

For **good.** For **ever.**® Right **here.**



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your  
**Gift**



**difference**

For **good.**

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Right **here.**



# Something given

A **Gift...** "Something given...  
to give pleasure or show gratitude."

end-of-life goals

Peace of Mind

Everlasting

your gifts make  
the difference

Give  
Back

Over the years, many gifts have come to the Elkhart County Community Foundation. Gifts that bring pleasure, relief, peace of mind and hope... to men, women and children throughout Elkhart County. Gifts made by people to causes they care about, showing their gratitude for life successes made here. People, like you, giving back to the community through the ECCF with gifts that improve our county's quality of life by making real, positive change happen.

As a public, tax-exempt philanthropic organization, the ECCF utilizes your gifts to develop endowment funds, distributing the funds' income to not-for-profit organizations to help address current and emerging community needs.

Because the ECCF is a public charity, all donations qualify for the maximum available deduction for charitable contributions. Our white boxes represent gifts of all shapes and sizes: cash; stocks, bonds and/or mutual funds; real estate; life insurance policies; and 401K and IRA accounts.

A gift you may be considering will depend on your individual financial circumstances, what you want to achieve and how you choose to accomplish your objectives. The stories in this brochure represent different types of gifts made to the ECCF and illustrate how each gift helps our donors achieve their philanthropic goals.

"Gifting through ECCCF keeps monies here, locally in the county.  
**That's important to us."**

State Representative John Ulmer  
and his wife Carole

Their gift: Cash



Indiana State Representative John Ulmer and his wife Carole are among the newer donors to the Elkhart County Community Foundation. Both John, a partner in the Goshen-based law firm of Yoder, Ainlay, Ulmer & Buckingham, and Carole had long heard of the ECCCF's good work from his partner George Buckingham, a former chairman of the ECCCF board of directors.

"A number of people in our circle of friends also spoke highly of the impact the Foundation has made in our communities," Carole says. "Gifting through the ECCCF keeps monies here, locally, in the county. That's important to us."

It was with these thoughts in mind that Carole suggested making a charitable gift through the ECCCF. Their gift was in the form of cash, the simplest and most popular type of donation. After talking with the ECCCF development staff, they established a donor advised fund that allows them to be more involved with their gifting.

As a State Representative, John understands the county's needs, as well as regional issues that affect men and women throughout the county. He and Carole know that their gift will never be spent but will generate income for grants from interest earned on pooled gifts. These grants benefit the many deserving not-for-profit organizations throughout the county, addressing current and emerging needs.

With an appreciation of the ECCCF's leadership, experience and solid fiscal stewardship, John and Carole feel comfortable entrusting the Elkhart County Community Foundation with their gift.

They know their gift will make an impact.  
They know they will be making a difference.

## Advantages of a cash gift

- Ease of giving
- Combine multiple gifts to establish a fund
- Receive a federal deduction
- Reduce size of your estate



“It makes sense  
to **Give Back** to those  
who helped us.”

Like others who give through the Elkhart County Community Foundation, John and Lois Fidler believe the ECCF is the perfect philanthropic channel for their gifting “because it touches so many different organizations,” John says. Through their donor advised Fidler Family Charitable Fund, the Fidlers’ multi-generational gift benefits the Boys & Girls Club of Greater Goshen, CAPS and the Goshen Hospital and Healthcare Foundation on an annual basis, plus other deserving organizations as determined by John and Lois, their three children and grandchildren.

John and Lois Fidler with their children,  
Karen Downing, Kelley Fidler and Steve Fidler

Their gift: A combination of stocks,  
bonds and mutual funds

After the Fidler ready mix concrete business was sold, John saw the opportunity to return more to the community. “As our company had become more successful, I realized our success was all ‘local’ – thanks to our employees and our customers. It makes sense to give back to those who helped us.”

He and Lois established their ECCF-based fund through a gift of appreciated property in the form of stocks, bonds and mutual funds. The Fidlers’ charitable giving through the ECCF is helping them achieve their philanthropic goals and will continue to generate income that will be reinvested in the Elkhart County community. “It will go on long after we’re gone,” John says. “And that’s nice...”



## Advantages of a gift of stocks, bonds and/or mutual funds:

- Charitable deduction for full fair market value, not original investment
- No capital gains tax, compared to liquidation
- Substantial tax savings; more than a cash gift if based on low cost basis
- Reduces size of your estate

## Note: Closely held business stock may also be gifted.

- Charitable deduction for appraised market value, not cost basis
- No capital gain tax
- Reduce size of your estate
- May redeem or buy back the stock

“If I tied my gift to ECCCF, I knew  
Ivy Tech’s presence here should be  
**Everlasting.**”

Retired businessman  
Merv Lung and his wife Dorothy  
Their gift: Real estate



According to many in the Elkhart area, Merv Lung is the epitome of Elkhart’s entrepreneurial spirit. In 1959, Merv’s former remodeling and salvage business grew into Patrick Industries, one of the city’s most successful companies. That success has enabled Merv and his wife Dorothy to “give back,” enabling thousands of others to share in their success.

Because no campus for higher education was present in Elkhart in the 1980s, Merv purchased a building, remodeled it and donated it to the Elkhart County Community Foundation for the establishment of Ivy Tech State College’s presence in the region. “If I tied my gift to the ECCF, I knew Ivy Tech’s presence here should be everlasting,” Merv says.

According to their agreement, the state of Indiana leases the facility from the ECCF. The amount of sizable monthly rent is contributed back to the Ivy Tech Foundation that established the Lung Scholarship program. These scholarships significantly reduce tuition for county residents wanting to further their education at Ivy Tech in Elkhart.

“Dorothy and I are proud of what we’ve been able to do. But without the ECCF, this wouldn’t have been as successful. We’ve worked as a team.”

Like many others, Merv and Dorothy believe that if you have become successful in Elkhart County, you have an obligation to give back to the community. As Merv says, “If we don’t, who’s going to take care of the next generation... and the next?”

## Advantages of a gift of real estate

- Charitable deduction based on appraised fair market value, not original investment
- No capital gains tax
- Substantial tax savings
- Reduce size of your estate



“Financing the health of your organization through ECCF is a safeguard that gives me great Peace of Mind.”

Gifts to the special people in your life are in all shapes and sizes. As are gifts to the Elkhart County Community Foundation. Among the many forms of charitable giving is that of life insurance. In addition to contributing a financial gift during your lifetime, gifting a life insurance policy is an affordable way to make an important contribution to the ECCF after your death.

Jane Burns, director of the Midwest Museum of American Art, co-founded this impressive asset in downtown Elkhart in 1978. To help ensure its successful continuance, Jane has named the ECCF as the sole beneficiary of her life insurance policy, transferring its ownership to us.

“The ECCF has in place a good financial team,” Jane says. “Its leadership comes from all areas of professional life. Financing the health of your organization through the ECCF is a safeguard that gives me great peace of mind.”

In her opinion, gifting life insurance is as original and forward-thinking as creating the art museum on the corner of Main and Marion Streets in the former St. Joseph Valley Bank building was almost three decades ago. “I’m not a native of Elkhart, but I’ve been here 40 years and always will be. Three of my four children and three grandchildren live in Elkhart County. I want to leave Elkhart a better place in which to live.”



Jane Burns, director of the Midwest Museum of American Art

Her gift:  
A life insurance policy



### Advantages of a gift of life insurance:

- Charitable deduction on computed current value of paid-up policy
- Annual premiums tax deductible
- Annual premiums paid to ECCF; ECCF pays insurance company
- Reduce size of your estate

“ECCF is such a  
**Versatile Organization,**  
allowing you to give in so  
many different ways to  
benefit the community.”

In 2006 and again this year, Indiana residents have the opportunity to gift from their IRAs – while they are living – without having to pay state income taxes on that gift, thanks to the federal Pension Reform Act of 2006.

If you are over 70½ on the date of a gift (distribution) to charity, you may exclude from your gross income up to \$100,000 from a traditional or Roth IRA. Distributions can be applied to satisfy a plan owner’s minimum required distribution for the year, but they must be delivered or postmarked to the Elkhart County Community Foundation (or other charity) no later than December 31, 2007.

Retired Elkhart attorney Dick Treckelo and his wife Anne took advantage of this unique opportunity last year and again this year. Their traditional IRA withdrawals will benefit one of their passions: Elkhart’s Wellfield Botanic Gardens, currently under construction.

“The ECCF’s help on making this possible was wonderful,” Dick and Anne agree. “The ECCF is a real asset to this area; we marvel at what all it has accomplished. It’s such a versatile organization, allowing you to give in so many different ways to benefit the community that you couldn’t accomplish otherwise.”



Retired attorney  
Dick Treckelo and  
his wife Anne

Their gift:  
A traditional  
IRA account



### Advantages of gifting from an IRA or 401K account:

- Maximize value of asset
- Minimize estate tax
- Reduce gross income
- Receive a federal deduction
- Avoid Indiana state tax (on what would have been taxable income)

*"Gifting through the ECCF is a perfect way to accomplish your*  
**end-of-life goals**

*because you're absolutely ensured of the integrity of the process."*

A cash gift is the simplest way to establish a fund in your name through the Elkhart County Community Foundation. Or, in the instance of the Elkhart-based Heritage Financial Group, to establish a fund in the name of your company.

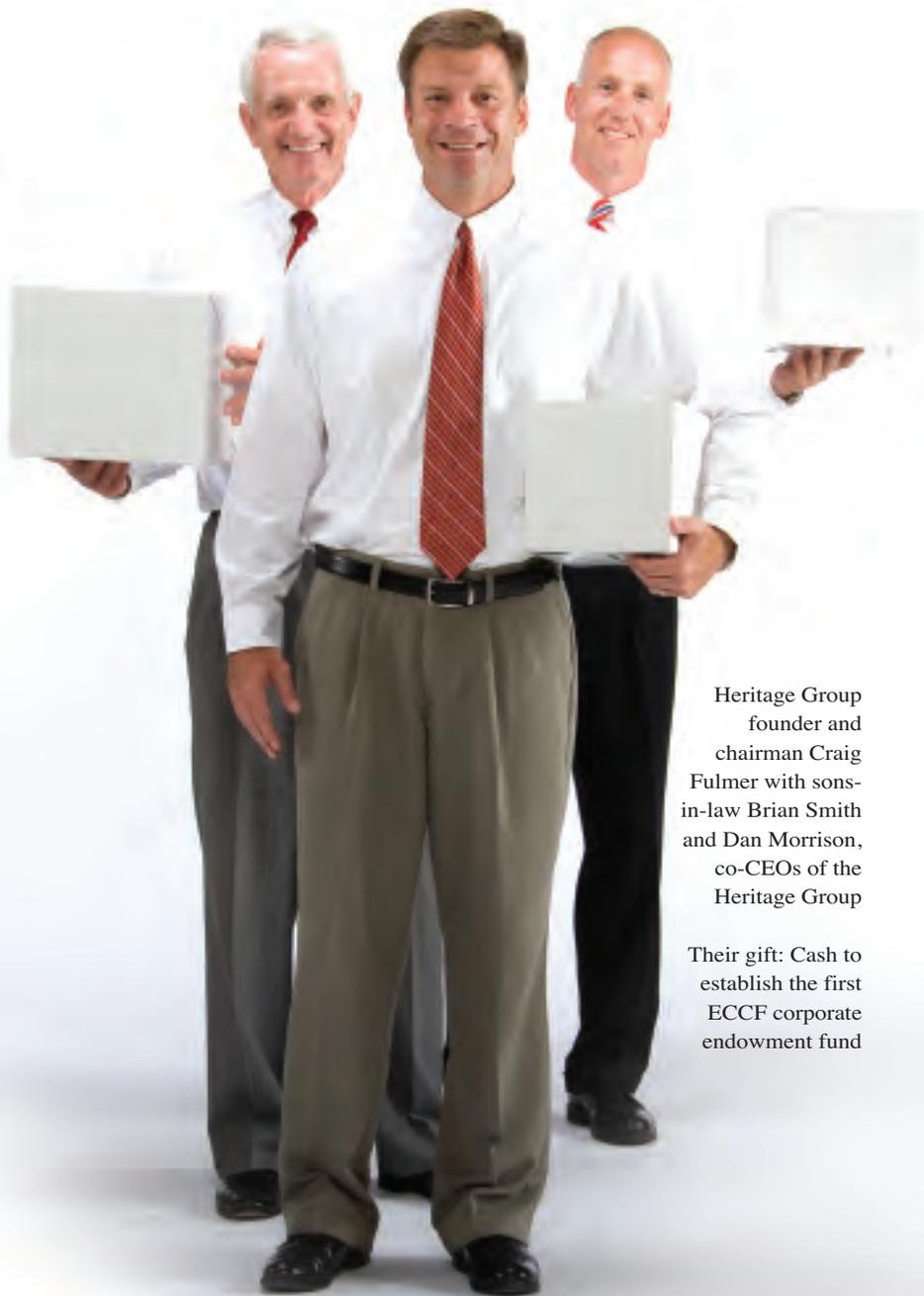
Led by founder and chairman L. Craig Fulmer, along with sons-in-law Brian Smith and Dan Morrison, co-CEOs, Heritage is the first business to set up a corporate endowment fund through the ECCF.

"It's the right thing to do to help our community," says Craig, former chair of the ECCF board of directors. "Our plan is to give a set cash amount each year in our Heritage Family Fund. Once the fund reaches its goal, it will generate income for community grants. Giving 'X' amount of dollars each year for 'X' years at a 10% interest rate brings in an impressive sum. After a while you're earning more in interest than you're putting in."

Gifting through the ECCF is a perfect way to accomplish your end-of-life goals, Craig says, "because you're absolutely ensured of the integrity of the process and that your wishes will be fulfilled. It's exciting to realize that in under two decades, the ECCF's endowment has grown to almost \$50 million."

He sees it growing to \$100 million in the next decade.

"The momentum has started; it's like a snowball effect. If everyone gives a little and if other companies do so as well, what we're all doing for the community will be invaluable. Our gifts will help the community in perpetuity!"



Heritage Group founder and chairman Craig Fulmer with sons-in-law Brian Smith and Dan Morrison, co-CEOs of the Heritage Group

Their gift: Cash to establish the first ECCF corporate endowment fund



### Advantages of a gift of cash:

- Ease of giving
- Combine multiple gifts to establish a fund
- Receive a federal deduction
- Reduce size of your estate

# Positive change

Through gifts from people like you, here are some of the not-for-profit organizations we have helped ...  
to make positive change happen.

## Faith Mission of Elkhart, Inc.

The safe harbor for more than 650 people each year in Elkhart County, the Faith Mission serves and shelters the homeless, hungry and hurting. Because a lost job, illness, accident or divorce may be all it takes to push these people into the streets, the Mission works to get them back on their feet, rebuilding them through faith, education and community.



Pictured at Jayco's corporate offices (back row) Rev. Tobe Swihart, executive director, and Mike Perez, development director, both of the Faith Mission, with Kim Bontrager Huffman; (front row) Julie Bontrager Diener; Bertha Bontrager Rhodes, Wilbur Bontrager and Cindy Bontrager Hawkins

Working hand-in-hand with community organizations like Oaklawn, Family Services, Life Treatment Centers, the Faith Mission provides residents with educational programs to face addiction problems and mental and physical health issues to get them back on the path to employment, self-sufficiency and a brighter future.

After a half century on Main Street, the Mission began moving to the former RV/MH Hall of Fame location on Benham Avenue in 2007. Through the ECCF, Jayco, Inc., a leading manufacturer of recreational vehicles, made the first significant contribution to the building campaign for the new men's housing and program facility. Jayco's corporate gift was a Jayco family decision, involving Chairman/CEO Wilbur Bontrager, his mother, daughter, and sisters – all members of Jayco's contributions committee.

At the Mission, much remains to be done, including raising funds for a new women and children's facility. But its staff and board of directors have faith and hearts of hope that the community will respond to their need, providing a gateway to a better life for the homeless in our county.

Faith Mission distributes 1,000+ articles of clothing each month, serves 125,000+ meals annually to residents and walk-ins, and redistributes 25,000+ meals each year in partnership with food pantries and other organizations.



## Family Services of Elkhart County, Inc.

Among the many forms of assistance Family Services provides for families in need is its unique Teen Court program. Established in 1989, Teen Court

offers first-time youth offenders a second chance, allowing them to move forward with their lives in a more positive way.

Foregoing the traditional justice system, young offenders are referred to Teen Court by a county juvenile prosecutor, usually for first-time offenses like criminal misdemeanors or mischief, disorderly conduct, underage alcohol abuse, etc. They allow a jury of their peers to determine their sentence, thus avoiding a criminal record that could follow them their entire lives. Teen Court teaches offenders who their victims are and the impact their crime had



Coordinator of Family Services' Youth Division Ernesto Starling and Teen Court volunteer juror Carson Sappington

on others. Typical sentences include repair or restitution to the community, a written essay and/or a tour of the county jail. When their sentence is fulfilled (within 90 days), their record is expunged.

Thanks to grants from the ECCF and others, Teen Court has experienced significant growth

during the past five years. As Family Services executive director Cyneatha Millsaps says, "Teen Court helps the local justice system by reducing court costs while giving teen jurors an opportunity to volunteer 'their gifts.'"



## Bashor Children's Home

In keeping with United Methodist tradition, Bashor's mission is to provide "help for today and hope for tomorrow" for troubled youths and families. Offering emergency shelter, residential treatment, substance abuse treatment, foster care, financial literacy training and parenting classes for residents and families, Bashor's fastest growth has come in alternative schooling. In addition to generous endowment funds through the ECCF, a recent ECCF grant provided technical infrastructure for computers and fiber optics for Bashor's new Community Resource Center. "Bashor has been blessed by the ECCF's support and great vision," says Vince Turner, vice president of development and PR. "Now we can provide the best to

children who have never known the best. They can see what they can do and aspire to be all they dream they can be. ECCF gifts help us bring them hope and self-confidence."



## Merry Lea Environmental Learning Center of Goshen College

Located on Wolf Lake in northeast Indiana, Merry Lea is a center for ecological studies and restoration, dedicated to developing the best practices in green and sustainable building design. With a vision for environmental education and Christian stewardship of natural and human resources, Merry Lea was a gift to Goshen College from Lee and Mary Jane Rieth. Their gift, made in cooperation with the Nature Conservancy, was made possible by an endowment through the Elkhart County Community Foundation. Its advanced green philosophy, utilizing windmill-derived energy, recycling of water and other natural materials, ecological engines and minimal fossil fuels or manufactured chemicals, demonstrates a thoughtful commitment to our environment.



## Council on Aging of Elkhart County

The Council on Aging of Elkhart County provides the necessary services to maintain older adults in their homes, supporting their independence and preserving their dignity and respect. Staff and volunteers offer in-home services, transportation and personal support. Generous gifts from community donors made through the ECCF established an endowment fund that provides ongoing financial assistance to this senior citizen-focused social services agency. One program benefiting from the ECCF's funding is the Council's Food Pantry where volunteers sort, pack and then distribute non-perishable groceries to home-bound, low-income older adults who are unable to access other food programs.



## Heart City Health Center

Heart City Health Center's mission is to provide respectful, professional primary care, outpatient surgical services and dental care for the almost 7,000 Elkhart County residents who are uninsured or on public aid. Patient assistance is determined on a sliding-scale fee discount based on family income.

Recent ECCF funding helped streamline the Center's computer system, enabling patient data to be easily downloaded for Medicaid applications.

Additional funding from the ECCF helped the Center submit a grant request that yielded \$650,000 in federal funds per year over three years to support general operations. This financial shot in the arm enables the Center to bring in two new physicians and a nurse practitioner and to increase their patient base by 3,500. "There is no greater partnership for us than with the ECCF," says the Center's dynamic CEO Vernita Todd. "The ECCF's support helps enable us to serve our county's medically under-served population as their primary care medical home."



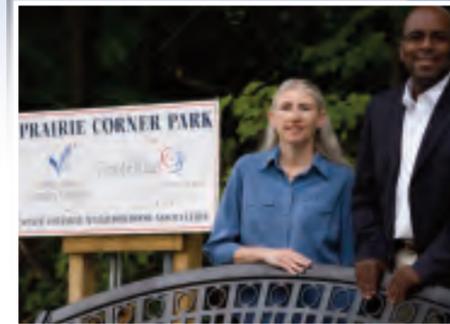
## Hispanic Latino Health Coalition of Elkhart County

The ultimate goal of programs offered by the Hispanic Latino Health Coalition is to reduce health disparities experienced by the Hispanic Latino population in the Elkhart County region by improving health literacy, increasing access to needed healthcare and identifying health problems before they necessitate trips to hospital emergency rooms. Led by executive director Liliana Quintero, HLHC moved from being a struggling organization to the number one minority health coalition in Indiana as well as a cost-effective community resource. The ECCF's funding helps provide financing for informative community health fairs, screenings and follow-up training.



## Elkhart Housing Partnership

The ECCF believes our County's quality of life depends on jobs, education, community leadership, community spirit, and strong core cities and downtowns. One of the Elkhart Housing Partnership's initiatives is to help restore neighborhood properties, according to its executive director David Young (at right in photo). Through EHP's guidance, a weed-covered lot at the corner of Prairie and State Streets in downtown Elkhart blossomed into Prairie Corner Park. This neighborhood initiative benefited from 500 hours of volunteer work, City assistance and lighting provided through ECCF funding. Says State Division Neighborhood Association president Toni Brayton (left), "we're growing flowers and growing hope too. The project connected people; we feel safer. This park shows that somebody cares..."



## Tommy's Kids' Castle, Shanklin Park

In the spring of 1999 Tommy's Kids' Castle playground was dedicated in honor of Officer Tom Goodwin, an eight-year veteran of the Goshen police department, killed in the line of duty December 11, 1998. A team of 1,800 volunteers headed by the Goshen Kiwanis service club constructed the playground in three days. Lacking ample funds in the City budget for this

new project, donations from local businesses paid for construction materials. The excess has been placed in an ECCF endowment fund for the playground's upkeep and maintenance. This project serves as an excellent example of a civic/private/public partnership for the benefit of the public at large with a gift made through the Elkhart County Community Foundation.



## LaCasa of Goshen, Inc.

In 1969, when representatives from Goshen churches formed a group to respond to needs of migrant farm workers, they became aware of the need for affordable housing in Goshen. In 1974 the emerging organization became LaCasa and dedicated itself to addressing social and economic problems and opportunities as they affect the family – which it sees as society's basic building block. Believing that investment in families now will create opportunities to sustain them in the future, LaCasa helps people access resources to create safe, attractive and economically stable neighborhoods. Working with individuals and community partners, LaCasa provides immigration and language services, financial and home ownership training and housing development initiatives. Current ECCF funds help support the Help-A-House program, a part-time immigration counselor and rehabilitation of the downtown Shoots building.



As the county's philanthropic catalyst for inspiring people to make gifts that initiate positive change, the Elkhart County Community Foundation provides both proactive leadership and responsible stewardship... ensuring gifts made through us benefit Elkhart County...

For **good.** For **ever.**® Right **here.**

If you are considering a gift to the Elkhart County Community Foundation, thank you. Regardless of the form it takes, each and every gift is a valuable and appreciated contribution to the work we do as we invest in Elkhart County.

From our perspective,  
our donors are the true gifts  
to our community...

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