 40 years, L'Arche has nurtured relationships between individuals with and without intellectual disabilities in a community setting while providing essential housing, meaningful programs, and employment. Having our endowment with GTCF allows us to achieve our mission and honor our donors' legacies.”*

*– Laura Giddings, L'Arche Executive Director*



## Donor-Advised

A donor-advised fund is a charitable giving account created by an individual, family, or business and used to support charitable causes recommended by the donors and their successors. This option provides great flexibility for giving during your lifetime and allows you to leave the gift of philanthropy to the future.



### Thompson Family Foundation Fund

In 2009, Cindy Thompson decided to sell the family business and establish a private foundation. After two years of managing the private foundation, she began to experience some of the drawbacks.

*"In having a private foundation, I realized that there are compliance issues and requirements that have nothing to do with giving away money and supporting causes I believe in. With a donor-advised fund, I can still recommend where the grants go but I don't have to worry about the regulatory requirements. I get to focus on giving back."*

– Cindy Thompson, Fundholder

## Benefits of a Donor-Advised Fund



### LOW COST

Starting a donor-advised fund with GTCF is free, with low annual administrative fees.



### GREATER TAX BENEFITS

Donations to donor-advised funds are tax deductible and may even eliminate capital gains taxes.



### COMMUNITY KNOWLEDGE

Partnering with GTCF gives you insight into community needs and giving opportunities.



### PRIVACY

Grants can be made anonymously to protect your privacy from other fundraising appeals.



### NO ADMINISTRATION

You're relieved of all administrative work as GTCF handles distributions, record keeping, and tax filings.



### FLEXIBILITY

You can support activities in Pierce County or any approved nonprofit in the nation.

# Donor-Advised Fund, Charity and Private Foundation **Comparison**

COMPARE THE OPTIONS	DONOR-ADVISED FUND AT GTCF	GIVING DIRECTLY TO FAVORITE CHARITY	STARTING A PRIVATE FOUNDATION
<b>Setup Time</b>	As little as 1 day	Immediate	6-9 months
<b>Startup Costs (E.g. Legal And Accounting Fees)</b>	None	None	Typical costs of creating a corporation (legal, accounting, etc.)
<b>Annual Administrative Costs</b>	1.5 percent or less	May be some	Extensive administration, legal and investment costs
<b>Initial Gift Minimum</b>	\$10,000	None	\$5-10 million recommended
<b>Annual Tax Filings And Returns</b>	Not required (part of GTCF annual reporting)	Charity conducts	Must be filed by private foundation staff
<b>Record Keeping / Accounting</b>	Provided by GTCF staff	No	All services arranged by private foundation staff
<b>Administrative Support</b>	Provided by GTCF staff	Charity's staff	None, must hire private foundation staff
<b>Payout Required</b>	None	None	Yes—5 percent annually
<b>Annual Taxes</b>	None	None	Yes—up to 2 percent
<b>Governance And Oversight</b>	GTCF Board of Directors	Charity's board	Private foundation board
<b>Grantmaking Strategy Assistance; Information On Community Issues</b>	Yes, if donor desires	No	None, must hire private foundation staff
<b>Confidentiality</b>	Yes, donor can choose anonymity both in giving and grantmaking	No	No
<b>Donor Control Of Distributions</b>	GTCF carries out donor's wishes via grant recommendations, subject to GTCF Board approval	Donor can request restrictions on gift, but charity has final say	Subject to private foundation's board
<b>Ability To Give To Multiple Nonprofits And Causes</b>	Yes	No	Yes
<b>Investments</b>	Active Board oversight, record of long-term growth by top-tier investment managers	Charity not required to invest gift for growth	Private foundation staff must oversee; management could be costly, depending on assets



## Scholarship

Scholarships may support any level of education and can be directed toward students attending a particular school, studying a particular subject or field, and can be based on need or merit coming from a particular geographic area or community.



### Lea Armstrong Scholarship Fund

Since 2003, the scholarship has invested more than \$250,000 in over 200 scholarships.

*"When I created this scholarship, I wanted to provide an opportunity to single parents that encourages them to stay in school and demonstrate that people in the community were thinking about them and supporting them in their journey."*

*Students who receive an award have priority the next year and they get mentorship support from one of the selection committee members. This not only gives them an added level of support, it also provides them with a higher-level of self-confidence."*

*– Lea Armstrong, Scholarship Founder*



# Scholarship Funds

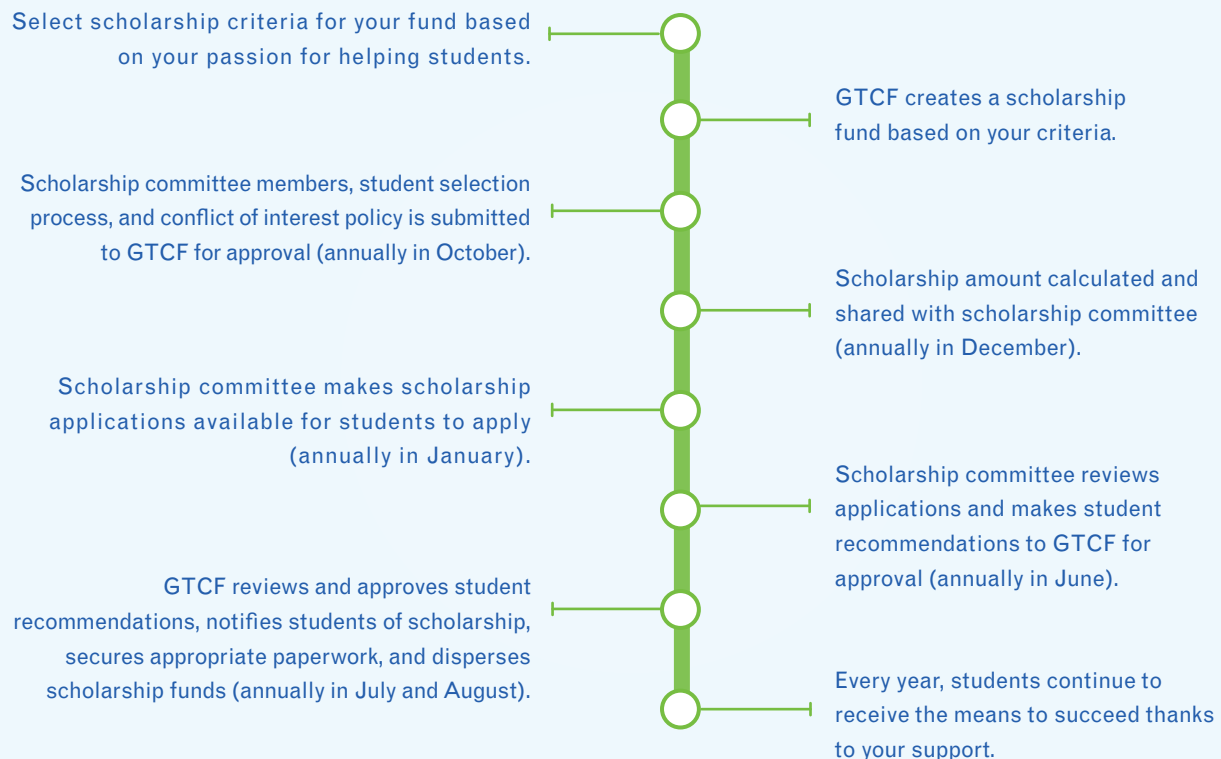
When you establish a Scholarship Fund with Greater Tacoma Community Foundation (GTCF), you give countless students the opportunity to pursue their dreams while achieving your own charitable goals. Whether you want to establish a legacy, honor a loved one, or give back to your alma mater, GTCF will work with you to create a scholarship that is uniquely your own.

## SCHOLARSHIP FUNDS

Because Scholarship Funds benefit individuals, they are governed by special rules and legal requirements. Greater Tacoma Community Foundation (GTCF) works diligently to ensure all funds comply with these regulations and fulfill your charitable goals.

Scholarship Funds at GTCF are structured and administered according to a uniform procedure to ensure scholarships are broad-based, competitive, and awarded on an objective and nondiscriminatory basis.

GTCF Board of Directors approves a scholarship committee for each scholarship fund and selects students based on committee recommendations. Donors may participate on the selection committee as long as they do not comprise a majority vote.





# Planned Giving

## Leaving a Legacy with Planned Giving

From simple bequests to complex estate plans to life income gifts, Greater Tacoma Community Foundation offers opportunities to make your mark by leaving a legacy. Many people choose to leave charitable assets or gifts to GTCF through their estates. GTCF offers significant expertise in planned gifts.

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Over the next 10 years, an estimated **\$14 Billion** will be available to transfer between generations in Pierce County.

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If just 10% was donated to local nonprofits, they could realize almost **\$1.4 Billion** in support.

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If these legacy gifts were endowed, our community would annually receive more than **\$68 Million** each year, forever.

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## Leave10

### Why Leave 10%?

#### **You can make this world a better place**

When Pierce County residents include charitable gifts in their estate plans, our nonprofits are much stronger.

#### **It's a great way to give back and pay it forward**

A charitable bequest is a wonderful way to give back to the community that gave you so much.

#### **It's an affordable way to give**

Including a charitable gift in your estate plan is a simple way to support your favorite causes while not affecting your current financial security.

#### **It reflects your core values**

Establishing a charitable gift makes a statement about your values and inspires your friends and loved ones, further increasing your positive impact.



# Legacy Society

The Legacy Society recognizes individuals who have remembered Greater Tacoma Community Foundation in their will or estate plan. Donors who notify GTCF of their plans get special recognition, and donors who wish to remain anonymous are also honored. Legacy Society members are invited to celebration events as well as workshops and seminars related to philanthropy and estate planning.



## Enid L. & James M. Harris FAIA Architectural Fund

Jim and Enid Harris came to Tacoma as newlyweds, not knowing anyone, and immediately immersed themselves into the community and their church. They became early pioneers of the Tacoma Art League, which became the Tacoma Art Museum. Over the years they got involved with many other nonprofits and community organizations.

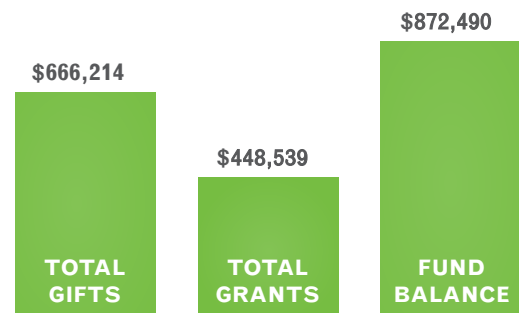
For years they were active in the American Institute of Architects (AIA) and they studied and made

recommendations for the redevelopment of Tacoma. Throughout their lives, they have worked to impart one simple philosophy with their children, grandchildren, and great-grandchildren and that is: *"what can be accomplished is unlimited if you don't care who takes the credit."*

**Jim and Enid Harris** established a fund with the Community Foundation to continue the work of the AIA and their work in the community.

## Endowment Spotlight: Earl W. Veverka Endowment Fund

In 2002, June Veverka provided a charitable legacy for her husband that continues to make a difference today. Through her estate gift, the Earl W. Veverka Fund will continue to support Pierce County residents for generations to come. On average, the fund has provided more than \$31,000 in assistance each year that helps more than 100 seniors stay warm.



# How to Give

TYPE OF GIFT	FORM OF GIFT	SIZE OF GIFT	ADVANTAGES TO DONOR
Outright Gifts	<ul style="list-style-type: none"> <li>+ Cash</li> <li>+ Securities</li> <li>+ Real estate</li> <li>+ Life insurance</li> <li>+ Personal property</li> </ul>	Unlimited	<ul style="list-style-type: none"> <li>+ Deductible for income tax</li> <li>+ Experience the joy of your philanthropy during your lifetime</li> </ul>
IRA Charitable Rollover	<ul style="list-style-type: none"> <li>+ IRA</li> </ul>	\$100,000 max per year	<ul style="list-style-type: none"> <li>+ Avoid income taxes on transfers of up to \$100,000</li> <li>+ Satisfy required minimum distribution for the year</li> <li>+ Reduce your taxable income, even if you do not itemize</li> </ul>
Bequests by Will/ Living Trust/ Beneficiary Designation	<ul style="list-style-type: none"> <li>+ Real Estate</li> <li>+ Cash</li> <li>+ Securities</li> <li>+ Life insurance</li> </ul>	Unlimited	<ul style="list-style-type: none"> <li>+ Establish a lasting legacy</li> <li>+ Use of assets during lifetime</li> <li>+ Receive an estate tax charitable deduction</li> <li>+ Reduce the burden of taxes on your family</li> <li>+ Enables significant future gift</li> <li>+ Simplicity: Designate GTCF as beneficiary in will or living trust, or make a bequest using a beneficiary designation form on your retirement accounts or insurance policies</li> </ul>
Life Income Gifts (Irrevocable) Charitable Gift Annuities	<ul style="list-style-type: none"> <li>+ Cash</li> <li>+ Securities</li> </ul>	\$25,000 minimum	<ul style="list-style-type: none"> <li>+ Simple to establish—no setup costs</li> <li>+ Fixed payments for one or two lives</li> <li>+ Payments guaranteed by GTCF</li> <li>+ Income tax deduction for the charitable gift portion of the annuity</li> <li>+ Reduced, prorated capital gains tax on gift of appreciated property</li> <li>+ Permits deferred payment schedule, if desired</li> <li>+ Cannot add to, but easy to set up additional gift annuities</li> </ul>
Life Income Gifts (Irrevocable) Charitable Remainder Unitrusts	<ul style="list-style-type: none"> <li>+ Cash</li> <li>+ Securities</li> <li>+ Real estate</li> </ul>	\$150,000 recommended minimum	<ul style="list-style-type: none"> <li>+ Payout percentage negotiated by donor at trust formation</li> <li>+ Can be tailored to donor's situation</li> <li>+ Can provide income to one or more noncharitable beneficiaries</li> <li>+ Can be for life or term of years (up to 20)</li> <li>+ Tax deduction in year gift is made</li> <li>+ Permits deferred income, if desired</li> <li>+ Excellent for gifts of unencumbered real estate</li> <li>+ Can make additional contributions to trust</li> <li>+ No capital gains tax on gift of appreciated assets</li> </ul>
Life Income Gifts (Irrevocable) Charitable Remainder Annuity Trusts	<ul style="list-style-type: none"> <li>+ Cash</li> <li>+ Securities</li> <li>+ Real estate</li> </ul>	\$150,000 recommended minimum	<ul style="list-style-type: none"> <li>+ Same as CRUT except: <ul style="list-style-type: none"> <li>• Fixed income established by donor at trust formation</li> <li>• Cannot make additional contributions</li> </ul> </li> </ul>
Charitable Lead Trusts	<ul style="list-style-type: none"> <li>+ Cash</li> <li>+ Securities</li> <li>+ Real estate</li> </ul>	Usually over \$500,000; minimum if GTCF is the trustee	<ul style="list-style-type: none"> <li>+ Allows property to be passed to others with little or no shrinkage due to estate taxes</li> <li>+ Receive a gift or estate tax charitable deduction</li> <li>+ Establishes a vehicle from which you can make annual gifts to charity</li> </ul>

# What to Give

TYPE OF ASSET	CHARITABLE DEDUCTION AND LIMITATION
<b>Cash</b>  <b>Short-Term Capital Gain Property</b>  <b>Ordinary Income Property</b> + Stocks, bonds, capital assets held less than one year	<p>For a cash gift, the deduction is typically deductible up to 60 percent of the donor's adjusted gross income (AGI) in the year the gift is made, if the donor itemizes deductions. Any excess contributions can be carried over the next five years.</p> <p>Example: Mr. Jones has an AGI of \$300,000. He makes a cash gift of \$200,000 to start a fund at the community foundation. The first year, he may deduct up to 50 percent of his \$300,000 AGI (up to \$180,000). The remaining \$20,000 of his charitable gift may be deducted the following year.</p> <p>Or, if Mr. Jones decides to give property instead of cash, the deduction is typically limited to cost basis and is deductible up to 50 percent of the donor's AGI in the year the gift is made, if he itemizes deductions. Any excess contributions can be carried over the next five years.</p> <p>On the other hand, if Mr. Jones gave the same \$200,000 to a private foundation instead, he would be limited to a charitable deduction of only 30 percent of his \$300,000 AGI (a one-time deduction totaling \$90,000).</p>
<b>Long-Term Capital Gain Property</b> + Stocks, bonds, capital assets held more than one year	<p>In general, the big advantage here is that the charitable deduction is based on the current fair market value: Clients not only receive a charitable tax break based on the full amount, but they pay no capital gains tax. The deduction is limited to 30 percent of the donor's AGI (50 percent if taken at cost basis). Any excess contributions can be carried over the next five years.</p>
<b>Tangible Personal Property</b> + Antiques + Artwork + Automobiles + Coin collections + Jewelry	<p>Deductions for gifts of personal property to Greater Tacoma Community Foundation are generally based on the cost basis of the gift and are deductible up to 50 percent of the donor's AGI. Excess contributions can be carried over the next five years. Special rules may apply to gifts of tangible personal property.</p>
<b>Real Estate</b> + Home + Apartment building + Vacation property + Farmland + Commercial property + Income-producing or non income-producing land	<p>Tax treatment for gifts of real estate depends on the type of property and length of property ownership. Please consult your tax advisor.</p>
<b>Closely Held Stock</b>	<p>Charitable gifts of stock in a closely held corporation may be made to GTCF with the same deduction rules as publicly traded securities. (This is not true for gifts to a private foundation.) Because of the special issues of valuation and corporate privacy inherent, consult GTCF staff.</p>
<b>Life Insurance</b>	<p>Making GTCF the owner and beneficiary of a continuing policy results in an income tax deduction based on the lower of cost basis or policy cash value. The donor can make ongoing gifts to the charity deductible while the charity pays the premium. The donor can also make large gifts in the future for a small cost in the present.</p> <p>Gifting paid-up policies is another way to receive a tax deduction based on the lower of cost basis or policy cash value.</p> <p>Making GTCF the beneficiary of a policy (but not the owner) enables the donor to make large future gifts for a small cost. The donor can change the beneficiary later and may borrow on the policy.</p>
<b>Retirement Assets</b>	<p>IRA Charitable Rollover: Avoid income taxes on transfers up to \$100,000 from your IRA directly to GTCF. You can reduce your taxable income, even if you do not itemize deductions. IRA Charitable Rollover gifts do not qualify for a charitable deduction.</p> <p>Gift of IRA through beneficiary designation: Assets will not be taxed at your death. Your estate will benefit from an estate tax charitable deduction for the gift.</p>



# Professional Advisors Partner with Greater Tacoma Community Foundation

Greater Tacoma Community Foundation has more than 35 years of experience in philanthropic advising and a deep knowledge of community needs. GTCF can provide you and your clients with the support needed to create powerful, rewarding philanthropy.

GTCF is your quiet partner. We respect your role as your clients' trusted advisor. We may be part of the conversation, but you will always remain in control of your client relationships.

GTCF offers your clients the ability to create a charitable plan that honors their interests in perpetuity. GTCF can help define the vision for that legacy and choose the giving option that best aligns with that vision.

GTCF can enhance your practice. Whether you are ready to refer a client immediately, or would like to learn more about the services offered, a member of the Philanthropic Services team is ready to assist you. Contact the team at 253.383.5622.



# Professional Advisor Resources

Greater Tacoma Community Foundation makes sure that you and your clients have the latest charitable giving tools wherever and whenever you need them. Learn more at **GTCF.org/Giving**.

## Personal Service

Websites are great tools, but the main advantage of working with a local partner is accessibility. A member of GTCF's philanthropic services team is happy to meet with you in person to provide the tools you need in your client meetings, from gift illustrations to prepared fund agreements.



You can find detailed resources and planned giving tools at **GTCF.org/Advisors**, including:

- + A planned giving and charitable deduction calculator for gift annuities and charitable trust scenarios
- + Gift Law: An in-depth manual on taxation and giving strategies
- + Regular Private Letter Rulings on charitable tax law
- + Updated news on charitable topics
- + Professional Advisor E-newsletter: You can receive up-to-date information on charitable options and tax laws
- + Notice of special events and learning opportunities designed for professional advisors



*"As a donor myself, a member of the community and a professional advisor, I appreciate all the information Greater Tacoma Community Foundation provides to donors and all the services it provides to our community and local nonprofits.*

*More particularly as a professional advisor, the Community Foundation makes me more effective and allows me to offer clients more options for their charitable planning because the staff is creative in designing and implementing gifts. In most cases, if clients can dream a charitable gift, the Community Foundation can help them implement it in a practical manner.*

*Knowing that I have the Community Foundation as a partner in charitable planning allows me to assist more clients who come to me with general charitable intent, but who are not sure how they want to structure or implement their gifts."*

*– Amy Lewis, Attorney, Eisenhower Carlson PLLC*



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