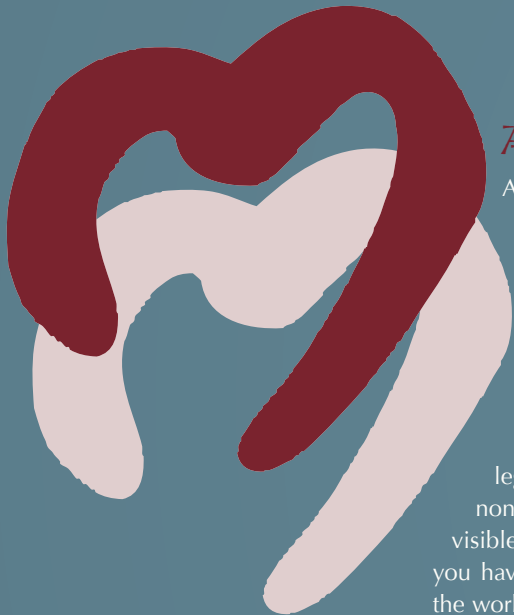




Luverne Area Community Foundation 2015 Annual Report





A Letter from the LACF Executive Director

A lot can happen in a year.

- A new baby
- The loss of a loved one
- A new job
- A dream vacation
- Something checked off the bucket list
- A move or change of location

As director of the Luverne Area Community Foundation I have had the privilege of experiencing such change. While we have been working the charitable non-profit sector since 1984, using charitable dollars to strengthen community, our visible presence has been non-existent. We have been that organization that maybe you have heard of once but aren't really sure what it is or what it does. Nonetheless the work has continued – to identify community needs while developing and allocating financial resources.

Until July of 2015 the work described above was done out of the home office space of the current director. While I enjoyed my ability to work in the comforts of my home in my favorite sweatpants and messy ponytail, our availability for education, conversation and impact was narrow. It was time for the LACF to become more visible and active in the community with a dream of a downtown office. So the board of directors came up with a plan.

With the financial backing of a group who we call “Vision Vectors,” funds were established to support a 5 year plan of moving into an office space downtown with the intent to increase awareness, education and donor relationship with the LACF. Then the perfect location became available. The partnership of a community foundation with an iconic historical building (Palace Theater) was ideal for laying down the fundamental values of what community foundations are meant to do - to make a lasting difference in their community.

So after 31 years of supporting the communities of Rock County, we have arrived – 102 E Main Street. The coffee is always on. We are ready to hear about your passion story, your legacy dream, or living memorial. What is on your heart that the LACF can offer a means to help you build your legacy footprint?



I look forward to sharing a cup of coffee with you.

Emily Crabtree
LACF Executive Director

– 2015 LACF BOARD OF DIRECTORS –

2015 EXECUTIVE OFFICERS

Past President Michele VanDyke
President Mike Cox
Vice President Nadine Schoep
Secretary Mike Engesser
Treasurer Barbara Berghorst

2015 BOARD MEMBERS

Beth Bartels
Ryan Johnson
Mary Tilstra
Nancy Sandager
Heidi Sehr
Jeff Haubrich
Isaac DeBoer

A PARTNERSHIP OF PASSION, LEGACY AND BIKE RIDING

Gene and Barb Ashby have long loved bike riding. They have enjoyed this non-competitive activity all their lives. It brings a feeling of freedom and relaxation to an often busy day, can be used as a physical workout to a rider's personal level of exertion and done alone or with friends and family.

The development of future hard surface bike paths outside the city limits of Luverne is a desire the Ashby's want to see realized. This desire is part of the legacy footprint they hope to leave in the community/county they have pedaled thousands of bike miles in and around. To do this they have established a “Bike Path Field of Interest” fund with the Luverne Area Community Foundation. Their generous nest egg donation will help assist future bike path development as project and need arises in the future by allowing the LACF to offer grant dollars for hard surface bike path projects.

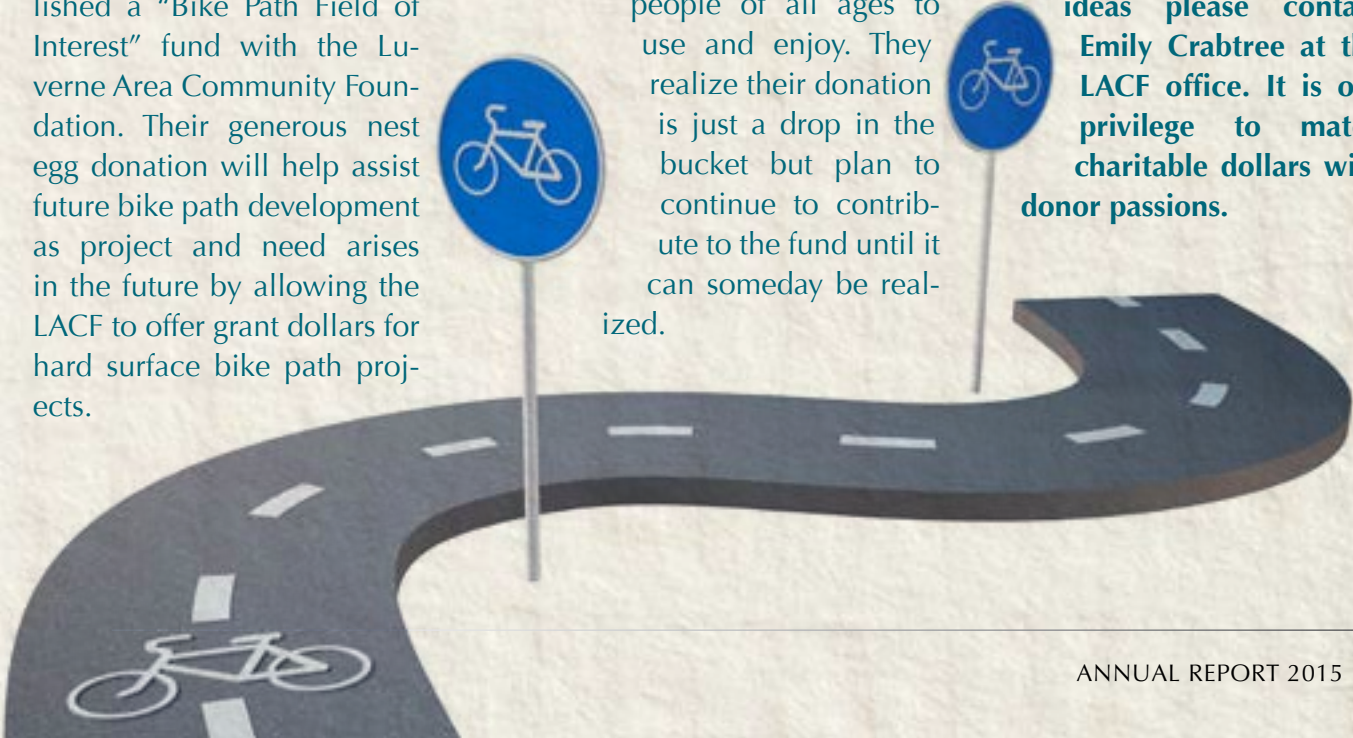


The Ashby's chose a Field of Interest fund so that other bike enthusiasts could add their own tax deductible dollars to the fund in the hopes of accomplishing the goal of assisting with added bike paths for people of all ages to use and enjoy. They realize their donation is just a drop in the bucket but plan to continue to contribute to the fund until it can someday be realized.

A personal motivation Gene and Barb have in establishing this fund is to remember their son Chris who was an avid bicyclist. Biking was something the Ashby's did as a family and this legacy gift allows them to continue this recreation enjoyed by them for future individual and family bicycle enthusiasts.

This 100% tax deductible gift from Gene and Barb Ashby is a wonderful example of how a donor can work with the Luverne Area Community Foundation to give back to a lifelong passion for generations to come.

For more information about this fund or other donor fund ideas please contact Emily Crabtree at the LACF office. It is our privilege to match charitable dollars with donor passions.



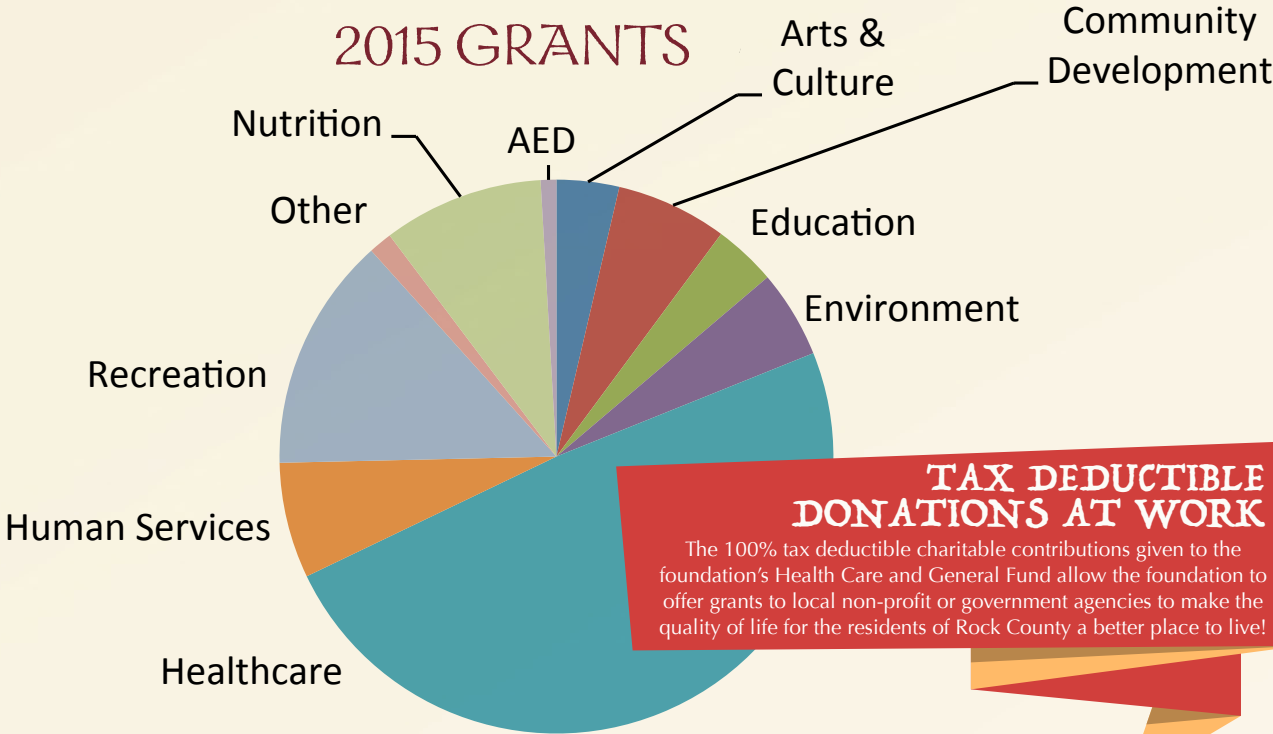


-2015 Grant Award Recipients-

Recipients of Luverne Area Community Foundation grants in 2015 were (front row from left) Tim Olson (Master Gardeners), Rhonna Jarchow (BackPack Program), Lisa Nath (Big Buddies of Rock County), Emily Crabtree (LACF Director), Stephanie Pierce (Rock Youth), (second row from left) Carrie Soto (Good Sam Mary Jane Brown Home), LaDonna VanAartsen (BMAT), Vicki Altena (Atlas), Nancy Drenth (Sanford Luverne), Pam Dobson (Habitat for Humanity), Luella Voigt (BMAT), (third row from left) Curt Bloemendaal (Rotary), Jason Phelps (H-BC), Lisa Dinger (BackPack Program), Don Dinger (Luverne Baseball Association), Billy Jo Heap (Rock County Ambulance), Harlan VandeKeift (Rock County Ambulance) and Dan Serie (Luverne Baseball Association). Organizations not pictured in the photo are Morning Star, LPS Social Worker, Kids Against Hunger, A.C.E., LPS Nurse, H-BC nurse and MN Veterans Home.



Star Herald Photo



TAX DEDUCTIBLE DONATIONS AT WORK
 The 100% tax deductible charitable contributions given to the foundation's Health Care and General Fund allow the foundation to offer grants to local non-profit or government agencies to make the quality of life for the residents of Rock County a better place to live!

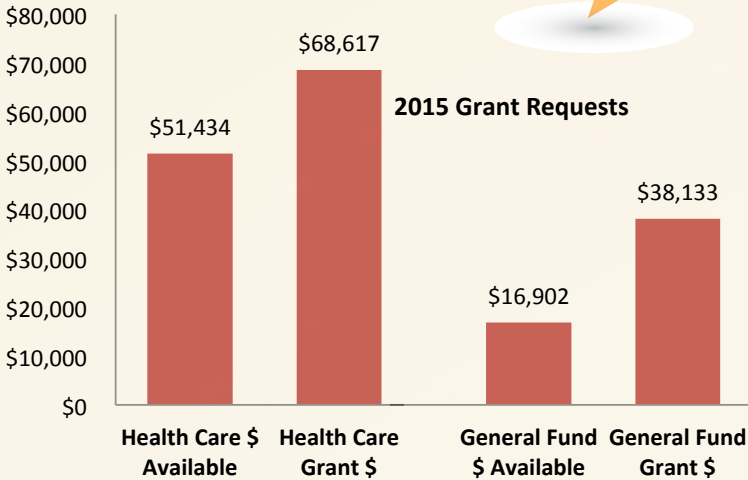
2015 SPRING GRANT AWARDS

General Fund Grants

- Community Gardens of Luverne: \$500 garden plot equipment
- Blue Mound Area Theater: \$500 Missoula Children's Theater
- Luverne Baseball Association: \$4,000 field lights project at Joe Roberts Field, supporting little league baseball and softball
- Rock Youth: \$1,300 for activities for at-risk youth
- SW Crisis Center: \$1,700 for emergency shelter needs for women and children
- Habitat for Humanity: \$450 for a set of scaffolding

HealthCare Grants

- Sanford Luverne Medical: \$13,599 for an infant panda warmer used in labor and delivery for newborns
- Kids Against Hunger: \$500 to be used to prepare non-perishable meals offered at local food shelf
- A.C.E. (formerly RSVP of Rock County): \$1900 for caregiver support materials
- Hills-Beaver Creek Elementary School: \$3500 for playground surface replacement
- MN Veterans Home: \$2,500 bird aviary in the Alzheimer's unit
- Luverne Public School: \$2397 for flu shot clinic
- Hills Beaver Creek School: \$821 for flu shot clinic
- Bethlehem Lutheran Church, Hills: \$500 for an AED (Automated External Defibrillator)



2015 FALL GRANT AWARDS

General Fund Grants

- Atlas of Rock County: \$2,000 for purchase of a moving trailer
- Big Buddies of Rock County: \$350 for holiday mentor gathering
- Rotary Club of Luverne: \$2,301 for continued work on Rotary Park, S Hwy 75
- Blue Mound Area Theater: \$1,500 for purchase of a refreshment cooler
- Luverne Public School Social Worker: \$2,000 4th/10th grade Kindness Retreat
- Project Morning Star: \$300 for greenhouse supplies for rehab clients

HealthCare Grants

- Sanford Medical Luverne: \$17,387 beginning process of new ambulance garage
- Good Samaritan Society/Mary Jane Brown: \$3,700 blanket warmer
- BackPack Program: \$4,630 added grade level meals for program, now PreK-9th grade

BIANNUAL GRANT CYCLE
 Twice yearly the LACF offers grant opportunities for projects that enhance the quality of life in Rock County in the following areas: arts & humanities, community, social and economic growth, environment, people and health and wellness.



Luverne Backpack Program

Program provides at-risk children with nutritious, easy to prepare foods for the weekends until school and access to meal programs resume. This program is staffed by volunteers and serves approximately 160 children ages pre-school to ninth grade.

2015 Charitable Giving \$11,035.00



Sanford Health Luverne

Sanford Health Luverne is a vital partner in the health and well-being of the community. All dollars given to Sanford Health Luverne stay local to improve the quality of care received here.

2015 Charitable Giving \$3,419.63



Rock County Ag Society

The mission of the Rock County Agricultural Society is to bring “the farm” and “the town” together to increase exposure to, and participation in 4-H events, industrial exhibits, the arts and in programs that preserve, promote and showcase both Rock County and the region’s rich agricultural, historical and cultural heritage.

2015 Charitable Giving \$6,430.27



Sanford Hospice Luverne

Hospice of Sanford Luverne is not a place but a team approach to meeting the medical, emotional and spiritual needs of the terminally ill person and family. The 25-bed critical access hospital provides inpatient, acute, long term care and a broad scope of outpatient services. Their mission is “Dedicated to the work of healing.”

2015 Charitable Giving \$193,283.66



Sanford Healing Gardens

The Healing Garden at Sanford Luverne offers a beautiful, therapeutic garden where people can relax in nature.

2015 Charitable Giving \$875.00



Blue Mound Area Theater
The Historic Palace Theatre

BMAT serves as a regional resource providing cultural experiences that enrich, entertain and educate audiences and artists. The historic Palace Theater, a city owned building, is operated by the BMAT board and offers live events, movies and performances by the local Green Earth Players.

2015 Charitable Giving \$8,755.00

Helping our partners *Grow*

The Luverne Area Community Foundation works with several local organizations to help build better communities throughout Rock County. Check out more on the next page.



Big Buddies of Rock County

The mission of Big Buddies of Rock County is to promote positive family and community values by mentoring children one-to-one in the hopes of enhancing their quality of life, character development and education.

2015 Charitable Giving \$9,719.45



Luverne School Foundation

Established to allow individuals and businesses to make tax-deductible donations to the school for any purpose. There are classroom grants available for staff with program needs beyond the general budget. The Foundation also supports specific school/campus projects.

2015 Charitable Giving \$9,800.62



Matthew 6 Ministries

The mission of Matthew 6 Ministries is to be God’s stewards of those who give of their “daily bread” in order to reach out to individuals who have life-threatening medical needs.

2015 Charitable Giving \$7,545.00



Rock County Historical Society

The mission of the Rock County Historical Society is to preserve the history of Rock County to share with generations to come. The Historical Society is currently working on plans for a new History Center in Luverne on Main Street.

2015 Charitable Giving \$92,789.40



Rock County Food Shelf

The Rock County Food Shelf’s mission is to offer 2-3 days of emergency food to eligible Rock County residents one time per month. They are located in the basement of the United Methodist Church in Luverne.

2015 Charitable Giving \$34,157.53



Rock County Opportunities

Their mission is to empower people of all abilities to achieve all they can in the community, workplace and in life so they can realize their dreams.

2015 Charitable Giving \$200.00

Helping our partners **Grow**



Rock Youth Fellowship

A program for Rock County youth grades 6-12 that promotes positive family and community values through large and small group activities with positive and consistent peer and adult interaction.

2015 Charitable Giving \$2,928.54



SW Crisis Center

The mission of the SW Crisis Center is to provide help, hope and safety to victims and survivors of domestic and sexual violence and human trafficking through supportive services.

2015 Charitable Giving \$4,442.86



Child Guide

The Luverne Child Guide Program cares for all students but has a central focus of connecting at-risk students and their families with resources in our community and school.

2015 Charitable Giving \$9,719.45



Give Where You Live
today, tomorrow & beyond

LACF General Fund

The LACF general fund provides the grant dollars for community projects that are outside the needs of health-care. Our general fund grant requests exceed the amount we have to give.

2015 Charitable Giving \$66,770.33



Luverne Basketball Association

The Luverne Basketball Association strives to provide support for and opportunities to play, learn and love the game of basketball for youth and teens of Luverne.

2015 Charitable Giving \$8,035.00

The mission of the Luverne Area Community Foundation is to develop and allocate financial resources to support community needs.

HIGHLIGHTS LACF 2015

Added 3 new funds

- 1) SW Crisis Center
- 2) Luverne Child Guide
- 3) Luverne Basketball Association



Awarded \$68,335 in healthcare and general category grants

Assisted in awarding \$362,646 in other community grants through designated funds

100% LOCAL • 100% BENEFIT • 100% DEDUCTIBLE

Memorials to the General Fund

IN MEMORY OF

2015 MEMORIALS

Delphine Brakke
Nathan Skattum
Edwin Deutsch
Darvin Eernisse
Janelle Eaton
Darrell Huiskes
Dorothea Huiskes
Sonja Luitjens

Henrietta Hargesheimer
Betty Lorenzen
Arnold Wenzel
Bob Severson
Ron McClure
Rose Reed
Mary Ann Bendt



A unique way to honor someone special or remember a loved one who has passed is to make a gift to the Foundation Community General Fund in their name.

SPECIAL GIFTS and HAPPENINGS 2015

1-ACRE CHALLENGE

Being a community rich in agriculture the foundation challenged local crop producers to donate 1 Acre of corn or beans to the Luverne Area Community Foundation General Fund. This is an ongoing gifting option. Inquire at your local elevator on how to give.

Thank you to the following contributor:

Harold and Mary Tilstra

ROUND UP FOR CHARITY

Residents of Luverne on local city utilities can opt to “Round Up” their utility bill and have the extra dollars and cents given to the Community General Fund.

2015 Gift: \$1,935

FUNDRAISING CONCERT

The 2015 Fall Fundraising concert featured the Fabulous Armadillos and their Stadium Rock concert! We blew the roof off with great music and fun. Again we had our pre-concert party for donors giving \$500 or more at the Take 16 Brewery.

\$10,000 for the Community General Fund.



SPONSORSHIP

Rock County Historical Society continues its fundraising efforts to raise money for the new History Center, located in the former Herman Motor building downtown Luverne.

In March of 2015 an anonymous donor came forward to offer a match of any new money going forward up to \$300,000.

Through a fiscal sponsorship the LACF has been assisting the RCHS with its effort to raise funds to preserve the history of Rock County. To date the match challenge has brought in \$100,000 of additional funds.

The match challenge ends Dec. 31, 2016. If you are interested in helping the History Center double every dollar given you can send your donation to the LACF, PO Box 623 Luverne, MN 56156 – memo – History Center Match.

Give Where You Live

today, tomorrow & beyond

It is not our obligation as a donor to fulfill all financial requests,
but rather an obligation to be charitable and make a difference where we live.

LIFETIME GIVING



LACF's number one priority is to increase the Community General Fund.

The stronger the endowment, the more time and financial resources that are available to invest in programs and initiatives that strengthen all of Rock County. Gifts to the LACF General Fund are unrestricted, which allows the greatest flexibility to respond to future needs and opportunities of our county.

Total Lifetime Giving to the General Fund will continue to be acknowledged in the Annual Report. Gifts given in the Community General Fund since the Foundation's inception will be cumulatively calculated and acknowledged.

SILVER (\$25,000 +)

EllaMae Josendahl
Eleanor Loger
Phyllis Nelson
H. Allison Ordung

BRONZE (\$10,000 +)

First Farmers & Merchants Bank
Bruce and Brenda Loosbrock
MainStreet Financial Services
Rock County Star Herald
W.R. Berkley Corporation Charitable Foundation

PEWTER (\$5,000 +)

Buffalo Ridge Insurance
Michael and Cheryl Ann Cox
Minnwest Bank
Round Up Campaign

PATON (\$1,000 +)

Nelson Benson
Samuel and Barbara Berghorst
Curt and Marilyn Bloemendaal
Blue Mound Area Theater, Inc.
John and Jeanne Bowron
Everett and Janice Brandenburg
Greg and Janet Burger
Cleveringa Construction
Continental Western Group
Dr. and Mrs. Joshua J. Crabtree
Don and Lisa Dinger
Eisma & Eisma Law Offices
Mike and Jennifer Engesser
Exchange State Bank
Robert and Carol Fawley
Glen's Food Center
Gary and Barb Golla
Hartquist Funeral Home
Jeff and Sara Hartquist
Ron and Cathy Honken
K.A.H.R. Foundation
Klosterbuer & Haubrich LLP
Luverne Chamber of Commerce
Luverne Farm Store
Luverne Optimist Club
Diane Harrison Ogawa
Pamida
Papik Motors

Steve and Marianne Perkins
Prairie Heights Bison
Cary and Karen Radisewitz
Sanford Luverne Medical Center
Harold and Lori Schmidt
Gene and Nadine Schoep
Sioux Valley Energy
Dr. Harold and Mary Tilstra
Monte and Michele Van Dyke
Ben and Deb Vander Kooi
Vander Kooi Law Offices
Margaret Vegge

DONOR (\$500 +)

Ahrendt Brothers
Joseph and Amanda Barton
Bill's Water Conditioning
Busse Plumbing, Heating & AC
Cattnach Insurance Agency, Inc.
Dingmann Funeral Home
Ron and Elaine Fick
Evangeline Golla
Timothy and Karis Gust
Jarchow Enterprises
Shirley Klosterbuer
KQAD-AM/KLQL-FM Radio
Mark and Cindy Kurtz
George and Joan Langford
James and Betty Leuthold
Keith and Betty Luethje
Betty Mann
New Horizon Farms & New Horizon Feeds
Gary and Emily Overgaard
Professional Ag Marketing Inc.
R & S Sales
Rock County Chiropractic
Pat Scheidt
Skattum's Confinement Systems, Inc.
Robert and Sheila Stegenga
Total Card, Inc.
Terry and Michele Vajgrt
Van Dyke Bros., Inc.
Brad and Amy Ver Steeg

CONTRIBUTOR (\$100 +)

Gene and Debra Aanenson
Johnna and Jeff Ahrendt
Clifford Albertson

Dan and Becky Anderson
Thomas and Dixie Arends
Barb Ashby
Greg and Patricia Aubert
Paul and Jennifer Bakken
Jean Barclay
Beth Bartels
Jim Bartels
William and Esther Beimers
Blue Mound Liquor
Marcia Boeve - Alfano
Glen and Connie Boler
Larry and Carlene Boll
Barbara Bot
Ardell and Jayona Bowman
Burdell and Monica Braa
Delphine Brakke
Faye Bremer
Gordon and Faye Bremer
Don and Lorna Bryan
John and Brenda Call
Cargill
Penny and Steve Cattnach
Derek and Alison Chinn
Harlan and Sylvia Christians
Peter Connell
Tim & Connie Connell
Cornerstone Dental
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Betty Ehlers
Todd and Patricia Evans
Robert and Arla Feikema
Judy Fenske
Geff and Jackie Fitzer
Harold and Eline Forsberg
Thomas and Carol Foster
Harley and Jodeen Fransman
G & S Auto Service
Audrey Gabrielson
Vincent and Peggy Gacke
Mark and Leah Gath
Gevo



LIFETIME GIVING

Beth Gibson Lilja
Jeanette Goebel
Gold'n Plump Poultry, Inc.
Barb and Gary Golla
Good Samaritan Communities
Jason and Naomi Graves
David and Bonnie Groen
Peggy Gust
Michael and Pam Haakenson
Lowell and Shirley Harrison
Roger and Dianne Headrick
Celeste Alison Heather
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Butch Herding
Lisa Heronimus
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Jerome and Delaine Jensen
Jensen Management Service, Inc.
Jerry Hoff Floor Covering
Ryan and Charlotte Johnson
JRA Accounting
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Ketterling Services Inc.
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Mildred Klosterbuer
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Amy Kruger
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Carl and Debra Leuthold
Lewis Family Drug
Lisa Lindsay
Merlyn and Lynn Lopau
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Luverne Hotel Partners LLC
Luverne Rotary Club
M & H Hardware & Appliances
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James Mehlhaff
Peter Melley
Meulebroeck Taubert & Company

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Daniel and Colleen Nath
Larry and Janice Nelson
Tom and Vonnie Nergaard
Nu Alpha
Glen Oeltjenbruns
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Bryce Oldre
Kyle and Sara Oldre
Rodger and Dianne Ossenfort
Palace Video & Tanning
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Travis and Stephanie Pierce
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Jody and Sharla Reisch
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Susan and Brad Skattum
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St. John's Womens Society
Lyle and Debra Stroeh
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John and Janet Sudenga
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Three Eagles Of Luverne, Inc
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Darrel and LaDonna Van Aartsen
Les and Diane Van Dyke
Evan and Michele Verbrugge
Dr. Wrede and Barb Vogel
Kim and Pat Von Tersch
Alvin and Connie Wieneke
Connie Wieneke
Daniel and Lisa Wiese

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Keith and Joan Erickson

GENERAL FUND



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Farmers Union Co-op Oil
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Roger and Kathy Fick
Vernon Fick
First Presbyterian Church
Ann Fodness
Paul and Terri Fries
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Vernon and Louise Noll
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Suanne and Jere Ohme
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Lorraine Olson
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Denis and Jessie Paquette
Jessie Paquette
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Rick and Mary Peterson
Paul Pietz
Duane and Mary Pike
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John and Patricia Remme
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Jerry and Renae Reu
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Gregory and Stacey Roemen
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Ronald and Lynnette Rother
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Charla Sandbulte
Warren and Carol Sandbulte
Shane Sauer
Kathy Schadwinkel
Kenneth and Nancy Scheidt
Stacey Schmuck
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Virgil and Mary Schutz
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Bill and Gayle Stegemann
Lynette Stensland
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Tanya Stroh
Janet Sudenga
David and Carol Svingen
Michael and Leola Sweeney
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Lowell Thone
Jeffery Thorson
Thursday Bridge Club
Warren and Davonn Tinklenberg
Steven and Julie Tofteland
Roger Tollefson
Elda Trisko
Chuck and Barb Tweet
Jean Umland
Rachel Untiedt
David Van Batavia
Vern and Nancy Van De Berg
Victor and Marla Van Dyk
Bud and Janice Van Eck
Marilyn Van Santen
Rick and Carrie Van Santen
Stanley Van Wettering
Carrie and Rick VanSanten
Bill Veenhof
Fred and Sara Vegge
Bradley and Amy Versteeg
Evan and Twila Versteeg
Harold and Nancy Versteeg
Melvin and Beverly Viessman
Arnold and Gloria Vink
Allen and Deb Vogt
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Kenneth and Phyllis Vos
Roger and Lisa Vos
Don and Jolene Walhof
William and Barbara Weber
Dean and Linda Wenzel
Joe and Christina Wessels
Scott Wessels
Teresa Wessels
Gerald Wethor
Michael and Patricia Winkels
Carol R. Wulf
Merlin and Debra Wynia
William and Elizabeth Ziska



ANNUAL GIVING

2015 giving outside the general fund

SILVER (\$25,000.00 +)

City of Luverne
Ms. Lena Kroeze
W.R. Berkley Corporation -
Charitable Foundation

BRONZE (\$10,000.00 +)

Gene and Barb Ashby
First Farmers & Merchants Bank

PEWTER (\$5,000.00 +)

Curt and Marilyn Bloemendaal
Elmer and Karen Ehde
Glen's Food Center
Luverne Basketball Association
Luverne Public Schools
MainStreet Financial Services
Patricia Mann
Minnwest Bank
Optimist Club
Rock County Red Arrow
Sexton Family Foundation
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WHAT'S YOUR LEGACY FOOTPRINT?

BE AN ACTIVE PART OF COMMUNITY GRANT GIFTING BY
CREATING YOUR OWN FUND WITH THE LACF

The benefit of working with the LACF is flexibility.
We can help you design and achieve your charitable goals while you
enjoy watching the difference you are making now and into perpetuity.
Let us help create your legacy footprint.

Donors to the Foundation use a variety of assets - from appreciated stock to real estate to cash - to make gifts. They may give to any of the existing specialty funds or create their own named fund. Each fund may be customized to meet a particular charitable goal.

Donors may choose from the following general types of funds when making a gift to the Foundation:

- A **donor advised fund** allows you to participate directly in the grant making process by making recommendations for grants to specific organizations from the fund. A donor advisor also may work closely with the staff of the Community Foundation to select grant recipients.
- If you wish to establish a fund for a specified, broad purpose, a field of interest fund is the appropriate choice. Donors with particular issues of concern (children's services, the environment, or improving access to health care by the poor, for example) may focus their giving by setting up this type of fund. The Community Foundation then makes grants to meet current needs in the specified field.
- A fund designed to endow one or more specific charities is a designated fund. If a charity changes its mission or type of services, or goes out of business, the Community Foundation directs grants to a similar organization. In this way, the donor supports the organizations he or she chooses, but ensures that the gift will remain relevant over time.
- The **unrestricted fund** is one of the most flexible ways to give, since it may be used for any purpose approved by the Foundation's Board of Directors. This fund allows the Community Foundation to identify community needs and award grants designed to address those needs.

If Joe & Sally Brown want to design their legacy footprint with the LACF, their fund might look like one of the following depending on what their personal and financial goals are:

The Brown Family Donor Advised fund – purpose: to be directed by the Brown family for charitable organizations (like a charitable savings account) – matching passions with purpose.

Joe Brown Youth Involvement Field of Interest Fund – purpose: to support the needs of organizations that offer activities for youth, a passion of Joe's.

Sally Brown Food Shelf Designated Fund – purpose: Focus on needs of local food shelf, a passion of Sally's.

Joe and Sally Brown gift to the Unrestricted Fund – Joe and Sally give to the community unrestricted fund and allow the LACF to use these funds as part of their community grant process, addressing and assisting with community needs.

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- Make an annual donation
- Consider starting a donor advised fund (charitable savings account)
 - Include LACF in your planned giving
- Make the Luverne Area Community Foundation one of the top 3 charities you give to annually

INSIDE YOUR 2015 ANNUAL REPORT

Letter from LACF Director.....	2	Special Gifts and Happenings.....	10
Gene and Barb Ashby Story.....	3	Lifetime Givers.....	11-13
2015 Grant Report.....	4-5	Annual Givers.....	14-17
LACF Partners.....	6-8	Legacy Footprint Information.....	18
Memorials to the General Fund.....	9		