We happily bring you this guide about charitable giving.

Encouraging philanthropy is central to our mission.

Good, charitable folks, just like you, founded our Community Foundation in 1969. Our founders devoted themselves to three fundamental objectives, and we abide by them today:

✓ Nurture philanthropy in our communities—by connecting local people with causes that matter
✓ Steward endowments from charitable people, companies, and nonprofits
✓ Share knowledge about local nonprofits and key community issues

Nearly every day, our community foundation staff answer questions about smart ways to give while sharing information about the most effective nonprofits working to address challenges in our communities.

We also provide guidance and assistance to these nonprofits as they seek funding to sustain and enhance their work.

That’s what we do, and we are glad to serve.

This guide provides answers to questions that—in our 50 years of working in Northwest Connecticut—arise in conversations with thoughtful, creative givers like you. Do we hope you’ll come to the Community Foundation for guidance and inspiration? Of course! Will this guide help even if you don’t? You bet.

As a wise friend of ours once said, “Give until it feels good.” We want to help you feel great!

Nurture
The Community Foundation annually administers hundreds of grants and scholarships made possible by local citizens who want to give back to our 20 communities.

Steward
Our investment returns consistently rank with the top performers among our peers nationally.

Share
We regularly produce reports on issues affecting the well-being and future of our communities. We also convene meetings and sponsor seminars that help local nonprofits maximize their effectiveness.
Giving is an Adventure
Like any great adventurer, your only limitations are those you set for yourself.

We want you to be adventurous and wise.
As you read through this guide, we suggest you think about the following questions:
✓ Is charitable giving important to me?
✓ Do I want to give many small gifts or fewer large gifts?
✓ How long do I want the impact of my gifts to last?
✓ Which types of gifts are best for me: cash, stock, insurance policies, in-kind, etc.?
✓ Should I consider a bequest in my will?
✓ Is my legacy something I care about?

Give to the causes and nonprofits you love and explore new possibilities.

You’ve been giving charitably for years—perhaps gifts of cash or the valuable gift of your time. Probably both.
While most giving in America goes to religious organizations and alma maters,* if you’re like most of us, you support many other causes, too.
Maybe you give to a local homeless shelter, or the summer camp you attended as a child. Perhaps you run or walk every year to raise money for causes that affect your friends and neighbors—cancer, hunger, education.
You may support your local chapter of the Special Olympics or your town’s land trust. You might even serve on the board of your town library, child care center, or arts organization.
You likely give when there is a human tragedy or natural disaster near home, across the country, or around the world.

Believe it or not, you are a philanthropist, and you should feel great about it.

* In 2017, the majority of charitable dollars went to religion (31%) education (14%), human services (12%), grantmaking foundations (11%), and Health (9%).
National Philanthropic Trust: www.nptrust.org/philanthropic-resources/charitable-giving-statistics (Giving USA 2018)
From (A)rts to (Z)ooplankton*
Your Causes, Your Adventure, The Possibilities are Endless...

There are hundreds of nonprofits working in Northwest Connecticut, and 1.5 million across the United States, serving needs, addressing challenges, and tackling every issue imaginable. Deciding which ones deserve your support may not be easy, but it’s well worth the effort.

(A)rts

Through her fund at the Community Foundation, Eva M. Coty, replaced an essential dance floor at the Nutmeg Conservatory for the Arts, enabling dancers to train, rehearse, and perform on a non-slippery floor able to withstand repeated impact from pas (steps) and allegro (jumps).

(Z)ooplankton

Lake Waramaug Task Force of Warren was awarded a grant from a fund started by Bill and Alice Edwards for an innovative, ecological zooplankton farm. The result has been a cleaner, safer, healthier, ecologically diverse lake.

*Zooplankton Plankton are the diverse collection of organisms that live in large bodies of water and are unable to swim against a current. They provide a crucial source of food to many aquatic organisms, such as fish, while helping to control the growth of potentially harmful algae.
Your Donor Bill of Rights

Philanthropy is based on voluntary action for the common good. It is a tradition of giving and sharing that is primary to the quality of life in Northwest Connecticut.
To ensure that philanthropy merits the respect and trust of the general public, and that donors and prospective donors have confidence in the nonprofit organizations and causes they support, we declare that all donors have these rights:

1. To be informed of the nonprofit’s mission, of the way the nonprofit intends to use donated resources, and of its capacity to use donations effectively for their intended purposes.
2. To be informed of the identity of those serving on the nonprofit’s governing board, and to expect the board to exercise prudent judgment in its stewardship responsibilities.
3. To have access to the nonprofit’s most recent financial statements.
4. To receive appropriate acknowledgment and recognition.
5. To be assured that information about donations is handled with respect and with confidentiality to the extent provided by law.
6. To expect that all relationships with individuals representing nonprofits of interest to the donor will be professional in nature.
7. To be informed as to whether those seeking donations are volunteers, employees of the nonprofit, or hired solicitors.
8. To ask questions when making a donation and to receive prompt, truthful, and forthright answers.
9. To remain anonymous if anonymity is requested.

Adapted from the American Association of Fund-Raising Counsel (AAFRC), Association for Healthcare Philanthropy (AHP), Council for Advancement and Support of Education (CASE), and the Association of Fundraising Professionals (AFP). Adopted in November 1993.
Every gift makes a difference. $100 can buy school supplies for children living in poverty. $50,000 invested as a charitable endowment can grant $2,500 to local arts programs every year…forever. $100,000 can build a warming center for the homeless.

There are many paths to choose from on your giving adventure. With every donation, you are making a statement about the nonprofit you are funding. You are saying: “This is my relationship with you.”

When you are deciding how much to give, you might ask yourself, “Do I want to be a supporter and friend, or do I want to determine future policy and decisions?”

Both are important roles...

A $100 gift to a hospital is a generous gesture of appreciation. The hospital may use your gift for its book fund or toward toys for young patients. But the hospital is unlikely to report back on what your $100 gift achieved. You likely won’t be invited to join the Board. The CEO won’t call you for your advice, and the Board won’t name a wing after you. You will, in all likelihood, receive a fundraising letter from the hospital for the rest of your life.

A donation of thousands of dollars signals that you have the desire and the financial capacity to substantially impact an issue. You can’t help but get a nonprofit’s attention.

Even so, scale matters. A $500 donation to an all-volunteer food pantry may land you the chair position on their fundraising committee (regardless of whether you want to serve). $10,000 may not be a major gift to a large arts organization where exhibits cost millions of dollars, but with $10,000 you can start an endowed field-of-interest fund that will support the arts in your community forever.

Meet the Fylers

Torrington residents Carlton D. Fyler and his wife, Jenny R. Fyler, lived modest lives. He was a chauffeur; she was an elementary school teacher. But before they both passed away in the 1980s, they directed that their estate would forever benefit the children of our communities. And so it has. The Carlton D. Fyler and Jenny R. Fyler Fund, established with a gift of $1 million, has grown to more than $2 million, while spending more than $1 million—so far—for low-income students to attend summer arts camp, youth physical fitness programs, financial literacy training, child care support for single moms, backpacks full of school supplies for children throughout the region, plus hundreds of thousands of dollars in other local grants.

4. A $50 Donation, A $50 Million Gift and every act of kindness in between

www.northwestcf.org
8 Ways to be Diligent about Any Size Donation

You want your money to do good; it’s worth a bit of research.

1. Check out the nonprofit’s website. Is it informative? Can you understand the organization and its work? Do the accomplishments reflect what you’d expect? Is the content believable or does it raise red flags?

2. If the nonprofit is local, explore its listing in the Northwest Connecticut Community Foundation’s searchable Nonprofit Directory. Nonprofits regularly update their listings, which include their service area, number of staff, volunteers and Board members, current programs, number of people served annually, and more. Visit Giving Your Way at www.northwestcf.org

3. All nonprofits with revenue of $50,000 or more must file a Form 990, which is publicly available. You can access 990s from www.GuideStar.org and learn a bit about how your prospective recipient spends its money.

4. If you’re considering making a significant gift to an organization, get to know them better—attend an event, talk to staff and volunteers, serve on a committee, or volunteer to help with a project.

5. Follow your favorite charities on social media. Are they active in the community? Do they have a diverse following that praises them, comments on their posts, and shares information on their activities and events?

6. Don’t be shy. If you’re planning a significant donation, either ask or negotiate an agreement on how the nonprofit will use your gift.

7. Work with your professional advisor—we do every day—on the form of your gift (cash, stocks, insurance, etc.), because different gift types can result in different tax benefits.

8. If you are considering a grant to a local nonprofit from your donor-advised fund at the Community Foundation, but have lingering questions, call us. We know virtually every nonprofit in the region. If it’s a nonprofit in another part of Connecticut or even another state, we can contact a sister community foundation for information.

A small gift can make a big difference when:

✓ it’s pooled together with other donations.
   (A shelter can buy furniture with a lot of $50 checks.)

✓ you don’t restrict how your gift is used.
   Nonprofits can apply your gift how it is needed most.

✓ a nonprofit specifically asks for your gift to buy, say, a multi-use desktop printer.

Call us at 860-626-1245
10 Ways We Can Help With Modest Creative Giving

You can make an impact with any size gift. Here’s how: go local!

1. With any size donation, you can contribute to key local initiatives by pooling your gift with the gifts of others through the Community Foundation’s **Northwest Connecticut Philanthropy Fund** in the areas of:
   - Hunger
   - Homelessness
   - Gender Equality
   - Youth in Philanthropy
   - Arts & Culture
   - Animal Care
   - Environmental Conservation
   - Education

2. Explore existing field-of-interest funds established by generous people like you. Each fund has a different purpose and provides grants to nonprofits working in such areas as at-risk teens, animal welfare, children’s life-threatening illnesses, and low-income residents of Winsted, to name a few. As with all of our funds, new field-of-interest funds are established every year.

3. Donate to benefit a specific nonprofit or cause through an existing designated fund. Each fund awards grants to one or many specific nonprofits. You can support, for example, clinical staff at the Charlotte Hungerford Hospital or “danceable” music programs at the Litchfield Community Center.

4. Give to an existing donor-advised fund. Don’t know what to give to the friend or relative who has everything? Give to his or her donor-advised fund or make a donation in his or her name.

5. Give a gift that is flexible and responsive to community needs by contributing to one of many Community Foundation discretionary funds. These funds, which are some of the most impactful gifts to the Community Foundation, provide for the competitive annual grant cycles that support the programs and capital needs of nonprofits working in the Northwest Corner.

6. Support one or more of the dozens of nonprofits in the region that entrust their endowments to the Community Foundation. Your gift helps provide for their long-term financial health.

7. Contribute to one of many scholarship funds that help students from area schools to pursue their next level of education.

8. Strengthen the local nonprofit community by supporting nonprofit professional education programs through our **Emeritus Fund**, created by past Community Foundation Directors to support the continued improvement of nonprofit governance.

9. Meet with our Philanthropic Services staff about worthy but non-awarded grant applications. You may become the hero of the project or program of your dreams.

10. Honor or remember a special person with a gift of any size to our **Community Leadership Fund**. Your gift is tax deductible and will be acknowledged to you and to living honorees.

Visit [www.northwestcf.org](http://www.northwestcf.org) for a complete listing of Community Foundation Funds.
Major Giving is a Community Investment
Before you give, consider your tax options.

Life is wonderful. You find yourself ready, able, and willing to invest $10,000, $100,000 or even millions in a cause you love. You may have come into an inheritance, are selling a business, have highly appreciated stock, are finalizing your will or trust, or just want to give back.

Possible tax issues that come with large gifts
The stakes are higher—and your options are greater—with major gifts. We outline just five of the key financial considerations for you here.

1. Surprisingly, writing a check may offer you the least tax benefit, while donating stock or another asset could eliminate or lessen capital gains tax liability and provide a charitable deduction.

2. Some giving instruments offer lifetime income. In some cases, you can donate an asset, like stock, and receive both a charitable deduction and lifetime income! Such a gift could fit into your estate planning.

3. Selling a business, investment property, or vacation home? Your professional advisor may suggest that a charitable gift is a wise part of the transaction. (And a nice start to a new adventure!)

4. Donate no-longer-needed life insurance policies for an immediate charitable deduction for income-tax purposes, and if you continue to pay the premiums, each payment is a deductible donation!

5. Make good use of unneeded retirement savings. Are you 70 ½ years old or older with an Individual Retirement Account? Consider making an IRA charitable rollover gift. You can be charitable and tax-wise!

We suggest you discuss these and myriad other giving options—and their income and tax implications—in more depth with your professional advisor, or with us.

Call us at 860-626-1245
Can a gift last forever?
A large gift may have an immediate impact.
An endowment affects positive change, forever.

There is no right or wrong path to your giving, just your path.

Make a generous one-time gift, and you may see exciting, demonstrable, and measureable results right away. A single major gift can have a remarkable and much-needed impact: join with others to rehab a camp, build a new wing for the health clinic, or underwrite the emergency shelter’s food pantry.

Or, take that same one-time gift and establish an endowment—a permanent savings account—that guarantees a steady flow of income to the shelter to help restock the shelves year after year.

Invested and allocated correctly, an endowment will last forever. Proper investment stewardship ensures that your original gift is safeguarded, while its earnings are distributed in the form of grants. These grants carry your name, forever. Over the years, the amount awarded in grants surpasses the amount of your original gift and continues to grow.

As you can see from the chart on the next page, annual grants start as a small fraction of your original gift, about 4%. The rest of your gift is invested. Your grantees receive the equivalent of your original gift over the next 20 years, and then keep receiving.
Over 20 Years your $100,000 gift will grow to $148,595 and give out $97,189*

*Results may vary and are not a guarantee of future results. This illustration should not be relied upon nor deemed as endowment fund advice. Projections assume annual return of 7%, administration fees of 1%, and an annual distribution rate of 4%. Administrative fees vary by fund. No market value averaging formula is being used. Formulas assume one distribution per year.

Call us at 860-626-1245
## Donor-Advised Funds vs. Private Foundations

**Immediate tax advantages—lots of time to choose grant recipients.**

In years past, only the wealthiest of families had private foundations. Donor-advised funds have made it easier for more people to choose the path most tailored to their own philanthropic journey. Today there are more than 42,000 private foundations, while there are more than 270,000 donor-advised funds. Introduced by a community foundation in 1931, donor-advised funds have lower expenses, fewer requirements, and advantageous tax allowances.

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<tr>
<th><strong>Private Foundations</strong></th>
<th><strong>Donor-Advised Funds</strong></th>
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<tr>
<td><strong>More Responsibilities, More Expense</strong></td>
<td><strong>Shared Control, Little Expense</strong></td>
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A private, family, or corporate foundation is an option if you want to control nearly every aspect of its work. Depending on your foundation’s assets, you can employ a staff, choose board members, open an office, conduct site visits, issue your own requests for proposals (RFPs), approve your own grants, or any combination of the above.

You will also need to prepare an annual tax return and meet the compliance requirements established by the IRS. All of that control comes with a cost. Nearly all experts suggest you need at least $250,000 in assets to establish a private foundation. Others suggest that figure is closer to $2 million.

You can start a donor-advised fund at the Community Foundation with as little as $10,000. You’ll have no legal or, for that matter, any other costs unless you use your own lawyer. Your fund can be established in as little as a few hours with minimal paperwork. You are making a tax-deductible donation to the Community Foundation. Like any donation to any charity, you no longer own your gift. But you advise us on your gift—you are a donor advisor.

Donor advisors view fund activity statements and recommend grants through our secure website. You tell us how much of your fund balance you want to spend on grants and which nonprofits should be awarded grants. We do our due diligence* and the grant is processed. Or, if you’d like, we can suggest worthy projects in need of a donor like you.

Your donor-advised fund can be endowed or non-endowed. Donor advisor roles for endowed funds can be passed on to future generations or converted into a field-of-interest or discretionary fund that bears your name. Either ensures your legacy.

*The Community Foundation adheres to a Due Diligence Policy, which outlines the procedures for ensuring that a prospective grantee is eligible to receive the grant, manages its fiscal resources in a prudent manner, has the capacity to fulfill the terms of the grant, and is willing to furnish the Foundation with any required compliance documentation.
## A Side-by-Side Look at Donor-Advised Funds and Private Foundations

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<thead>
<tr>
<th>Features</th>
<th>Our Donor-Advised Funds</th>
<th>Private Foundations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Start-Up Costs</td>
<td>None</td>
<td>Legal and accounting fees can be significant, though fees vary with foundation size and complexity.</td>
</tr>
<tr>
<td>Time to Establish</td>
<td>Can be established in one day</td>
<td>Approval process can take several months</td>
</tr>
<tr>
<td>Personalized Services</td>
<td>Knowledgeable staff supports your philanthropic goals, helps define strategy, engages extended family, assesses the effectiveness of grantees, and more.</td>
<td>Donor and Board must arrange and support all administrative functions, including grant-making protocols. Ongoing administration may necessitate employing a staff.</td>
</tr>
<tr>
<td>Grantmaking</td>
<td>Donor recommends grants to qualified nonprofit organizations</td>
<td>Donor appoints a Board responsible for grantmaking, eligibility and compliance oversight.</td>
</tr>
<tr>
<td>Investments</td>
<td>Expertly managed portfolio with track record of competent stewardship</td>
<td>Donor-appointed Board responsible for investment decisions</td>
</tr>
<tr>
<td>Tax Status</td>
<td>Covered under Northwest CT Community Foundation’s 501(c) (3) public charity status</td>
<td>Must complete application and compliance documents for IRS tax exempt approval</td>
</tr>
<tr>
<td>Tax Obligations</td>
<td>Cash: Up to 50% of adjusted gross income</td>
<td>Cash: Up to 30% of adjusted gross income</td>
</tr>
<tr>
<td></td>
<td>Stocks / Securities: Fair market value up to 30% of adjusted gross income</td>
<td>Stocks / Securities: Fair market value up to 20% of adjusted gross income</td>
</tr>
<tr>
<td>Grants to Individuals</td>
<td>Allowed in specific instances (e.g., qualified scholarships)</td>
<td>Requires IRS advance approval and may necessitate additional compliance reporting</td>
</tr>
<tr>
<td>International Grants</td>
<td>Allowed</td>
<td>Allowed</td>
</tr>
<tr>
<td>Distribution Requirements</td>
<td>None</td>
<td>At least 5% of net asset value annually; penalty tax of 30% of undistributed amount</td>
</tr>
<tr>
<td>Excise Taxes</td>
<td>None</td>
<td>Up to 2% of net investment income</td>
</tr>
<tr>
<td>Reporting</td>
<td>Completed by Northwest CT Community Foundation</td>
<td>Must file annual 990 tax return (at minimum)</td>
</tr>
<tr>
<td>Privacy</td>
<td>Donor names can be kept confidential and grants can be made anonymously</td>
<td>Must file detailed tax returns as a matter of public record on all aspects of operations and administrative support</td>
</tr>
</tbody>
</table>
Advantages of Being a Donor Advisor

We’re fans of our donor-advised funds, but you do have other options. National companies such as Fidelity, Vanguard, and Schwab also offer donor-advised funds. They can be a great low-cost fit for donors who see no need for local expertise, recipient engagement, and/or due diligence services.

Personalized Service AND Local Expertise as a Donor Advisor with the Community Foundation

You will enjoy flexible service focused on you. What you want to accomplish through your giving is an extension of your unique history, your life experiences, and issues that are personally important to you. We work with you to tailor your fund to best reflect who you are.

You have connections. We are happy to share our nonprofit expertise to help with your informed giving decisions. We have a working relationship with most nonprofits in the Northwest Corner. And if you’d like to make grants nationally or even internationally, we can help with that, too. We have colleagues at community foundations across the U.S. and abroad.

You will remain apprised and inspired. We can introduce you to interesting projects and initiatives in the Northwest Corner. We are plugged in to what local nonprofits are doing and can connect you with efforts you may not be aware of.

You’ll know your gift was used as you intended. We follow up with grantees, ensuring compliance with your grant specifications.

Your legacy is in good hands. We ensure local oversight and management of your long-term philanthropic legacy and encourage appropriate recognition for the grants you make possible through naming rights, signage, print and electronic publications, social media, and more.

You can focus on your giving. We coordinate with financial advisors, attorneys, and your chosen grantees to ensure a seamless giving experience.

You can create a fund as unique as you are. Want to create a fund that will make grants in your name forever? Want your fund to be responsibly spent down over time? We can do either or something in between.

You can give creatively. We accept most assets of value. In addition to simple gifts of cash and stock, we administer complex gifts, including life insurance, real estate, artwork, jewelry, and closely held stock.

You can always talk to (or meet with) a person. We are here in your community working toward your interests and stewarding your legacy. Have a question or just want to talk? Give us a call or, even better, stop by our office.
Your Legacy, Your Choice (of funds)
Donor-Advised, Scholarship, Discretionary, or pick your own issue or nonprofit.

If you’re in a perpetual-giving frame of mind, you will find a charitable endowment at the Northwest Connecticut Community Foundation that fits.

Explore your possibilities

Donor-Advised Funds are more cost-effective and tax advantageous than creating a private foundation. These funds are often established through gifts of stock or other appreciated assets. You or your designated successors recommend grants to nonprofit organizations of your choice, while the Community Foundation manages all aspects of fund administration and the prudent investment of the fund’s assets.

Discretionary Funds are a powerful means through which you enable effective charitable giving where and when it is most needed. Grants are awarded in the name of your fund to nonprofits chosen through a comprehensive selection process administered by the Community Foundation. Discretionary funds provide enormous impact in addressing current and emerging community needs, creating an unending philanthropic legacy for those who make these funds possible.

Field-of-Interest Funds enable annual grants to address specific issues within communities important to you. Based on your personal philanthropic goals, you determine grant recipient eligibility—a geographic area of service or specific community needs, such as arts enrichment, homelessness or the environment—and the Community Foundation annually provides carefully selected grants in your fund’s name that best reflect your philanthropic objectives.

Designated Funds are established to provide grants to one or more specific nonprofit organizations in perpetuity. Often created by bequest, these funds ensure a steady stream of annual income to your favorite nonprofit organizations for as long as the nonprofit continues in the effective pursuit of its mission.

Scholarship and Academic Award Funds are established to support educational purposes. You can restrict a scholarship fund to students attending a specific educational institution or pursuing specific courses of study. Community Foundation staff work with guidance counselors and coaches to locate eligible students, facilitate the application process, and award recipients.

Most funds require a $10,000 tax-free donation to establish, except for endowed scholarship funds. They require $25,000 to establish. Not comfortable donating that much money now? Include a bequest in your estate plan. It’s easy; we’ll show you how.

Call us at 860-626-1245
You might be surprised to learn that half of Americans die without a will. And it’s no surprise for most of us who have carefully budgeted our money, that many people feel more comfortable leaving money when they are sure they will no longer need it.

As a result, the typical charitable bequest—among those who leave one—is usually three times his or her entire lifetime’s giving. In other words, most of us can’t make sizeable donations to our favorite causes and charities while we’re living, but we might after we’ve taken care of our needs and the needs of our loved ones. You may have more assets upon your death than you can access now. And many, if not most, are subject to various state and/or federal taxes, including:

- Unspent IRAs
- Life insurance policies
- Appreciated real estate
- Savings and checking accounts
- Brokerage accounts
- Family valuables that are expensive to maintain, that inflate the value of your estate, and/or that your children don’t want.

Perhaps Giving Later Makes More Sense For You

Starting a charitable fund through your will, an insurance policy, part of your IRA, appreciated stock, and other tax-smart gifts

A friend once told us,
“I was planning to leave $500,000 to my two adult children. I decided to leave $50,000 to their late mother’s favorite library in her name. I doubt they will be upset if they ‘only’ inherit $450,000.”

www.northwestcf.org
Let’s wish ourselves long, healthy lives. An unforeseen asset might be that your children and even your grandchildren are adults and well off. They don’t need your help repaying college debt or buying homes. You may find yourself able to leave a generous endowment to help sustain a community theater or to support your community senior center or local historical society.

There are several ways to address charitable estate planning. We can’t do them justice here. Instead, we offer you six suggestions, some of which we’ve mentioned elsewhere.

✓ As with major gifts, always consider taxes (for your heirs) when choosing which asset to donate. During your lifetime, donating appreciated assets is usually better than giving cash. (Give the money to your loved ones.)

✓ A will can be a very simple document for giving. You don’t need to set a specific dollar amount; you can leave a percentage or even what remains after everything else is distributed.

✓ Assets that designate a nonprofit as beneficiary do not go through probate when you die.

✓ You don’t have to donate all of an asset. You can assign a percentage of your IRA, an insurance policy, or a brokerage account, for example, to start an endowed fund.

✓ You can donate highly appreciated assets now and receive lifetime benefits. When you pass away, the remaining value reverts to the charity. A Charitable Remainder Trust (CRT) is a good example of this.

✓ If you’ve named the Northwest Connecticut Community Foundation as the beneficiary of any estate asset, your gift can either start a fund or be added to an existing fund of the Community Foundation. It’s your choice.
Small Gift Warms Little Fingers

Nestled in the cold and snowy foothills of the Berkshire Mountains, The Canaan Childcare Center provides daycare to children across the economic spectrum, including from low-income families. The children spent many days playing inside because it was too cold for little hands to play on the snowy playground until a gift from Bill and Alice Edwards provided warmth and protection for their little fingers.

Bill and Alice had a deep appreciation for working parents and the challenges they face as they struggle to provide the best opportunities for their children. Bill taught at Northwestern Connecticut Community College, and Alice was the first kindergarten teacher at Torrington’s Southwest School. Bill and Alice also had a deep love for their community and Northwest Connecticut. They established the Marion Wm. and Alice Edwards Fund, a permanent fund at the Community Foundation addressing our areas most pressing needs as a natural extension of their life’s ambitions.

Working with the Community Foundation and in collaboration with Mohawk Mountain Ski Area, one of the many grants Bill and Alice Edwards have made possible was a grant for high-quality waterproof mittens for children at the Canaan Childcare Center, enabling the children to play outside comfortably even on the coldest days.

However you decide to give, enjoy the exploration and the adventure!

Give to the causes and nonprofits you care about and get creative as you explore your possibilities:
✓ Talk to your friends about their favorite causes.
✓ Become inspired by the work of a community leader.
✓ Listen to the conversations on local news forums, on the radio, and on social media.
✓ Learn about current giving opportunities from a community foundation presentation, newsletter, community report, or website story.
✓ Bring us your ideas. We love working with inspired donors on new and exciting projects.

This is the adventure of Philanthropy!
As a great adventurer said:

A single act of kindness throws out roots in all directions, and the roots spring up and make new trees.
– Amelia Earhart

Wherever your philanthropic adventure takes you, know that we are here to help you along on your journey because we are your Community Foundation.

Kindness Takes Root Here.

With gratitude to the many local professional advisors who work with the Community Foundation and philanthropic community members to make the Northwest Corner a more gratifying and charitable place to call home.

Illustrations: Alan Colavecchio/Colavecchio Design, Inc.

Call us at 860-626-1245