



Winter 2008

# CONNECTION

*Generosity, Leadership & Service*

## LCCF and Cole support food pantries



As the economy struggles and grant dollars become tighter, community foundations remain especially vital to community life in a variety of ways. They are designed to be in touch with the pulse of a community, to understand the urgent needs and to know which organizations are positioned and ready to meet those needs.

When Fort Wayne's Cole Foundation contacted LaGrange County Community Foundation (LCCF) wanting to grant \$5000 to meet basic needs for residents hit hard by the economic downturn, Executive Director Laura Lemings was prepared with a quick response.

Lemings directed Cole to the LaGrange County Clothes and Food Basket, the totally volunteer organization which

has been providing emergency assistance to county residents for the past 25 years.

In addition to the Cole grant, the community foundation awarded grants to the Clothes and Food Basket, to the Lima Scott Emergency Food Pantry and to the Council on Aging Senior Mart to assist in providing emergency aid for LaGrange County residents impacted by the economic crisis.

## Thoughts on the "giving" experience...

The most recent unemployment rate released for LaGrange County was 10 percent. Hardly a week passes without notice of another plant closing. Sobering thoughts at holiday time when we like to focus on gift giving.

A young friend of ours was asked by one of the people who love her what she wanted for Christmas. She is a member of a family where lots of effort goes into attempting to teach caring for others. Every November they fill shoeboxes with small toys, toiletries and art supplies for children who are less fortunate. This year (she's 11) she asked her parents for the opportunity to fill extra shoeboxes in lieu of their gift to her, and she told her questioner she would like another donation made to a nonprofit organization in her name. We are sorry to report the prospective gift giver did not like the idea, even though we are sure she has heard many times and would likely say she believes that it is more satisfying to give than to receive.

Before you judge the lady too harshly, think of the pleasure you receive in giving gifts to children you love. And remember, she was thinking of her own joy in giving gifts to this child.

We know our young friend well. She is probably like most preteens you know—generally a great joy, but once in a while somewhat self-centered.

The choices her parents have made have allowed her to experience at a very young age that there is a joy in giving that she has found is more fulfilling than any of the exciting gifts and gadgets she has received—although

(Continued on page 2)



# 2009 scholarship season underway at LCCF

Education is a major focus of LCCF as we believe it is one of the roots for obtaining the vision we have for the future of LaGrange County. In times of economic struggle it becomes even more essential to assure that young people are obtaining the education necessary to be able to make a productive contribution to the society in which we live.

We are excited to once again have a part in encouraging educational advancement.

The 2009 LCCF Scholarship season is kicking off in December with a number of scholarship workshops scheduled at area high schools. Thirty-two individual scholarships, several with more than one award, will be offered to graduating seniors and non-traditional students of LaGrange County.

Criteria and applications for all scholarships administered by LCCF will be available on the website at [www.lccf.net](http://www.lccf.net). Students are encouraged to read the title page carefully to determine if they meet the requirements of the scholarship they are considering applying for.

Deadlines for 2009 are:

Lilly Endowment Community Scholarship Friday, Feb. 6, 2008 at 4 p.m.

All other LCCF scholarships Friday, Feb. 27, 2008 at 4 p.m.

## Endowed scholarship donors have options for 2009

Endowed scholarship funds must reach an invested amount in order to support the scholarship payout the donor has selected. Some donors opt not to make awards until the fund is producing enough interest to provide the amount they wish to give.

Community foundations, like all organizations which rely on earned interest, are heavily impacted during times when investments are not earning well in the market.

Donors to some LCCF endowed scholarship funds will have a decision to make in 2009.

If the available to spend portion of a fund is below what is needed to make the scholarship award, some donors may decide not to award the scholarship for the year.

Another option donors are choosing is to make a donation to the fund to provide the deficit, while others may choose to split a donation between the spendable portion and the endowed portion thus awarding the usual amount while still growing the fund.

A fund donor may also opt to lower the award for one year.

## Why has Lilly selection process changed?

The selection process for the two 2009 LaGrange County Lilly Endowment Community Scholarships (LECS) has changed dramatically from previous years. The change was motivated in part by LCCF's recognition that making additional educational opportunities available for a greater number of students will help achieve the vision of providing individual satisfaction, economic self-sufficiency and increased depth of community resources.

In past years volunteers spent many hours reading and scoring applications to select finalists who were then asked to participate in an interview. Volunteers then spent a half day interviewing finalists, making a total of nearly 200 volunteer and staff hours engaged in the process.

As our state and county face a worsening economy, it becomes constantly more essential to use volunteer and staff hours in the way that will provide the most benefit for the most people.

The 21st Century Scholarship Program, initiated in Indiana in

1995, awards essentially the same benefits to recipients as the LECS. If the student attends a public institution he or she can receive four years of tuition and required fees. And it is available to all students who qualify for free or reduced lunches and who sign a pledge while in junior high and fulfill the pledge during their remaining years of school.

The decision to award the two LaGrange County LECSs to the graduating residents with the top SAT scores of all who apply in no way means that LCCF is placing less value on this amazing opportunity for the two recipients.

But it does free volunteers and staff for other tasks, such as visiting "back to school" nights at schools and assisting in distributing information to students and parents about the 21st Century Scholarships which could potentially provide a college education for as many as 200 students per year from LaGrange County.

Is this a perfect solution for deciding the Lilly Endowment Community Scholarship recipients for LaGrange County? Probably not, but the board of directors and staff believe the decision will provide the most benefit to the largest number of students.



**A series of informative, high energy SAT/ACT workshops were provided by LCCF at the three public high schools to provide students with assistance in preparing for the tests. 65 students attended the sessions.**

## "giving" experience (Continued from page 1)

she really does like her i-Pod®.

It reminds us of a comment once made by LaGrange County Community Foundation (LCCF) founding board member and senior advisor, Gene Mory, "Unless people put themselves in a position of giving to others, they won't discover the joy of philanthropy."

These difficult economic times provide us with many opportunities to join our young friend in putting ourselves into a potentially rewarding position. Call our office at 463-4363 for ideas for giving to benefit friends and neighbors in our county.

# Making a difference in LaGrange County

## Counseling available at Me & My House in LaGrange



Roxanne Watts, Marriage and Family Therapist, and director of Me and My House Counseling Center at First Church of God, LaGrange, along with a second therapist, attended a Trans-Parenting seminar through a grant from LCCF. The training was to help the counselors be better prepared to assist parents with keys to parenting effectively through a divorce.

## Girl Scouts establish endowment



LaGrange County Girl Scouts recently established an endowment at LCCF. Leaders plan to provide scholarship assistant to any girl who stays with scouting throughout her high school years. Each year's distribution will be divided equally between all qualified applicants.

## Tom Fitch is Volunteer of Year



Shipshewana Marshal Tom Fitch was named Volunteer of the Year by the Council for a Drug Free LaGrange County (CDFLC). He has been a leader of methamphetamine workshops sponsored in the county.

# Clothes & Food Basket needs children's coats & dolls



Dolls ready for Christmas giving

Richard Yoder, LaGrange County Clothes & Food Basket volunteer and board member said the needs have been great this year for the organization. "All of the layoffs have had an affect," Yoder said. Special needs at the emergency pantry this holiday season include coats for children from infants through 5th or 6th grades, mittens, hats, coats and boots. He said that two years ago United Fund provided 60 coats, and last year a church provided 50 coats so now clients are hoping coats will again be provided. A volunteer in the children's area pointed out that the stock of dolls is low. "Those on the shelf are all we have," he said. "We have a soft spot for kids here," Yoder said. "We hope people will do what God tells us to do and look after those who are less fortunate."



Volunteers expect the need for winter coats for children to be even greater than the supply on hand in the racks on the second story of the old theater.



Stockings filled by local churches



**109 E. Central Ave., Ste.3, LaGrange, IN 46761**  
**Ph. 260-463-4363, Fx. 260-463-4856, www.lccf.net**

The LaGrange County Community Foundation, Inc. is a non-profit organization founded in 1991 to serve residents of LaGrange County. The foundation assists donors from all walks of life who want to create interest earning funds to improve the community they care about. In 2007 the foundation managed assets of nearly \$12 million and awarded over \$300,000 dollars in grants and scholarships to local non-profit organizations and individuals.

### Volunteer Board of Directors

Steve Gage, President	Jan Olinger, Vice President
Paul Johnston, Secretary	Jeff Wible, Treasurer
Gene Mory, Senior Advisor	Charles Ashcraft
Mahlon Bontrager	Dr. John Egli
Colleen Hostetler	Ryan Riegsecker
Steve Scott-Welty	Dr. Rhonda Sharp

### Staff

Laura Lemings, Executive Director	Loren Heinlen, Program Officer
Keith Stanton, Development Officer	Jennifer Tuttle, Financial Officer
Jan Pilgrim, Executive Assistant	
Rebecca Ramer, Communications Coordinator	

## IRA Rollover update

By Keith Stanton, Development Officer

Donors who are 70 1/2 years of age or older should be aware that part of The Emergency Economic Stabilization Act of 2008, commonly known as the "bailout package," is an extension of what has been known as the IRA Rollover.

The law provides that, in 2008 and 2009, the owner of a traditional or Roth IRA may instruct the trustee to distribute directly to a public nonprofit up to \$100,000 without the distribution being included in taxable income, and that the distribution will count toward the IRA owner's mandatory withdrawal amount.

To qualify for the IRA rollover, the donor must direct the IRA manager to transfer the funds directly to the nonprofit. A withdrawal which is followed by a contribution will still have to be reported as income. The donor must be at least 70.5 years of age and the recipient must be a 501(c)3 to which deductible contributions can be made. Donor advised funds and supporting organizations are not eligible.

This law does not include the terms of proposed legislation such as the Public Good IRA Rollover Act. Therefore, the gift must be outright; rollovers to a planned gift, such as a gift annuity or a charitable remainder trust, do not qualify. Similarly, outright distributions to a charity from employee-sponsored retirement plans, such as simple IRAs, 401(k)s and 403(b)s do not qualify. Also note that IRA rollovers may be includable in a donor's income for state and local tax purposes and may not earn an offsetting charitable deduction, depending on state and local law.

LaGrange County Community Foundation is a 501(c)3 which serves

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many other nonprofit organizations in LaGrange County. We are ready to assist you in discussing with your clients the many avenues of charitable giving. Please call our office at 260-463-4363.

### Donors (Oct. 1—Nov. 20, 2008)

Anonymous	Mr. & Mrs. J.H. Yunker
Pretzels, Inc.	Ind. Colleges of Indiana
Cates and Associates	Town of Shipshewana

### Remembering (Oct. 1—Nov. 20, 2008)

<b>Stan Anderson</b> Ms. Tracy Anderson	<b>Ned Stump</b> Mrs. Nancy Stump
<b>Frank Jagoda</b> Mr. & Mrs. Burvel Lemings	<b>Maurice Swihart</b> Mr. & Mrs. Burvel Lemings
<b>Judy Gage Keenan</b> Abbott Laboratories (match)	<b>Matthew Terry</b> Mr. & Mrs. Don Cornett

*Merry Christmas & Happy New Year  
from the LCCF Board & Staff*

## LCCF Calendar

December 23-25, 2008	Office Closed, Christmas
January 1-2, 2009	Office Closed, New Year's
February 6, 2009	Lilly Endowment Community Scholarship Application Deadline
February 27, 2009	LCCF Scholarship Application Deadline