

The Signal

An Akron Community Foundation Magazine

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Cellular Level Philanthropy

Biologist's brush with death becomes big business, charitable passion

Aging in Place

Seniors' home of choice is closer than you think

Your IRA

The gift that keeps on giving: both now and later



Seen on Cedar Street

On display in the Akron Community Foundation lobby are works by talented local artists like Kevin Richards, whose photograph titled "Heaven Awaits" can be seen outside of our Bert A. Polsky Board Room. The works are for sale, and details are available from our receptionist, De Shawn Pickett, or by calling 330-376-8522.

The Signal

An Akron Community Foundation Magazine

Staff

Tina Boyes *Editor*
 Tracy Burt *Contributor*
 Chris Miller *Contributor*
 Kristen Ashby *Copy Editor*
 Kinsey Ury *Editorial Assistant*
 Ryan Humbert *Designer*
 Dale Dong *Photographer*

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 F. William Steere
 Dr. Rachel Talton
 Capt. Sylvia Trundle
 Mike Zeleznik

We Strive For Accuracy

If you discover an error in this publication, please contact
kury@akroncf.org
 or 330-436-5617

Address Changes

dherman@akroncf.org
 330-436-5613



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MAKING HISTORY

By John T. Petures Jr.

I had a conversation with Steve Schloenbach recently

and asked if he recalled Akron Community Foundation's asset base when he began his career here over 20 years ago. As our CFO, I knew he'd have a strong recollection of the \$19 million in philanthropic capital entrusted to our organization way back in 1996. How remarkably generous Greater Akron has been in growing your community foundation to a record level of over \$201 million in assets at our fiscal year end on March 31, 2017. Equally remarkable is the \$11.4 million in grants and distributions that went back out into our community over the same period, the highest level in our 62-year history. Thank you, everyone, for your continued confidence and the permanent commitment you make to improve the quality of life in Greater Akron through your support of Akron Community Foundation.

Over the past five years, Akron Community Foundation has embraced the vision of becoming a more donor-centric organization. We continue to reach out to donors, fundholders, advisors and nonprofit leaders to create a more engaging, open and inviting place for permanent philanthropy. And we're looking ahead to our and the community's future. Earlier this year, our board of directors embraced our organization's next strategic plan and primary areas of focus for the next five years. Most importantly, we're reinforcing strategies to more robustly serve our nonprofit partners with resource-building assistance to grow their endowments held by the community foundation.

We're also prepared to do a great deal of listening. In an upcoming initiative to be unveiled at our annual meeting, thousands of residents from all corners of the community will gather over coffee and meals this fall to provide insights and observations on our community's biggest issues. This feedback will be vitally important to our Community Investment Committee and board as we develop funding priorities and proactive grant initiatives that will truly make a difference in people's lives.

Finally, we are so excited to be sharpening our plans around family philanthropy. We're dedicating resources and employing leading practices to establish a platform for multi-generational family investment into programs and services that uplift our community. I've always believed that we have a responsibility to teach and enlighten our community on charitable giving, and we hope this will be a catalyst for promoting legacy giving for grandparents, parents and children in our region.

We've come a long way over the past 20 years. I've lived, worked and raised a family in three different states, so trust me when I say Greater Akron is an extraordinary place. We are all proud to have served as stewards of your charitable dreams over these past six decades. Don't hesitate to call us. We're here to help.

BACK & FORTH

Congratulations, Sherry Neubert, Debra Shifrin and the entire Women's Endowment Fund Annual Dinner Committee and ACF staff. The event was awesome. What a night for Akron and for WEF and ACF! Thank you for everyone's hard work to make this event happen. I am proud to be a part of the Women's Endowment Fund and to be surrounded by such a great group of women.

Margaret Jordan
BDO

I am so appreciative for The John A. McAlonan Fund of ACF supporting CG&FS Babies Incredible Years Program. We are thrilled to be able to serve our community, to support and educate families with infants in the first year of life, and to really make a difference as early as possible. Thank you!

Barb Werstler
Child Guidance & Family Solutions

When I first started playing soccer for Inner City, (Coach Dele) would always say, "Stop the ball then kick. Make sure you look up while dribbling." Though it took a while for me to do those things, I practiced and practiced. I was so proud of myself because once I knew how to do those things, I had great opportunities playing with the older girls. (Dele) always made sure I did my best despite winning or losing and taught me teamwork, sportsmanship, and being a leader. Til this day, I've followed this teaching.

Because of Inner City Soccer, I earned Student Athlete of the Month for BNS Sports. Not only that, I also got



Photo: Icona Videography

first team All-City Award and my senior year, I will be getting a scholarship to the University of Akron for soccer. Thank you!

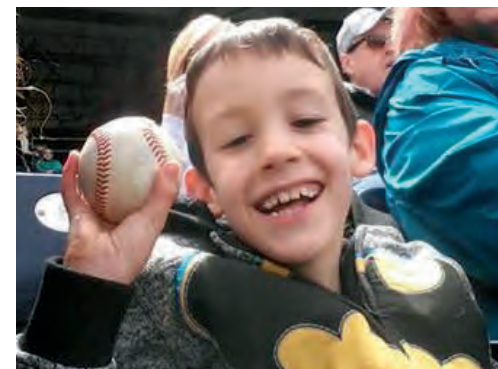
Cecelia Amina Sese
Akron Inner City Soccer Club, grantee

Thank you, Ann Lane Gates, for a great opportunity for success. You helped me add to my full scholarship to go to the University of Akron. I have not met you personally, but I do not need to because I already know you impacted so many students who want to be teachers, which will impact younger students to achieve their dreams.

Emma McCann
Ann Lane Gates Scholarship recipient

Thank you so much for your donation of (Akron RubberDucks) tickets. Dorian's family have been with us for over two months and plan to be here for at least a few more. He is learning to walk again. Attached is a photo of Dorian's family enjoying a RubberDucks game. We are very grateful.

Aristea Tzouloufis
Ronald McDonald House of Akron



Talk To Us! Do you have a note of appreciation you'd like to share? Perhaps a photo of something connected to our grantees' or fundholders' good work in the community? Send it to Kinsey Ury, Executive Assistant, Marketing, Akron Community Foundation, 345 W. Cedar St., Akron, OH 44307 or kury@akroncf.org.

Ohio Guidestone

/OhioGuidestone

Last week we held a ribbon cutting ceremony for our new play therapy room. Thank you, Akron Community Foundation, for making this therapy room possible! #ThankfulThursday

United Disability Services, Akron

/UnitedDisabilityServices

Thank you, Akron Community Foundation, for your generous support of people with disabilities. Your support helps them to develop the job skills needed for successful employment in the community.



COMPARATIVE SUMMARY STATEMENT OF FINANCIAL POSITION

In Thousands

ASSETS

	March 31, 2017	March 31, 2016
Cash and cash equivalents	\$9,556	\$8,455
Investments (at fair value):		
U.S. government and agency obligations	\$10,912	\$11,225
Corporate bonds	\$9,080	\$8,117
Other fixed income	\$16,478	\$15,730
U.S. equity securities	\$78,600	\$63,754
International equity securities	\$33,964	\$31,819
Alternative investments	\$28,906	\$29,149
Real estate held for investment	\$552	\$552
Total investments	\$178,492	\$160,346
Trust accounts:		
Third party trusts	\$10,741	\$9,985
Pooled life income fund receivable	\$147	\$150
Total trust accounts	\$10,888	\$10,135
Contributions receivable — net	\$167	\$268
Promissory Note receivable	\$944	\$1,057
Accrued investment income	\$168	\$166
Prepaid expenses	\$86	\$68
Land and land improvements	\$344	\$344
Building and equipment:		
Building and equipment	\$1,410	\$1,368
Less accumulated depreciation	\$(373)	\$(260)
Building and equipment — net	\$1,037	\$1,108
Cash value of life insurance	\$61	\$57
Total Assets	\$201,742	\$182,005

LIABILITIES AND NET ASSETS

Liabilities:		
Accounts payable and accrued liabilities	\$484	\$483
Grants approved for future payment	\$646	\$388
Funds held as agency endowments	\$23,341	\$22,344
Total liabilities	\$24,471	\$23,215
Net assets	\$177,272	\$158,790
Total Liabilities and Net Assets	\$201,742	\$182,005

REVENUES, GAINS AND SUPPORT

Contributions received	\$15,110	\$10,359
Investment income	\$3,469	\$3,601
Net appreciation (depreciation) in fair value of assets	\$15,463	\$(10,717)
Less amounts held for agency endowments:		
Contributions	\$(253)	\$(1,225)
Investment income	\$(355)	\$(388)
Net depreciation (appreciation) in fair value of assets	\$(1,933)	\$1,333
Total Revenues, Gains and Support	\$31,503	\$2,963

EXPENSES AND DISTRIBUTIONS

Grants and other distributions	\$11,430	\$9,595
Administrative expenses	\$2,371	\$2,289
Donor engagement plan expenses	\$0	\$95
Investment expenses	\$763	\$693
Less amounts held for agency endowments:		
Grants and other distributions	\$(1,236)	\$(859)
Administrative expenses	\$(230)	\$(225)
Investment expenses	\$(78)	\$(76)
Total Expenses and Distributions	\$13,021	\$11,511
Increase (decrease) in net assets	\$18,482	\$(8,548)
Net assets, beginning of year	\$158,790	\$167,338
Net Assets, End of Period	\$177,272	\$158,790

COMPARATIVE SUMMARY STATEMENT OF ACTIVITIES

In Thousands

The above figures are unaudited. ACF is audited on an annual basis by BCG (now Sikich LLP). ACF's audited financial statement will be available in September at www.akroncf.org/Financials.

ACF: *By The*
NUMBERS

Thank you for an incredible year of giving!

During the fiscal year ending March 31, 2017, we achieved:

42
NEW FUNDS

\$20
million
in assets

\$9.1

million in funding for
Summit County
nonprofits

NEARLY 570
Total Funds

6,295

gifts totaling greater than

\$15 MILLION

To see full list of donors, visit www.akroncf.org/Donors.

MORE THAN

\$11 million

in grants and distributions from 314 funds



In fiscal year 2017, we were pleased to welcome 42 new funds established by organizations and people from all walks of life.

Scholarship Funds

Kenneth Blower Memorial Scholarship Fund

To provide scholarships to Hudson High School graduates pursuing a degree in science, with preference given to those who are the first in their family to attend college

Project Ed Bear Inc. Scholarship Fund

To provide educational opportunities for childhood cancer survivors from Northeast Ohio who are attending college or a technical or vocational programs

Judith A. Resnik Memorial Fund

To provide scholarships to Akron Public Schools graduates pursuing a career in math, science or an allied field

Vincent R. Sandridge Employee Caring Fund

To provide scholarships to Sandridge Food Corporation employees and their children

Norma B. Summerville Scholarship Foundation Fund

To provide college scholarships to female graduates of Akron Public Schools

Donor-Advised Funds

Michael James Carmack Family Fund
DAF23 Fund
Demboski Robinson Family Fund
Dougherty Family Fund
Bud and Barbara Dunaway Family Fund
Farver Family Fund
Suzanne and Peter Fielder Charitable Fund
Fir Hill Fund
Bennett L. and Linda D. Gaines Fund
Rita and David George Family Fund
Hauser Family Fund
Hood Family Fund
Immel Family Fund
Redmond Family Fund
Kathy Moses Salem Philanthropic Fund
Shaffer-Totaro Fund
Siff Family Fund 1
Siff Family Fund 2
Snell Family Fund
Tifft Family Fund
Scott and Margaret Weiner Family Fund

Agency Endowment Funds

Arlington Church of God Endowment Fund
Cuyahoga Valley Career Center Education Development Fund
Hattie Larlham Endowment Fund
Heart to Heart Communications Endowment Fund
Keep Akron Beautiful Endowment Fund
RAHAB Endowment Fund
Summit Artspace Endowment Fund
Summit Metro Parks Foundation Endowment Fund
Valor Home of Summit County Endowment Fund

6 TYPES OF FUNDS

Learn more about your fund options at www.akroncf.org/FundTypes.

DO IT YOURSELF

Donor-Advised Funds

A great private foundation alternative – you choose the grants

Designated Funds

Support one or more of your favorite organizations

Agency Endowment Funds

A predictable stream of income for your nonprofit

Designated Funds

- Beacon of Light Akron Public Schools Fund**
Established by Kyle and Lynn Allen, along with their sons Chris and Nick, to support and develop educational scholarship funds, educational programs within the district, and community partnerships to serve students and teachers
- Mark and Margee Frey Fund**
Established by the Bath United Church of Christ in honor of the Rev. Mark Frey's retirement to support Bath Community Fund's grantmaking to programs that help Bath residents in times of need
- Claudia Mendat Hower Revere Teacher Initiatives Fund**
To support scholarships, educational programs and community partnerships within Revere Local Schools
- John Kutuchief Fund**
Established by John Kutuchief and Polly Reiheld to support Planned Parenthood of Greater Ohio and the Unitarian Universalist Church of Akron
- Robert E. and Judy Everett Wilson Last Dollar Scholarship Fund**
Established to support Kent State University's Last Dollar Scholarship Fund, which provides aid to students facing unforeseen financial difficulties

 Legacy Funds: Funds that were designed by their founders to grow in perpetuity.

Field-of-Interest Funds

- Elise's Corner Field of Interest Fund**
For research to identify treatments, therapies and ultimately a cure for Alexander disease and other leukodystrophies

Unrestricted Funds

Professional Advisor Council Fund

Thank you, advisor partners

Thanks to the following accountants, attorneys and financial advisors for helping their clients fulfill their philanthropy with a fund at Akron Community Foundation:

Daniel J. Bloom Jentner Wealth Management

Steven Cox Roetzel & Andress LPA

Andy A. Ginella Attorney at Law

Joe Hinkle Key Private Bank

Brian Hostettler Key Private Bank

Chad Immel Edward Jones

David Koly Koly and Co.

Bill Manby Jr. Paradigm Equity Strategies LLC

Chris Niekamp
Niekamp, Weisensell, Mutersbaugh & Mastrantonio, LLP

James E. Redmond
Poitinger, Redmond, Lyons, Kura and Walker

Michael A. Sweeney Brouse McDowell LPA

Are you an advisor? Learn how we can assist you at www.akroncf.org/Advisors.

DO IT WITH HELP

Scholarship Funds
Fund students' education in your or a loved one's name

Field-of-Interest Funds
Permanently advance a cause you're passionate about

Unrestricted Funds
Meet the community's ever-changing needs

PHILANTHROPY AT THE Cellular

By Tina Boyes
& Chris Miller

Twenty-five years ago, Victoria Tifft lay fever stricken in a Togo, West Africa, hospital bed. It was a place reserved for natives, the very people she had pledged to serve as part of her Peace Corps mission to the small French-speaking country.

The fever was familiar: It was the third time the infectious disease biologist had contracted malaria, a treatable but often deadly disease transmitted by the bite of a mosquito. “You have to dig deep and find out a lot about yourself,” Victoria said. Admittedly, such an experience would

prompt most people to avoid exposure to the disease at all costs. Not Victoria, who was more concerned with the plight of the West African people than anything else. It’s a mission that is still heavy on her heart.

“Unfortunately, some of those conditions still exist today, which is horrifying,” she said. This reality has caused her to run toward, not away from, the front lines of disease prevention.

Victoria returned with a resolve to minimize – even eradicate – diseases

worldwide. Together, she and her husband, Quinten, partnered to create the Walter Reed Army Institute of Research Clinical Trial Center, which develops vaccines for infectious diseases like malaria. They later launched the Hinckley, Ohio-based Clinical Research Management (ClinicalRM), which specializes in research and trials.

The tough work of creating a startup business ultimately led to global success, government contracts and a direct line to philanthropists Bill and Melinda Gates. “We had developed a protocol, or clinical



*Biologist, business
owner pursues cures for
global, local ails*

Level



trial, to collect plasma from Ebola survivors and use that plasma to (treat) Ebola patients,” Victoria said. The disease was moving fast, so she met with Bill Gates personally in November 2014 and was approved for what she called “the quickest grant in Gates Foundation history.”

“The money was wired overnight, which just doesn’t happen at the Gates Foundation,” Victoria said. “But it was a global crisis. We’ve been working with them ever since on the Ebola crisis. We’re still running some trials under a grant

from them in West Africa with Ebola survivors, following them over the years to see how they’re doing. We’re still very involved in helping with Ebola prevention and surveillance overseas and preparation for the United States should cases start to appear again.”

NEW OPPORTUNITY EQUALS CHARITABLE LEGACY

In the infectious disease world, the only thing that remains constant is change. Last year, a big change came for the Tifft family when global drug development solutions provider ICON purchased

ClinicalRM. This enabled the Tifft family to leverage several decades of success into a permanent charitable vehicle to fight diseases worldwide and support a variety of other causes that are important to them. With the help of financial advisor Bill Manby Jr., they opened the Tifft Family Fund, a donor-advised fund at Akron Community Foundation.

“The nice thing about a donor-advised fund is that you don’t have to make so



Advisor Bill Manby Jr. looks on as his client, Victoria Tifft, discusses her family's "free range" philosophy for raising charitable children.

many decisions right now," said Manby, president and CEO of Paradigm Equity Strategies. "So we set up a situation where (the Tiffts) can now do their giving annually through this type of structure."

A donor-advised fund is often the perfect choice for business owners who decide it's time to liquidate. It simplifies the giving process: You make gifts to the fund when it makes the most sense, like during a business sale, and Akron Community Foundation offers you the greatest deductibility of any nonprofit at a time when you need to offset your financial gains. Then, you can take your time recommending grants from the fund to your favorite causes and charities.

"(Victoria) has always been philanthropic, so when she sold the business, it was a foregone conclusion that philanthropy would be part of that process," Manby said. "We thought Akron Community Foundation would be the perfect home."

"I'm involved in a couple companies here in Akron, and then, of course, our investment fund is right here, so it made sense to really consider Akron," said

"(ACF) offered a lot more than trying to do a private foundation or doing something solo." Victoria Tifft

Victoria, who made the decision to start the fund over lunch with Manby and Margaret Medzie, Akron Community Foundation's vice president and chief development officer. "At the end of the lunch, I said, 'This is it. This makes sense.'"

LOOKING BACK, LOOKING AHEAD

While discussing the sale of ClinicalRM, Victoria likens the company to her first child.

She and Quinten have run the business for 20 years, with the last five years in preparation for the sale. "The timing was right. Pairing with a much larger company will help this company grow," she said. If the business were a child, she jokes, it would be time for it to leave the nest: "My husband and I always joke that it was our first baby. And now that baby has gone to

college, it has a nice full-time job, and it's still at home. So it's time to get out of the house."

While she's traveled all over the globe, Victoria's family connection to Northeast Ohio has been lifelong. Victoria grew up in Hinckley, attended the University of Akron, and has a master's degree from the Weatherhead School of Management at Case Western Reserve University. Even while living in Washington, D.C., she recalls longing to return to Akron.

On a recent afternoon, Victoria and Quinten, along with their son Morgan, 16, and daughter, Maggie, 14, visited Akron Community Foundation's office to discuss their charitable plans and learn about the many local needs in their areas of interest.

Manby accompanied them to the meeting and said the community foundation's deep knowledge of local nonprofits and community issues will be a vital resource to the family's fund. "They don't have the time to meet with everybody they might want to give to, so having a group like (Akron Community Foundation) to do a lot of the heavy lifting and then isolate the opportunities that really hit in their family's wheelhouse."

"My husband, myself and our three children all have strong, independent personalities and interests," Victoria said. "This gives us the opportunity for everybody to pursue what interests them. And we're really interested, also, in the collaboration opportunities with other fundholders, because something that they're doing may be of real interest to one of us. So, for several reasons, we just thought (the community foundation) offered a lot more than trying to do a private foundation or doing something solo."

CULTIVATING AN ENVIRONMENT OF GIVING

For the Tifft family, giving is in their DNA, especially the children. "Our children have shared this same philosophy; they've

grown up with it,” Victoria said. “They haven’t known anything different than you help others and you give back. This, to us, is going to be the culmination of being able to give them something that they can move and drive on their own.”

“We always laugh and say we have free-range children; they’re very independent thinkers and they’re mature for their ages, so this was something that was important for us for each of them to have independent decisions,” she added. “I think all three of them are willing to participate in some way.”

Their daughter, Maggie, said she’s interested in issues surrounding children, especially those who are at risk. After learning that children in Africa tie together plastic grocery bags to create makeshift soccer balls, she gave Victoria and Morgan hundreds of soccer balls to take with them on a trip to Liberia.

Morgan is also interested in helping children, specifically through music. And their older brother, Matt, 20, who is a professional NASCAR driver, became an advocate for brain tumor research after being diagnosed with his own tumor last year. He underwent a successful surgery to remove the tumor and has since made a full recovery, but Victoria still recalls how their “world was turned upside down in a couple of seconds.”

Quinten expressed interest in investing in issues in Medina County, especially science-based careers for women and girls. Even within ClinicalRM, Victoria and Quinten have fostered a culture of giving back.

“Every year in the company, we (have) what we call the Make a Difference Campaign,” said Victoria. “We give \$5,000 gifts to one or two different school systems in the Medina area. For the past eight or 10 years, we’ve also worked with the Salvation Army in Brunswick. We purchase all of the angels on their tree for kids, and we take care of all of the kids for the whole community.”



Victoria especially likes when their entire “entourage” goes shopping. “We go shopping in Medina, and we buy all the gifts, then come back and wrap them. At the end of the day, you see a whole lobby full of bags and gifts. That’s just a good feeling,” she said.

“I think just being able to see ‘what are the needs in your community’ is really compelling and will change (our children),” Victoria continued. “And it doesn’t have to be your children. It could be your grandchildren or nieces and nephews, but you can start teaching about giving, and then you set up a whole lifetime of several folks giving.”

She stresses that you don’t have to have a lot of money to be philanthropic. “When I was younger, I didn’t have any money, so basically I donated my time,” she said. “Even if you’re just giving up your time, you give what you have.” 🌱

For more information about starting a charitable fund or family meeting, contact:

Margaret Medzie
VP & Chief Development Officer
mmedzie@akroncf.org
330-436-5610

Charitable Options As Unique As Your Family

At Akron Community Foundation, we honor your family traditions while engaging every generation.

Our highly trained staff can be as involved or behind-the-scenes as you wish them to be. Their only goal is to help you create and implement a shared charitable vision that lives long beyond your lifetime.



Choose only the services you need, and bring your legal or financial advisor if you like. There’s room around the table for everyone.

What we offer:

- Donor-advised funds, the private foundation alternative
- Strategic charitable giving plans
- Family meeting facilitation
- Nonprofit research and impact opportunities
- Planned giving and succession resources

Learn more: Download our free family philanthropy worksheet at www.AkronFamily.org.

SCHOLARSHIPS



STUDENTS

➔ On The Move



In fiscal year 2017, Akron Community Foundation funds awarded \$338,180 in grants to 182 students, representing a variety of degrees and universities.

AAUW of Medina County Scholarship
Karen Knerem, The University of Akron

Acorn Scholarship

Jordan Euell, Kent State University
Bichelle Jeffries, Ohio University — — — — —
Derek Lutz, The University of Akron
Katherine May, Walsh University
Brittany Mosley, The Ohio State University
Nathanael Stauffer, The University of Akron



Richard L. Averitte Memorial Scholarship
Reece Barnett, Otterbein University
Annika Chura, Case Western Reserve University

The Black Tiger Gridiron Alumni Club Scholarship

Michele Criss, Kent State University
Allie Nockengost, The University of Tampa
Steele Porter, University of Mount Union
Johnathon Rogers, The Ohio State University

Martin O. Chapman and Roberta M. Chapman Humanitarian Scholarship
Kyle Humphrey, The University of Akron
Corinthia McGinty, Kent State University

Richard Chenoweth Qualified Designated Scholarship

Gabrielle Barnes, The University of Akron
Olivia Carder, The University of Akron
Lauren Cea, The Ohio State University
Erica Charles, Mount Vernon Nazarene University
Alexandria Couch, The University of Akron
Jacqueline Cunningham, Kent State University
Nicholas Golina, The University of Akron
Alexis Hanson, The University of Akron
Terrance Hennessy, The Ohio State University — — — — —
Emily Jenkins, University of Northwestern Ohio
Chad Mallory, Malone University
Olivia Myers, The University of Akron
Alexa Norton, Tiffin University
Mikaila O'Keefe, Cedarville University
Natalie Steigmann-Gall, The Ohio State University
Selena Turner, Heidelberg University
Kimberly Wiley, The University of Akron



Coming Together Diversity Scholarship
Leslie Luna, The Ohio State University

Michael Corbett Memorial Scholarship
Anna Biasella, Ohio University
Michele Criss, Kent State University

The Dirk J. Desanzo Memorial Scholarship
Shaun Gilmour, University of Nevada
Kellie Holt, Kent State University
Mitchell Monnin, University of Dayton
Madeline Spence, Indiana University
Brooke Tilley, Indiana University Bloomington
Alexander Vue, The Ohio State University — — — — —



Dombo-Fielder Communication Scholarship for Women
Morgan Boley, Kent State University
Katherine Hickman, The University of Akron

Margot Eiseman Scholarship
Corinthia McGinty, Kent State University

Roland E. Gamble Memorial Scholarship
Emily Carey, Miami University

Ann Lane Gates Scholarship

Ty'Easha Johnson, The Ohio State University Mansfield
[Emmanuelle McCann, The University of Akron](#)

GCEF Scholarship

Julie Boylen, The University of Akron
 Brenyn Conrad, Kent State University
 Marlo Wilde, Cleveland State University

Erwin & Katherine Geis Scholarship

Gabrielle Azar, St. Vincent-St. Mary High School
 Molly Boyle, Gesu Catholic School
 Bianca Brown, Kent State University Geauga Campus
 Kevin Cetin, Cleveland State University
 Carmella Grieder, Saint Albert the Great School
 Weizhuan He, Lorain County Community College
 Jordan Teaford, University of Mount Union

Glick-Zedak Scholarship

Naomi Garwood, Youngstown State University
 Brandon Latham, Kent State University

Hanlon Family Scholarship

Eugene Puglia, St. Vincent-St. Mary High School
 Kevin Rybka, St. Vincent-St. Mary High School

Morgan Hasbrouck 4-H Scholarship

Josh Castell, The Ohio State University Mansfield
 Megan Macintyre, State University of New York at Fredonia

Timothy L. Holston Scholarship

Jayson Blankenship, Ohio Wesleyan University

Abby Lipply Memorial Scholarship

Corbyn Martz, John Carroll University
 Mira Scarnecchia, American University

Litchfield Community Scholarship

Rachel Ewald, The University of Findlay
 Morgan Hama, The University of Toledo
 Madlynn Hemeyer, Baldwin Wallace University
 Stephanie Rusinko, The University of Akron

Joan Lutz Scholarship

Jacob Gamertsfelder, University of Cincinnati
 Abigail Schmitt, The Ohio State University
 Christina Zhou, Cornell University

Scott T. Malson Memorial Scholarship

Jennifer Spencer, The Ohio State University
 Simon Turner, The Ohio State University

The Medina Sunrise Rotary Scholarship

Daniel Chudzinski, The University of Toledo
 Haley McElwain, Ashland University
 Madeline Menssen, University of Cincinnati
 Anthony Monaco, Capital University
 Rachel Wingate, Bowling Green State University

Esther Simonetti Owen Future Educators Scholarship

Rachael Henry, Bowling Green State University
 Emmanuelle McCann, The University of Akron

Anne K. Petry Scholarship

Rachael Henry, Bowling Green State University

Bettie Portwood Summit County Pest Control Association Scholarship

Emily Illner, Kent State University
 Christine Koporc, The Ohio State University

Ruocco-Hudson Small Group Instruction Scholarship

Natalie Bacon, Notre Dame College



Vincent R. Sandridge Employee Caring Scholarship

Sara Coe, Hiram College
 James Cooley, Owens Community College
 Nikola Dikic, Case Western Reserve University
 Corey Feist, Full Sail University
 Kyle Gorniak, Kent State University
 Austin Howman, The University of Akron-Wayne College

Faye L. Smith Memorial Scholarship

Benjamin Berry, University of Dayton
 Kaitlin Kretz, The Ohio State University
 Nicole Miller, Kent State University
 Zachary Varley, University of Pennsylvania
 Danielle Whiddon, Kent State University

John T. and Julia A. Spellman Scholarship

Avery Bable, Ohio University
 Michaela Blom, The Ohio State University
 Mary Bozsik, Marquette University
 Chad Mallory, Malone University
 Olivia Myers, The University of Akron
 Daniel Tassello, The Ohio State University
 Kelly Weitzel, Kent State University

Eugene and Arlene True Memorial Scholarship

Hunter Olds, The University of Akron
 Ashley Ross, The University of Akron
 Mark Vecchio, The University of Akron

The Michelle M. Vasenda Scholarship

Aarian McCain, Liberty University

David R. Venarge Scholarship

[Kayli Agosta, The University of Akron](#)
[Kortni Agosta, The University of Akron](#)
 Brandon Bauer, The University of Toledo
 Collin Hefner, Stark State College
 Ryan Logan, Malone University
 Timothy Logan, The University of Akron
 Paige Marty, Northeast Ohio Medical University
 Anna Peticca, Cuyahoga Valley Career Center
 Madison Summers, University of Cincinnati
 Megan Wyrzyszcwski, The University of Akron

Edith Wiskind English Literacy Scholarship

Emelie Fippin, Otterbein University

Witan Presidents' Scholarship

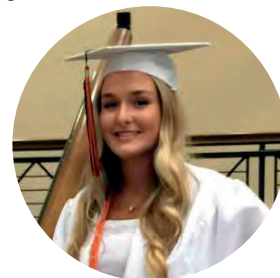
Robin Logan, The University of Akron

Woman's Club of Hudson Scholarship

Alex Richey, The Ohio State University

Vincent Yambrovich Engineering Scholarship

Rachael Shaw, The Ohio State University



HUDSON PUBLIC SCHOOLS ENDOWMENT FUND RECIPIENTS

Marion Albee Scholarship

Kathleen Greer, The Ohio State University

Barlow Scholarship

Leah Ambroziak, The Ohio State University
 Audrey Bagarus, The Ohio State University
 Eleanor Bashian, The Ohio State University
 Adrianna Bernardo, Georgia Institute of Technology
 Matthew Bisbee, The Ohio State University
 Caroline Bonnes, Virginia Tech
 Brianna Buckshaw, Kent State University
 Yun Cao, Florida Gulf Coast University
 Emily Carey, Miami University
 Joseph Charpentier, John Carroll University
[Cole Clampffer, John Hopkins University](#)



Marguerite Cox, Rice University
 Andrew Cypcor, The Ohio State University
 Anna Denny, The Ohio State University
 Matthew Diener, Middlebury College
 Katie Donovan, The Ohio State University
 Sarah Fabian, Bowling Green State University
 Nick Farrell, Miami University
 Kayley Fox, University of Cincinnati
 Peter Funk, Valparaiso University
 Amanda Gamble, University of Cincinnati
 Jacob Gamertsfelder, University of Cincinnati
 Kathleen Greer, The Ohio State University
 Eden Janesch, University of Kentucky
 Christopher Johanson, Cornell University
 William Jordan, University of Cincinnati
 David Kerka, Ohio University
 Molly Killeen, John Carroll University
 Donghan Kim, Brown University
 Kyunghan Kim, Brown University
Emily Klemencic, Notre Dame College of Ohio
 Nicole Lehman, Cornell University
 Nolan Loughry, The Ohio State University
 Erin Madar, Denison University
 Kevin Malerick, Case Western Reserve University
 John Margida, Ashland University
 Mason McCabe, Miami University
 Zachery Meder, The Ohio State University
 Connor Milosovic, Miami University
 Allison Mouse, Edinburg University of Pennsylvania
 Leah Mulligan, The Ohio State University
 Kelly Niewolak, Michigan State University
 Erica Pinto, University of Michigan
 Christopher Reed, Kent State University
 Allison Robbins, University of Cincinnati
 Mira Scarnecchia, American University
 Elizabeth Stiles, Kent State University
 Riyadh Tamannah, Baldwin Wallace University
 Emily Teutsch, University of Dayton
 Kasey Thom, Mercer University
 Erin Torrence, Eastern Kentucky University
 Clayton Travis, Virginia Tech
 Alasondra Tucciarelli, Gannon University
 Nikki Turner, Baldwin Wallace University
 Simon Turner, The Ohio State University
 Megan Urbanic, University of Cincinnati
 Rahul Venkatesh, University of Pennsylvania
 Jameson Verser, Carnegie Mellon University
 Kate Watkins, University of Michigan
 Alexandra Wright, University of Pittsburgh
 Christina Zhou, Cornell University
 Juliet Zito, The Ohio State University



Raymond Marshall Hyser Sr. Memorial Scholarship
 Julia Goodson, Kent State University
 Connor Milosovic, Miami University

Pauline Klupinski Memorial Scholarship
 Landon Lemmens, West Virginia University

Dante B. Lavelli Athletic Academic Scholarship
 Joseph Charpentier, John Carroll University

Burton D. Morgan Foundation Scholarship
 Elizabeth Stiles, Kent State University

June Young Pak Memorial Scholarship
 Spencer Kline, Purdue University
 Kasey Thom, Mercer University

Stevenson Award
 Manet Ramsey Nelson, Carnegie Mellon University

Helen Barlow Art Scholarship
 Julia Goodson, Kent State University

Harry D. Bubb Scholarship
 Manet Ramsey Nelson, Carnegie Mellon University

Scott Case Memorial Scholarship
 Aryana Basu, Boston University
 Andra Chim

Les Dingleline Memorial Scholarship
 Joseph Charpentier, John Carroll University
 Nikki Turner, Baldwin Wallace University

Hudson Bicentennial Scholarship
 Kevin Malerick, Case Western Reserve University

Hudson Fire Department Association Scholarship
 Emily Klemencic, Notre Dame College of Ohio

SCHOLARSHIP UPDATE

Thanks to Akron Community Foundation, I was the recipient of two scholarships. They truly were such a blessing and came at a time when I almost lost hope in funding my education.

To show my gratitude, I earned a 4.0 GPA, was elected director of administration for Student Senate, was voted vice president of Malone Men's Volleyball, and became the president of Malone's Enactus.

Thanks to both my years as a College Credit Plus student and the Akron Community Foundation, I will graduate in three semesters with my bachelor's degree in business administration and marketing with a minor in public relations.

My education has challenged me to think critically and find my passion and calling. I plan to work in a corporate setting at a Fortune 500 company within the consumer packaged goods industry. I hope to do brand marketing, which could encompass market research, consumer behavior, and promotions. Eventually I hope to complete my MBA while I am in my field.


*Chad Mallory
 Barberton, Ohio*



Start A Scholarship! Want to help local students pursue their educational dreams? Start a scholarship fund in your, your family's or your organization's name. To learn more, call Vice President and Chief Development Officer Margaret Medzie at 330-436-5610.



By Chris Miller & Tina Boyes
Photos by Dale Dong



*Seniors find
solace, services
in their home*

Aging
in

Place

Colleen Shaffer settles into her favorite chair in the corner of the living room. As her home health aide runs the vacuum across the floor, excited chirps emerge from a cage. It's Colleen's blue parakeet, Baby, who she says is infatuated with noisy appliances.

Colleen, 66, lives in her childhood home in Akron's North Hill neighborhood. She moved back after her parents passed away. Although she's disabled, Colleen is adamant that this will be the last house she lives in. "My mom left the house to my younger sister and I, and I've been here ever since. And I'll probably be here until the good Lord takes me," she said.

Her home health aide helps with household chores like vacuuming, laundry, dishes and some basic cleaning. For Colleen, the extra assistance makes all the difference. She uses a walker at home, and even though she can't drive, she still gets out of the house. "I take my electric wheelchair when the weather's really good, and I go visit neighbors," she said. "I ride the electric wheelchair up to the library, and we get tapes, so we have a good experience 'walking.'"

On the other side of Summit County, Barberton resident Don Nott, 79, sits with his cat on his lap. Like many of his human peers, the cat is blind and is quickly losing its hearing. Don, however, still has enough vision to drive. Among his passengers is his 83-year-old sister, whose macular degeneration robbed her of her license.

"I take my sister everywhere," Don said. His COPD forces him to wait in the car. "I can't get in any stores and walk around with this thing," he complained, pulling on his oxygen tank hose. Don says he's thankful he can remain in his home, where he and his late wife raised two children.

Don and Colleen are part of a growing trend of local seniors who prefer to "age in place" within their own familiar home and community.

A POPULATION BOOM, A STAKEHOLDER SOLUTION

According to an Akron Community Foundation report, “Creating Measurable Impact,” Summit County’s population of residents age 60 and older is expected to reach 30 percent in 2030, up from 20 percent in 2010. Add to this rising assisted living costs and seniors’ growing preference to remain in their homes, and the demand on service providers is increasing rapidly.

In response, the community foundation convened a coalition of more than 60 stakeholders and senior services providers in 2016 to address the issue. The coalition’s No. 1 priority is helping seniors age in their homes, regardless of their ability to pay.

Heading the initiative is Direction Home Akron Canton Area Agency on Aging & Disabilities, which already connects seniors to a centralized suite of services. According to Direction Home CEO Gary Cook, the issue of funding is a major question that, in large part, remains unanswered.

“The aging of Ohio’s population will exacerbate the already taxed system that supports older adults,” Cook said. “Most individuals do not realize that long-term care and related services are not covered by Medicare. Despite this fact, such care will be necessary for many older adults who have the misfortune to have chronic illnesses. Medicaid currently covers long-term care for those eligible; however, it is only available after virtually all assets are depleted, and Medicaid itself is facing major cuts, which may destroy that entitlement. To truly meet the needs of older adults, we must shore up the systems in place to keep them at home, where they want to stay.”

One organization at the core of Direction Home’s referral program is Mature Services, which – like many other agencies – is adapting to meet

the growing demands of Summit County’s aging-in-place population. Colleen and Don consider the agency a “godsend” for allowing them to live and thrive at home despite their physical limitations. But, in many cases, Mature Services’ home health aides serve a much greater purpose than simply meeting seniors’ physical needs.

“It feels good to help people who aren’t able to do (things) for themselves, yet still (want to) stay at home,” said Kim Stone, Colleen’s home health aide. “It’s a treat for me,” she added, explaining her philosophy is to treat her clients the same way she would treat her own mother. “If this was my mom, I’d do what I have to do with my mom. I love Colleen,” she said.

SOCIAL CONNECTION OVER A CUP OF COFFEE

After losing his longtime corporate job at BFGoodrich, Don decided to open a coffee shop in 1984 right up the street from his Barberton home. He ran the business for 26 years until, in 2010, the owner had to give the building back to the bank, forcing Don to close his doors.

Don doesn’t see the allure of the pricey flavored coffees that are so popular today, but he appreciates that coffee “gives people a chance to get together.”

A cup of coffee still keeps Don connected to his own friends. Nearly every morning, he goes to a local fast food restaurant to meet with a small group of seniors who gather for conversation and companionship. Unfortunately, this unconventional family is beginning to dwindle. “We started with about 14, now we’re down to six,” Don said. “I met some good people (from) all different types of walks of life.”

One potential downside to independent living is the risk of losing social connections, which can be detrimental to the physical health of aging adults. Ensuring seniors maintain a healthy social life is important to

2016 SENIOR CONVENINGS REPORT

A senior services hub and possible levy emerged as two main topics during Akron Community Foundation’s 2016 senior convenings. To see a full report on what was discussed and how these topics emerged, view Round River Consulting’s report online at www.akroncf.org/SeniorReport.



agencies like Mature Services, Catholic Charities and Direction Home Akron Canton.

"I think it's real important," says Colleen. "I think that people that stay in and do not communicate with neighbors, or even get on the phone and talk with friends, they're missing a lot out of life. I think it makes them a little sicker, too."

While most assisted living facilities have a built-in social component, seniors who choose to age in their homes often have difficulty traveling to visit friends and family.

Take Colleen, for example. While she lives independently, she can't afford transportation for anything other than medical visits, which are covered due to her disability. "I use transportation to go back and forth to doctors and the dentist, but I can't visit my friends in Medina and Lodi because I can't afford it," she said. "That's a lot of money."

Carl Bako, development director at Catholic Charities of Summit County, says socialization, transportation and health and wellness have become a critical part of the agency's services. Their Adult Day Services program, now in its 40th year, is designed to improve older adults' independence and socialization through activities that strengthen their physical and mental functioning.

The program accommodates seniors with all levels of function, from alert and highly active participants to those in the advanced stages of Alzheimer's disease. Such services are essential not only for older adults, but also for the people who care for them. "The program helps to bolster the role and ability of the caregiver by providing opportunities for respite and support," Bako explained.

THE GAP POPULATION

Services that help seniors remain independent as well as mentally and physically healthy are necessary for success. But, as with everything, money ultimately drives the level of support available and who receives it. Akron Community Foundation recently committed up to \$200,000 in funding over three years to support senior initiatives, which leaders say is a start. But Dawn Moeglin, director of community engagement for Mature Services, is most worried about finding funding for what she calls the "gap populations."

"These are people that do not meet Medicaid and Medicare eligibility guidelines, yet still have needs for services to stay independent. Deep cleaning, homemaker services, transportation, nutritional support and wellness initiatives are all needs that are not funded by traditional



Colleen Shaffer (left) is thankful for health aide Kim Stone, who helps her remain independent while living in her childhood home.

health care insurances," she explained.

With so much government funding in question, senior services providers agree that the community can't simply wait for answers. They must take the lead, potentially in the form of a senior services levy for Summit County.

"Summit County falls in line with the national trend of a shifting age demographic, which shows a tremendous increase in the 60+ population over the next number of years," said Summit County Executive

Ilene Shapiro. "It is imperative we continue to focus on innovative and sustainable socioeconomic initiatives and programs that will enable our senior and elderly citizens to live comfortably and securely, and to feel valued in their communities."

Another priority is to create a centralized service hub that provides new channels of collaboration for area service providers.

"(The community foundation's) convening reinforced the need for the greater community to come together to collaborate and support our older adult population," Bako said. "Community engagement and collaboration is necessary for social service providers to effectively address the needs of our aging members," many of whom are at risk of losing critical services.

Meanwhile, Colleen and Don continue to live comfortably at home, thanks to Mature Services and a little help from their friends.

"I've been with Mature Services for 20-plus years," Colleen said. "They have helped me so I don't have to go into assisted living, which is very important to me – to all of us, really. I think everybody wants to stay home for as long as they can." 🐦

Creating Measurable Community Impact

This 16-page report outlines five key issues facing Summit County – our growing senior population plus employment, early childhood poverty, food insecurity and transportation – as well as their relationship to one another and opportunities for collaboration and improvement. View it online at www.akroncf.org/CommunityReport.





Savannah James, I PROMise Makeover founder and featured speaker at the “For Women, Forever” event, pictured with event co-chair Sherry Neubert. The event netted nearly \$100,000 for the Women’s Endowment Fund.

FUNDS & INITIATIVES

BATH COMMUNITY FUND

On March 30, nearly 60 supporters of Bath Community Fund gathered to celebrate the fund’s growth and impact in the community at its third annual meeting. In front of an audience of donors and volunteers at Victory Gallop, fund leaders announced the endowment had grown to more than \$320,000 while awarding \$14,500 in grants to deserving nonprofit organizations.

The event culminated in the official launch of the fund’s “For Bath, Forever” endowment campaign, which aspires to raise \$2.018 million by Bath’s bicentennial in 2018. An endowment of more than \$2 million will enable Bath Community Fund to award at least \$100,000 in grants each year to nonprofits that preserve the unique legacy of Bath Township. Three couples with deep roots in the Bath community will co-chair the campaign: Dr. Tom and Mary Ann Jackson, Thom and Lisa Mandel, and Brad and Amy Bowers. See photos from the event at www.akroncf.org/BCFmeeting.

Bath Community Fund will award its second round of grants this fall. Applications are due Oct. 1. Apply online starting Sept. 1 at www.akroncf.org/ApplyBCF.

GAY COMMUNITY ENDOWMENT FUND

The Gay Community Endowment Fund played a key role in the March 27 passage of Akron’s new nondiscrimination ordinance, which protects residents from discrimination in housing, employment, public accommodations and city contracts based on their gender identity or sexual orientation. The #AkronUnited ordinance will also establish a

civil rights commission. Akron City Council officials credited GCEF as being instrumental to the new law’s unanimous passage and said it cements Akron’s reputation as a Welcoming City.



During fiscal year 2017, the Gay Community Endowment Fund awarded 17 grants totaling \$42,850 for programs that positively impact the local lesbian, gay, bisexual and transgender community. Several grants were awarded to programs that support LGBT youth, including a \$5,000 grant to Community AIDS Network/Akron Pride Initiative to address the epidemic of LGBT youth homelessness in Greater Akron.

Other grants supported HIV testing and education for African-American men in Summit County, free legal clinics to help transgender individuals change their name and gender on legal documents, and home-delivered meals for low-income LGBT residents, among other programs. For a complete list of grants, visit www.akroncf.org/GCEFgrants. Applications for this year’s grants are due Sept. 15. Apply online starting Aug. 15 at www.akroncf.org/ApplyGCEF.

In December 2016, the Gay Community Endowment Fund netted \$107,000 at its signature Sugar Plum Tour of holiday homes. The event showcased five exquisitely decorated homes in West Akron, Fairlawn Heights and Bath. See photos from the tour at www.akroncf.org/SugarPlum2016.

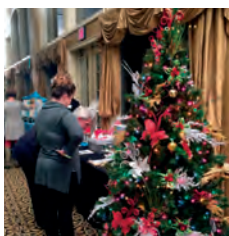
MEDINA COUNTY COMMUNITY FUND

The Medina County Community Fund recently announced it would concentrate a large portion of its 2017 grant funding on a single grant that will make a significant impact in the community. This new approach will allow the fund to move the needle in one specific area and tackle a pressing community issue. The grant will focus on one of three priority areas – housing, transportation and health – that were identified by the fund’s grants committee as the most critical needs in Medina County.

The Medina County Community Fund will announce this impact grant at its annual Spring into Summer event on Thursday, June 22, at Fox Meadow Country Club. The event, which celebrates all of the fund’s 2017 grant recipients, will include hors d’oeuvres and cocktails, live music, and a raffle. Register by June 18 at www.akroncf.org/SpringintoSummer.

MEDINA COUNTY WOMEN’S ENDOWMENT FUND

On Thursday, Nov. 10, the Medina County Women’s Endowment Fund celebrated 10 years of bidding and giving at the 10th annual Festival of Trees. The event raised more than \$24,000 to improve the lives of women and children in Medina County. That evening, fund leaders announced their new Legacy Tree of Giving campaign, in which donors who make a gift or pledge of \$1,200 or more receive a beautifully framed snowscape photograph of an iconic tree in Medina County. Since the Festival of Trees, 12 people have joined the legacy campaign. To learn more, contact Renee Scherick at rscherick@akroncf.org or 330-436-5612.

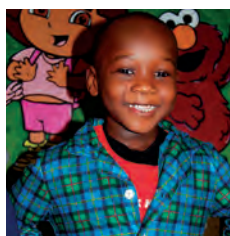


In April, the fund kicked off its annual Mother’s Day campaign, which gives community members the opportunity to honor the special women in their life with a gift in their name to the Medina County Women’s Endowment Fund. The campaign raised \$1,500 to support the fund’s grantmaking to programs that create opportunities for the educational, physical, emotional, social, artistic and personal growth of women and children in Medina County. See a full list of donors to the Mother’s Day campaign at www.akroncf.org/MCWEFMothersDaygifts.

MILLENNIUM FUND FOR CHILDREN

Last July, the Millennium Fund for Children received the largest gift in its 17-year history when Jane Palmer, a former Goodyear executive assistant, passed away. Jane was one of the first donors to the Millennium Fund in 1999. Her generous bequest of \$81,883.44 will enable the fund to increase its grantmaking to vital children’s programs throughout Greater Akron.

In fiscal year 2017, grants from the Millennium Fund purchased warm winter pajamas for children in foster care, supported arts-based social events for children with autism, and provided after-school enrichment programs for kids in the Summit Lake neighborhood, among



other initiatives. In total, the fund awarded \$41,900 to 32 nonprofit organizations in Summit, Portage and Medina counties. See www.akroncf.org/Millenniumgrants for the complete list.

Applications for this year’s grants are due Sept. 1. Apply online starting Aug. 1 at www.akroncf.org/ApplyMillennium.

VERNON L. ODOM FUND

In 2017, the Vernon L. Odom Fund awarded \$11,500 to 15 nonprofit organizations for programs that promote diversity and enrich the quality of life within local minority communities. A grant to Global Ties Akron supported the Know Your Community – Know Your World program, which introduces students to cultures from around the globe through a wide variety of speakers, including international students, refugees and immigrants living in Summit County. Other grants helped prepare minority youth for college, introduced inner-city children to organic farming and gardening, and taught students about religious and cultural diversity within their community. For a complete list of grants, visit www.akroncf.org/OdomGrants.

WOMEN’S ENDOWMENT FUND

In March 2017, a sold-out crowd of nearly 450 local leaders joined the Women’s Endowment Fund in celebrating women’s philanthropy at the fund’s “For Women, Forever” annual dinner. The event featured Savannah James, founder of the I PROMise Makeover and the Women of Our Future mentorship program. Savannah’s husband, Cleveland Cavaliers star LeBron James, and Cavs guard J.R. Smith and his wife were among the event’s attendees. In all, the event raised almost \$100,000 to support the fund’s grantmaking to programs that improve the health, safety, and economic empowerment of women and girls in Summit County.



In 2017, the Women’s Endowment Fund awarded a record breaking \$114,460 to 19 nonprofit organizations with programs in those three priority areas, bringing its cumulative grantmaking total to nearly \$1 million in the fund’s 24-year history. Some of this year’s grants provided dating violence education to adolescent girls, purchased baby supplies for homeless teenage mothers, and supported job readiness programs for women recovering from addiction. For a complete list of grants, visit www.akroncf.org/WEFgrants.

To celebrate Mother’s Day, the Women’s Endowment Fund offered local residents the opportunity to honor their SHeroes – the women in their lives who have made a significant impact on them as a mother, sister, friend or mentor. Thanks to the commitment of 30 women ambassadors who promoted the campaign through their personal and professional networks, the campaign raised a record \$49,000 for the endowment. See a full list of donors to the Who Is Your SHero? campaign at www.akroncf.org/SHeroGifts.

YOUR IRA



HELP CHARITY LATER... *And Now!*



By Natalie B. Choate, ESQ

If you have a retirement plan (such as an IRA or 401(k)), and you want to benefit both individuals and charity after your death, naming a charitable remainder trust (CRT) as beneficiary of your account can accomplish your goals and save taxes too.

And if you are over 70½, you can use your IRA to help yourself and help charity at the same time right now.

Leaving Your IRA to a CRT Can Help Your Charitable and Your Human Beneficiaries

Upon your death, your IRA and other retirement plans will pass to the beneficiary(ies) you have named on the beneficiary designation form for each plan. If you leave your IRA to human beneficiaries such as children, other relatives or friends, you are leaving that person a giant bag full of taxable income.

For example, suppose you leave your \$1 million IRA to your sister. She does not inherit the full \$1 million, because she has to pay income taxes on every IRA distribution she takes. If she cashes out the entire account upon your death, she would probably owe \$400,000 of income taxes. If you leave your IRA to your favorite charity, the charity is income tax-exempt—it would collect the entire \$1 million income tax-free. But your sister would get nothing.

MEET THE CRT

Here's a way to eliminate the income tax on the IRA: Give your sister a life income, and make an eventual \$1 million gift to your favorite charity, all at the same time by leaving the IRA to a charitable remainder trust (CRT).

The CRT collects the entire \$1 million from the IRA immediately upon your demise, income tax-free. The trust then pays your sister an income of 5 percent of the trust value for the rest of her life—so she gets

approximately \$50,000 a year for life (depending on the trust's investment performance). She pays income tax on the payments she receives. On her eventual demise, the charity gets whatever is left in the trust fund (hopefully about \$1 million).

Taking care of your charitable intent, providing a life income to your human beneficiary, eliminating income taxes—what's not to like? As an added bonus, you get a partial estate tax deduction for this gift, thereby possibly reducing your estate tax!

DRAWBACKS AND LEGALITIES

Like every tax-focused plan, the CRT has limitations and drawbacks. For example, the trust cannot pay anything to your life beneficiary except the specified income stream—no extra payouts for emergencies, for example. IRS rules on the minimum value passing to charity mean that the lifelong CRT does not work for younger beneficiaries (under, say, 40 years of age), though a shorter-term CRT could be used. And, this idea works only upon your death—you cannot use retirement benefits directly to fund a CRT during your lifetime. On the bright side, you can use the CRT with any type of retirement plan, not just an IRA.

If helping your favorite charity, providing a lifelong income to a not-too-young human beneficiary, and eliminating income taxes on your retirement plan sound like goals that would interest you, meet with a knowledgeable estate planning lawyer to see if the CRT would work for you.

QCDs: You Don't Have to Wait Until You Die to Benefit Charity With Your IRA!

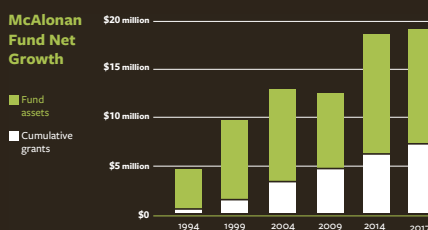
Do you own an IRA? Are you over age 70½? Then you can use your IRA to help your favorite charity, satisfy your required minimum distribution (RMD), and save yourself some money all at the same time. How? With a qualified charitable distribution (QCD).

WHAT IS IT?

A QCD is a direct transfer from your IRA, at your request and direction, to a charity of your choice. Just tell your IRA provider how much to send and where to send it. The money thus given to the charity "counts" toward your annual RMD, but it does not go onto your income tax return as income. So you have satisfied your RMD requirement, and taken care of the charitable gift you

CRTs: An Example

The John A. McAlonan Fund of Akron Community Foundation was begun in 1994 with a \$4.7 million charitable remainder trust. Through the power of endowment, it is now valued at nearly \$11 million while paying out \$7.2 million to charity.



See how it works at:
www.akroncf.org/PowerOfEndowment

wanted to make, with no income tax impact on you.

HOW DOES THIS SAVE MONEY FOR YOU?

Having your RMD transferred directly to your favorite charity(ies) means that the RMD amount does not become part of your adjusted gross income (AGI) on your federal income tax return. Anything that lowers your AGI will almost always reduce your income taxes and/or save you money in other ways, because your AGI level is used to determine lots of "thresholds" and the higher the AGI the more negative the impact.

For high-income taxpayers, your AGI is used to determine, among other things: how much your itemized deductions are reduced; how much, if any, of the 3.9 percent "net investment income tax" (NIIT) you will pay on your investment income; and even your and your spouse's future Medicare premiums. For lower-income taxpayers, your AGI level can determine how much, if any, of your Social Security benefits are taxable.

In contrast, if you take your RMD in cash, then write a check to make your charitable gift out of your regular bank account, the RMD goes into your AGI,

and you get an itemized deduction for the charitable gift. An itemized deduction does not reduce your AGI, so it does not help reduce NIIT, Medicare premiums, etc.

For almost everyone, this way of satisfying the RMD reduces income taxes a bit. For some people it reduces Medicare premiums a lot.

TECHNICALITIES!

Like every special tax deal, the QCD has rules and limits:

- Most charities qualify, but you cannot gift to a donor-advised fund this way.
- The maximum gift in each year is \$100,000 per IRA owner; whether your RMD is more or less than that amount, the maximum QCD is \$100,000.
- QCDs can be made ONLY from IRAs—not from 401(k)s or any other type of retirement plan.

- Also, the gift must go 100 percent immediately into the charity's coffers—this cannot be the type of gift where you get back something of value, whether it's a life annuity or tickets to a dinner.
- You need a proper tax receipt.
- And be sure your tax preparer is fully informed or he/she may miss the fact that you used a QCD.

Consult your financial or tax advisor to make sure the rules are followed—and to verify that the QCD is appropriate for you. 🌱

*Natalie B. Choate is a lawyer with the Trusts & Estates Department of Nutter McClennen & Fish, LLP, Boston, Mass. Her practice is limited to consultations with individuals and fiduciaries regarding retirement benefits taxation. Her book *Life and Death Planning for Retirement Benefits* is a leading resource for tax professionals. She has lectured in all 50 states. Her comments on retirement benefits have been quoted in *Forbes*, *The New York Times*, and *The Wall Street Journal*.*



IRA Charity: A Local Perspective

More and more advisors in the Greater Akron area are helping their clients use their mandatory IRA distributions to support their favorite causes and charities. David Staats, vice president of wealth management with UBS's Staats Rizzor Financial Group, is one of them.

"Charitable giving through an IRA is one of the most efficient ways to maximize your deduction," Staats said.

One of his clients, who is in her 80s, has been leveraging the tax-free charitable IRA rollover to donate a portion of her RMD directly to her designated fund at Akron Community Foundation. She avoids the unnecessary taxable income, the money goes into a charitable fund in her name, and she takes her time making distributions to her favorite causes whenever she's ready.

"She can frontload her charitable donations so she can continue giving back after her passing. That way, when she dies, she'll have a nice chunk of change to continue doing her charitable giving," Staats explained.

He also likes the option because it gives the donor "some level of control" over how their charitable gifts are spent.

"The client decides the charitable intent. They can choose, say, four charities they

want their fund to support. Then, if one of those four charities isn't doing the right things with the gift, there's a built-in protection" thanks to community foundation oversight, which is especially important after a client passes away, he said. "I had one

client with a charitable remainder trust who gave it to a university that spent all of it within months. Then, they wondered if he had any more money for them."

While protections like this are important after a client's passing, Staats also enjoys watching clients use their community foundation funds to give back while they're still living.



"My client uses her fund to support a nursing scholarship she has at the University of Akron," he said. "She's gotten thank-you letters and seen people become nurses because of what she's done. There's something really therapeutic about that."

With the president's most recent tax proposal, which would raise the standard deduction while eliminating many itemized deductions, Staats sees the charitable RMD rollover as playing an even more crucial role in an older taxpayer's charitable toolkit. "Even if those charitable deductions are minimized, these (charitable RMD benefits) will be there," he said.

PLANNED GIVING RESOURCES

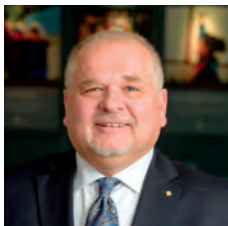
IRA gifts are just one of the many ways to create your charitable legacy. Akron Community Foundation's planned giving website offers you financial calculators, a variety of charitable gift options including those that pay you income and protect your assets, and an online will planner and bequest language. **Discover your planned giving options at www.MyAkronLegacy.org.**

Ann Lane Gates, fundholder and former board member, is pictured with one of her scholarship fund recipients. Gates passed away in February at age 92.



ACF CEO MAKES POWER LIST

Congratulations to John T. Petures Jr., our president and CEO, for once again making Cleveland Magazine's Power 100 List. The Power 100 List honors the top community leaders in Northeast Ohio, including Greater Akron, Youngstown, and Cuyahoga, Lake and Lorain counties.



ADMIRED EDUCATOR, FUNDHOLDER PASSES

Our community experienced a collective loss when educator and philanthropist Ann Lane Gates, 92, passed away in February. Ann served tirelessly as a board member for a variety of groups, including the United Way, Akron General Medical Center and Akron Community Foundation.

Her passion for education lives on beyond her 30 years with Akron Public Schools in the form of the Ann Lane Gates Scholarship Fund at Akron Community Foundation, which provides scholarships to Project GRAD students majoring in education.

Contribute to Ann's legacy with a gift to the Ann Lane Gates Scholarship Fund at www.akroncf.org/give/GatesScholarshipFund.

ATHENA INTERNATIONAL HONORS WEF FOUNDER

On May 5, Norma Rist, a founding mother of our Women's Endowment Fund, was honored with the ATHENA National Leadership Award. The award was presented by ATHENA International and the Akron chapter of ATHENA, which Norma also founded.



SMUCKER'S DONATES \$500K

In April, The J.M. Smucker Company Contributions Committee approved gifts totaling \$500,000 to Akron Community Foundation. Each year for five years, the gifts will fund \$100,000 in grants for education programs in Summit County, as well as women's and girls' programs in both Summit and Medina counties. Thank you, Smucker's, for improving the quality of life in our communities.

VP APPOINTED TO CITY COMMISSION

Mayor Daniel Horrigan recently appointed Tina Boyes, vice president of marketing and communications, to a five-year term on the City of Akron Planning Commission. Tina, a Kenmore resident, joins fellow employee and Goodyear Heights resident Teresa LeGrain on the five-person commission, which reviews city zoning, urban renewal and land sales.



ADVISOR REFERRALS SET RECORD

Bill Manby Jr., president and CEO of Paradigm Equity Strategies, recently broke a 62-year record by referring \$2 million in charitable assets to Akron Community Foundation. Bill is a member of our Professional Advisor Council, one of 20 charitably minded professionals representing the legal, accounting and financial management fields.

In addition, fellow council member Chad Immel of Edward Jones referred a record three funds to the community foundation, including his own donor-advised fund, the Immel Family Fund. Thank you, gentlemen, for partnering with us as you support your clients' charitable endeavors.



ACF BOARD INCLUDES DISTINGUISHED LEADER

Nick Browning, community foundation board member and president of Huntington National Bank's Akron region, was recently named Leadership Akron Alumni Association's Distinguished Leader for his work with Summit Education Initiative. Nick will be honored during the Association of Leadership Programs national conference in Phoenix, Arizona.



INTRODUCING: AKRONFAMILY.ORG

Akron Community Foundation has always been a place where individuals and families can create a charitable legacy. Now, there's a new website devoted exclusively to helping families create a tradition of giving.



AkronFamily.org offers a variety of resources to begin your family's philanthropic journey, from tools for finding the most suitable family giving vehicle, stories of local families and advisors who are living out their charitable values, and all the customized family philanthropy services available through Akron Community Foundation. Visit today and learn more at www.AkronFamily.org.

We Love Good News! Have some good news about one of our staff or board members, past committee members, fundholders or grantees? Send your noteworthy news to kury@akroncf.org.

EVENTS

RETIREMENT PLANNING WITH NATALIE B. CHOATE

Tuesday, June 13, 7:30-11 a.m.

Advisors, don't miss this opportunity to hear nationally known retirement planning expert Natalie Choate speak in the Akron area. Akron Community Foundation is bringing her in to speak to you on the following topics:



- *201 Best (and Worst) Planning Ideas for Your Client's Retirement Benefits*
- *IRA Mistakes & How to Fix Them*
- *Charitable Giving with Retirement Benefits*

Continuing education credits will be available through the Ohio Department of Insurance, Certified Financial Planner Board of Standards Inc., and The Supreme Court of Ohio. Tickets are \$75 and must be purchased in advance at www.akroncf.org/Choate.

SPRING INTO SUMMER

Thursday, June 22, 5:30-8 p.m.

The Medina County Community Fund will usher in the summer season at its annual meeting. Grant recipients for 2017 will be announced while attendees enjoy a night of champagne cocktails and heavy hors d'oeuvres. Tickets for the event are \$50 per person and are available for purchase through June 18 at www.akroncf.org/SpringintoSummer.

LOVE | HOPE | CURE GALA

Friday, Oct. 6, 6-9 p.m.

Join the Elise's Corner Fund of Akron Community Foundation for this spectacular gala, which raises money to support research that will identify treatments, therapies and ultimately a cure for Alexander disease, a rare and terminal neurological disorder, and other leukodystrophies. Sponsorship opportunities start at \$5,000. Individual tickets will go on sale in the fall. For sponsorship inquiries, email elisescorner@yahoo.com.



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Yvonne Averitte

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**MAPS Air Museum Endowment
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T 330-376-8522
F 330-376-0202
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kashby@akroncf.org or
330-436-5618

Akron Community Foundation recently commissioned renowned sculpture artist Don Drumm to create a lapel pin version of our beloved logo, the Signal Tree. Below, Akron Community Foundation's leadership team proudly displays their Signal Trees. They are pictured in front of a larger, three-dimensional version on which the lapel pins were based.

From left: Vice President of Community Investment John Garofalo, Vice President and Chief Development Officer Margaret Medzie, President and CEO John T. Petures Jr., Vice President of Marketing and Communications Tina Boyes, Vice President and Chief Financial Officer Steve Schloenbach

