

PROFILES OF JOY

AUTUMN 2008

a quarterly greeting from your friends at the Lutheran Community Foundation



GIVING IN TOUGH TIMES

The gift that keeps on giving — even in challenging economic times

The current state of the economy is a hot topic in everyone's home these days, and it's having a very real impact on all of us through our retirement programs, mortgages and cash flows. So what happens in the charitable arena when times are tough and money is tight? Needs increase and giving can decrease.

In a recent Lutheran Community Foundation survey, donors identified hunger and homelessness among their current charitable concerns — both are examples of needs that are on the rise. In fact, a report from the 2008 U.S. Conference of Mayors cites the spike in foreclosures, and the increased cost of food and overall cost of living, as major causes of rising hunger and homelessness in America today.

Hundreds of Foundation donors have created charitable funds to support critical human services in times like these. "We will always give," says an anonymous Foundation donor. "I am drawn to the homeless because they are the most visible evidence of an unfair and

inhumane economic system. We are all connected — why can't we see that what affects one person affects us all?"

Through the generosity of donors who have acted on their values, ongoing grants from charitable funds at the Foundation provide a critical safety net for our shared community. "The value of a perpetual fund and the flexibility to recommend grants from a donor advised fund really pays off in a volatile economy," says Chris Andersen, Executive Director of the Foundation. "Many donors gave highly appreciated assets when markets were high, and now they can put their gifts to work when and where they're needed the most."

Making a greater impact:

Affordable ways to give more

During these times, affordable options for giving remain. Each provides tax benefits to you — while living, upon death, or both.



A grant from one donor's charitable fund is helping build a new facility at the Phoenix Rescue Mission in downtown Phoenix. This facility will be designated exclusively for homeless women and children.

Make a gift at death. You can designate all or a portion of your IRAs, annuities or life insurance to your charitable fund, or name the Foundation in your will or living trust.

Convert an asset to a gift annuity. Gift annuities offer an easy and affordable way to make a gift and secure a fixed, guaranteed lifetime income. They're also particularly attractive in times of lower interest rates and a volatile market.

Give an asset you don't need. If you receive an inheritance, use all or a portion of it to honor the memory of the person who left it to you. You can also give stock, real estate, or a paid-up life insurance policy.

"Foundation donors address human needs and community issues on an on-going basis," says Chris Andersen. "Their

gifts will remain relevant for years to come, supporting and changing lives in ways that we can't anticipate today."

Contact the Foundation for more on how to make an additional gift to an existing charitable fund or create a new one.



Visit TheLCF.org for more on how generous donor gifts are being used to change lives and spread joy.



GRANT STORIES

CHANGING LIVES, ONE GIFT AT A TIME

Patrick Nowlin and his wife, Donna, kept their lottery win a secret for two months, even from their closest friends. Before going public, they made the decision to share their blessing by creating a donor advised fund at the Foundation. Their fund just distributed its first grant to support juvenile diabetes research in honor of a family member who lives with the disease. This \$400,000 grant supports a senior scientist position at the Children's Diabetes Center at the University of Wisconsin's Department of Pediatrics.



LUTHERAN
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CHANGE SERVICE REQUESTED



SPREADING JOY. CHANGING LIVES.™

★ DID YOU KNOW?

How are the current markets affecting the underlying investments of charitable funds at the Lutheran Community Foundation? The lessons of past performance and long-term commitment serve as important reminders as we work to make our way through current market volatility. Through diversification, a focus on rebalancing and skilled investment managers, the Foundation's investment portfolio is constructed to weather times like these. We believe that this strategy offers the best opportunity for maximum sustained support to benefiting charities and causes.



SHARE YOUR BLESSINGS
WITH THE WORLD AND SPREAD

JOY.