



Undesignated Gifts Provide Support for Problems and Solutions Not Yet Imagined

Thanks to Lilly Endowment Inc., your unrestricted gifts will be **tripled** now through 2025



Work continues on Cultivate Culinary's Cold Storage Facility. Cultivate was the recipient of a \$250,000 Special Project Challenge Grant this spring.

Ten years ago, there was no such thing in St. Joseph County as the **Cultivate Culinary Food Rescue** program, but a few of the seeds of its success were already being sewn at the Community Foundation.

That's because, thanks to the unrestricted giving of generous donors, the Community Foundation stands ready and able to support projects and initiatives that haven't even been imagined yet.

"There are programs, causes, and charities that we won't know about for years and decades," says **Rose Meissner**, President at the Community Foundation. "But giving an unrestricted gift to the endowment today will help incubate new solutions in the future and forever."

And now, thanks to Gift VIII from **Lilly Endowment Inc.**, your unrestricted gift to the Community Foundation will be tripled now through 2025.

Ten years ago, donors had no idea that Cultivate Culinary would rescue six tons of food each month and use it to serve 15,000 meals. They certainly didn't know that the organization would eventually require a 21,000 square-foot cold storage facility to increase its ability to feed people.

But they did know that their unrestricted gifts would serve the community in new and exciting ways; and in spring of 2023, the **Special Project Challenge Grants Committee** approved \$250,000 toward Cultivate's new cold storage facility.

We might not know the problems that wait for us in the coming years, and we certainly don't know who the leaders will be that develop the solutions to those problems. But we do know that, thanks to your unrestricted gift, the Community Foundation will be there to be a part of it.

Increase your impact with Gift VIII and consider an unrestricted gift today.

Give online at
cfsjc.org/give.

Your unrestrcted gift
will be **tripled** thanks
to Lilly Endowment Inc.

Community Celebrates *Día de los Muertos*

Seven Local Organizations Present Vibrant and Dazzling Performances

On Sunday, October 29, families from across Michiana celebrated *Día de los Muertos* with free performances on Hunt Plaza and in the **Morris Performing Arts Center**.

The party began with performances by local artists including the Children's Choir from **Holy Cross School** and musicians from **St. Adalbert's Catholic School**. The outdoor concert also featured **Los de San Rafael**, a South Bend trio who have been featured on *Tengo Talento Mucho Talento* on EstrellaTV.

After that, the festivities exploded into the Morris, featuring local dancers from **Tierra Viva**, a concert presented by the **South Bend Symphony Orchestra**, and nationally touring acts **Andrea Daniela** and **Trio Chapultepec**.

Best of all, the celebration of Latino culture and music was free to everyone who attended.

The Community Foundation is proud to be a supporter of many of the groups that partnered to put on this ambitious celebration, including the Morris, South Bend Symphony Orchestra, South Bend Civic Theatre, St. Joseph County Public Library, and 2021 Leighton Award winner, La Casa de Amistad.



21st Century Success Fellows Meet State Leader

Chris Lowery is the Commissioner of the Indiana Commission for Higher Education

Amidst many engagements during his time in South Bend, **Commissioner Chris Lowery** of the Indiana Commission for Higher Education cleared time to meet with 21st Century Success Fellows, to learn more about this initiative at the Community Foundation, and to cast a vision for the future of higher education in the State of Indiana.

The visit further validates the hard work of the program team and the Community Foundation's commitment to the 21st Century Scholars Program. In addition to ongoing work with the Fellowship, the program team is readying its upcoming **Success Fest** on November 11 from 9:30am - Noon at the Community Learning Center. During this event, the Fellows will help high-school aged scholars complete the steps necessary to earn their 21st Century Scholarship.



During his tour of South Bend, Commissioner Lowery took time to meet with participants in the 21st Century Success Fellowship.

6 Smart Ways to Maximize Your Year-End Giving

The end of the calendar year is a great time to support the charities you care about. While most people give using a check or credit card, here are a few useful tips to consider as you plan your charitable giving:

1. Give an unrestricted gift to the Community Foundation. Your gift will be tripled by matching funds from Lilly Endowment Inc. Your gift and the matching funds will be invested in our Community Endowment Fund, increasing the support we grant to local charities from now on (*see page 1*).

2. Secure 2.0 offers allows donors over 70 ½ to transfer \$50,000 to a charitable gift annuity (\$100,000 for couples). The charitable gift annuity provides a fixed lifetime income. This can be a nice option for donors who don't need their RMD all in one year and want to spread the income over life.

3. Bunch your charitable giving. As the standard deduction has increased, many taxpayers no longer itemize charitable gifts. Many use donor-advised funds to "bunch" two years of giving into one tax year, allowing them to itemize gifts and other deductible expenses in that year. The money can be paid out from the fund over two or more years, so charities receive the regular annual support they need. Use appreciated stock to extend tax savings even further.

(Minimum to start fund: \$10,000)

4. Give appreciated stock (owned longer than one year). Some donors give large cash gifts, explaining, "I don't want to give my Apple stock. It's done great and I think it is going to go up further." That may be true. But it can still make sense to give Apple stock (e.g.) to charity and use the cash you were going to donate to buy new Apple stock at a higher cost basis – avoiding capital gains tax later.

5. Make a gift that pays you income. Gift annuities provide seniors with a dependable fixed income for life, along with other tax benefits. Keep the income now. Benefit charity later. For a free, customized illustration of the benefits of gift annuities, contact **Rose Meissner** by emailing rose@cfsjc.org or by calling (574) 232-0041.

6. Give directly to charity from your IRA (for those 70 ½ and older). This is especially useful for seniors who take the standard deduction when filing income taxes. The gift you make directly from your IRA *does* count toward your Required Minimum Distribution (RMD) and *does not* count as personal income, thereby avoiding taxes.

Stretch Your Gift with Matching Opportunities

Increase the impact of your giving by selecting a matching opportunity with the Community Foundation:

2:1 Match for Unrestricted Gifts

Lilly Endowment Inc. will triple all unrestricted gifts to the Community Foundation. Funds will be permanently invested in our Community Endowment Fund, increasing the valuable support we provide to local charities forever.

Boys & Girls Club Fund

As winner of the 2023 Leighton Award for Nonprofit Excellence, all gifts to the Boys and Girls Clubs Fund at the Community Foundation will be matched 1:1.

Making a gift online is fast, easy, and secure. Visit cfsjc.org/give to give today. We accept all major credit cards.

Prefer sending a check? That's not a problem either. Our mailing address is **P.O. Box 837, South Bend, IN, 46624**. In the memo line, note the opportunity you wish to support.

"No organization in our community is more trusted than the Community Foundation of St. Joseph County."

~Greg Downes



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Artist's rendering of the new Concession Lodge at the Potawatomi Zoo

Potawatomi Zoo to Open New Concession Lodge

Thanks in part to a \$100,000 Special Project Grant from the Community Foundation, the Potawatomi Zoo is excited to bring a new concession lodge and Andean bear exhibit into our community. It's just another step that Executive Director **Joshua Sisk** and his team are taking to transform Potawatomi into a more modern zoo.

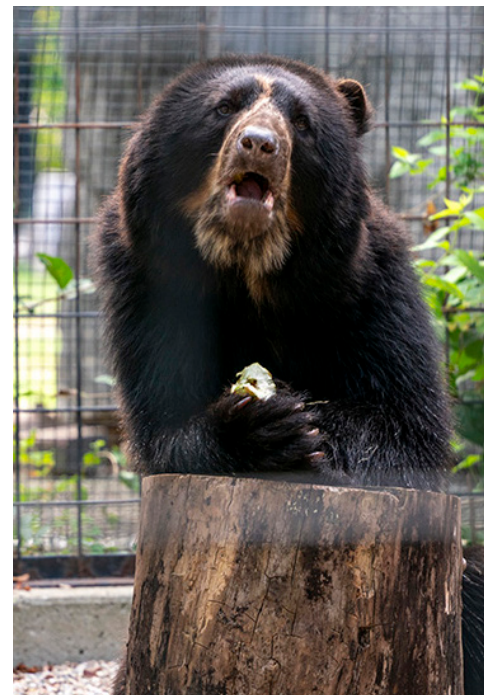
The summer has seen a flurry of activity at the zoo's northwest corner as the lodge and bear habitat are built in tandem. **Muniri**, the new Andean bear, has already joined the zoo's population, even though his permanent home won't be completed until next season.

Muniri is eight-years-old and weighs 200 pounds. Also known as spectacled bears, Andean bear populations are at risk due to habitat loss and poaching.

The bear habitat will include a waterfall and lots of mature trees. The zoo intends to add a younger Andean bear in the future.

The zoo's new Concession Lodge will look into the bear's habitat and includes an indoor seating area along a set of tall windows that allow an unimpeded view into Muniri's home. The 6,000-square-foot lodge will include an upgraded kitchen, updated menu, and a small bar area. Guests will enjoy an indoor seating area for 120 and an outdoor plaza that can accommodate more than 300.

The completion of the lodge and bear habitat will be celebrated with a grand opening event in 2024, but Sisk anticipates the lodge will be open in some capacity during the Gift of Lights in November and December. Tickets for the Gift of Lights are available now at potawatomizoo.org.



Muniri, the Potawatomi Zoo's new Andean bear, arrived this summer. Construction on his new habitat will continue throughout the winter.