

FOR GOOD. FOR EVER.®

SUMMER 2018

IMPACT



MAKING A DIFFERENCE IN THE LIVES OF STUDENTS

“I am determined to continuously work hard in the classroom and always give back to my community no matter where I go.”

Each year, the Wabash Valley Community Foundation and its affiliates, Clay County Community Foundation and Sullivan County Community Foundation, award scholarships to students throughout the Wabash Valley. This past spring, the Community Foundation awarded nearly \$275,000 in scholarships to students pursuing a post-secondary education.

For our scholarship fund creators, establishing these types of funds within the Community Foundation is a meaningful way to leave a legacy for the benefit of future generations. Many elect to create scholarship funds to memorialize loved ones or to honor the contributions of those who have made significant impacts in the community. Scholarship funds at the Community Foundation vary by size and eligibility of criteria; however, their common element is the charitable spirit of the individuals who created them. In honoring loved ones or providing for specific communities, each endowed scholarship expresses a deep belief in the power of education to help students achieve their dreams and goals.

“This generous award will not only lighten the financial burden of college, but [will also] take me another step closer to reaching my educational goals,” echoed Payton Kumpf, senior at Northview High School and recipient of the Staunton High School Alumni Association Scholarship. *“I am determined to continuously work hard in the classroom and always give back to my community no matter where I go.”*



PAYTON KUMPF

Our scholarship recipients recognize that their future success will be due to the education they receive. They attribute that success to those with the foresight to create a gift that lasts in perpetuity.

“This generous gift [will help] further my academic career,” said Zach McGregor, senior at South Vigo High School and Vigo County Education Foundation John Kassis Memorial Scholarship recipient. *“I will be at Indiana State University pursuing a degree in computer engineering...I am honored to represent John Kassis, the 1978 Terre Haute South football team and the Class of 2018 Terre Haute South football team.”*



ZACH MCGREGOR



RACHEL TICEN

“I’m so honored and grateful for the Terre Haute Regional Hospital Medical Staff Scholarship award,” said Rachel Ticen, senior at South Vigo High School. *“The [scholarship] will be a vital part in my journey of becoming a nurse and will not only help me monetarily, but will motivate me to keep going even when it gets hard.”*

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CALENDAR OF EVENTS

JULY 2018

11 Scholarship Application
Available Online

AUGUST 2018

4 12th Annual Community Foundation Golf Outing
Sullivan County (Elks)

9 100+ Women Who Care
Vigo County
(Country Club of Terre Haute)

15 100 Women Who Care
Sullivan County (Elks)

23 Scholarship Applications Due for 2019-2020 Academic Year

SEPTEMBER 2018

11 Guys Who Give
Clay County (Elks)

12 100 Women Who Care
Clay County (Elks)

26 Guys Who Give
Vigo County
(Sycamore County Country Club)

OCTOBER 2018

1 Terre Haute Day Nursery Applications Due

NOVEMBER 2018

1 Letters of Intent Due
Vigo County

1 100 Women Who Care
Vigo County
(Country Club of Terre Haute)

14 100 Women Who Care
Sullivan County (Elks)

28 Guys Who Give
Vigo County
(Sycamore County Country Club)

30 Professional Advisers Seminar
(Wabash Valley Community Foundation)

COVER STORY CONTINUED >

The Community Foundation makes it possible for generous, caring community members to fulfill their charitable goal of establishing scholarship funds — and for those who want an education to receive one. Because the Community Foundation serves Clay, Sullivan and Vigo counties, we encourage the creation of scholarship funds that benefit students from a designated school or a particular locale of our service area. We also welcome scholarship funds for any level of study, from preschool to postgraduate. Individuals may specify other selection criteria for recipients, including, but not limited to, academic achievement and financial need.

A scholarship fund can carry the name of the individual, family, company or someone the individual wishes to honor. All grants from the fund are made in the name of the fund, in perpetuity. Individuals who prefer anonymity can choose names that reflect their fund's charitable purpose.

Providing scholarships for students to support their educational pursuits is a rewarding and effective way to meet your charitable objectives while making a difference in the lives of students. The Community Foundation's scholarship program has awarded in excess of \$8,878,000 over the course of 25 years, and we remain committed to providing opportunities for those interested in helping talented young people to pursue their dreams through a quality education.

If you are interested in establishing a scholarship fund within the Community Foundation, or if you would like more information, please give us a call at 812.232.2234.

CONGRATULATIONS 2018 LILLY ENDOWMENT COMMUNITY SCHOLARS!



CLAY COUNTY LECS

TYRZAH WARRICK
NORTHVIEW HIGH SCHOOL

Tyrzah will attend Indiana State University where she is seeking degrees in Music and Accounting.



SULLIVAN COUNTY LECS

JOSEY MCKINLEY
SULLIVAN HIGH SCHOOL

Josey will attend Purdue University where she plans to major in Biology Pre-Med.



VIGO COUNTY LECS

BRIENNA BELL
TERRE HAUTE SOUTH VIGO HIGH SCHOOL

Brienna will attend Rose-Hulman Institute of Technology and major in Biochemistry.



VIGO COUNTY LECS

CHRISLYN MARRS
TERRE HAUTE NORTH VIGO HIGH SCHOOL

Chrislyn will attend Butler University Savannah College of Art and Design as an undeclared major.

FOUR TIPS FOR CHARITABLE GIVING AFTER TCJA

1

Continue to be mission driven.
Giving makes an important difference no matter how taxes affect you.

2

Think about giving appreciated property.
Making a gift with long-term appreciated stock can be a tax-wise alternative to a gift of cash. Individuals avoid the capital gains tax on the appreciation by giving the property, and the full amount of the gift makes an immediate impact. Nothing is lost to taxes, and the full value of the stock is deductible if you itemize.

3

Consider an IRA Charitable Rollover.
If you are 70 ½ years of age or over, a charitable distribution from your IRA can be a smart, simple way to meet your philanthropic goals.

4

Take your long-term strategy into account.
Maximizing the gifts you make in a particular year can provide you with deductions that exceed the standard deduction and reduce taxable income.

PLANNING A GIFT UNDER THE NEW TAX LAW?

The Tax Cuts and Jobs Act (TCJA) Provisions in the new tax code impact charitable giving in favorable ways, which means community-minded individuals with philanthropic interests will continue to enjoy the important tax benefits that accompany charitable gifts.

The TCJA kept the original number of individual tax brackets, but lowered the rates and increased the ranges for tax years 2018-2025. The new brackets significantly address the marriage penalty because the new married filing jointly brackets are now double the single brackets. In addition, income levels will rise more slowly as the TCJA based annual adjustments for inflation on an index in an effort to more accurately reflect the actual rate of inflation.

If you donate cash and itemize your deductions, the TCJA allows more generous write-offs. You can now deduct up to 60% of your adjusted gross income, up from 50%. If your cash donations exceed that limit, you can carry forward any unused deductions for five years.

If you are considering donating shares of appreciated stock or mutual funds, you can itemize and deduct the current value of the investment as a charitable contribution. This will allow you to avoid paying capital gains taxes on the profits and your chosen charitable organization will receive the full value of your investment. The deduction for donating stocks and fund shares to a public charity or donor-advised fund is limited to 30% of AGI. Again, you can carry forward unused deductions.

If you would like to learn more about how we can assist you in exploring charitable giving strategies under the new tax law, please give us a call at 812.232.2234.

SCHOLARSHIPS BY THE NUMBERS

NEED EXCEEDS AVAILABILITY

SCHOLARSHIPS AVAILABLE

107 IN 2018

100 IN 2017

94 IN 2016

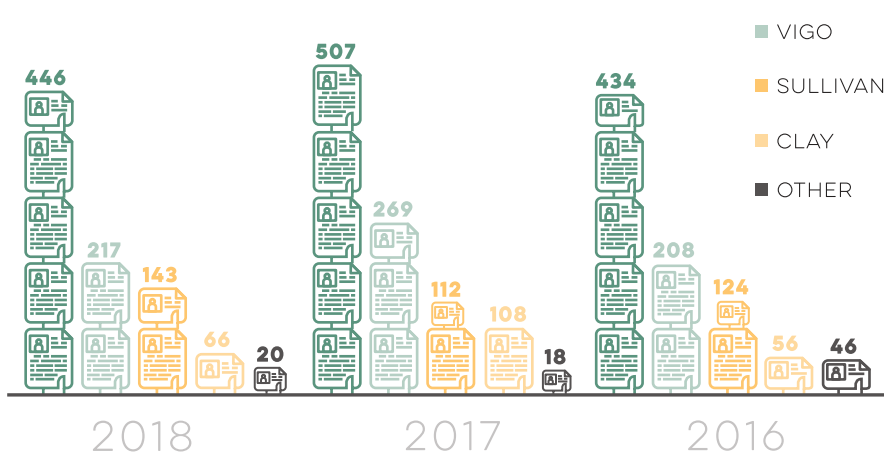
NUMBER OF RECIPIENTS*

135 IN 2018

130 IN 2017

114 IN 2016

APPLICATIONS SUBMITTED BY COUNTY



In 2018, the Community Foundation received a total of 446 scholarship applications; it awarded 107 available scholarships to 135 students. 70% of the 2018 applicants, whose applications showed promise of academic success, were not awarded scholarships because of the lack of available scholarship dollars.

To make it possible for more deserving local students to receive scholarship support from their community, the Community Foundation depends on the generosity of area residents for contributions to new or existing scholarship endowments. New gifts create more and/or larger scholarship awards to help our local students achieve their educational goals.

The ratio of awards to the number of applicants clearly demonstrates the highly competitive nature of the Community Foundation's scholarship program. With available scholarship dollars falling short of the number of deserving students who apply, it is important that students give their best effort in completing and submitting their scholarship applications.

For more information on creating or contributing to a scholarship fund, please contact the Community Foundation at 812-232-2234.

**Some scholarships have more than one recipient.*

TO MAKE THE BEST IMPRESSION, FOLLOW THESE SCHOLARSHIP TIPS

Be Timely! Be sure your application will meet – or better yet, beat – the August 23rd deadline. It is highly recommended that you aim to have your application submitted no later than one week prior to the deadline. Procrastination is a magnet for problems, so be guided by the phrase, “the sooner, the better!”

Follow Instructions! Be sure to read and follow all instructions. If the application asks for two letters of recommendation, do not provide three or four (or more), as only two will be used. If the application states no attachments, don't submit it with attachments. Bottom line: Do not adjust the guidelines in an effort to enhance your application, as the end result will be quite the opposite.

Be Thorough! Proofread your application before submission, and then proof it again. Minor errors can add up to be costly, so proof, proof – and yes – proof again!

Be Honest! Most scholarship selection committee members are veteran reviewers, so they are keen to the “smoke and mirrors” of fancy words and attempts to tell them what you think they want to hear. Be genuine in presenting yourself, and if an essay is required, be certain it is on topic and that it is clear, concise and complete.

Be Thoughtful! When you need letters of reference or recommendation forms completed, give your references as much advance notice as possible. Making your first request the week the recommendation is due puts unnecessary stress on the very person you need to be your biggest fan at that moment.



APPLICATION OPEN
Wednesday, July 11

APPLICATION DUE
Thursday, August 23 at 2:00 p.m.

SCHOLARSHIP DEADLINE FOR 2019-2020 ACADEMIC YEAR FAST APPROACHING

Are you considering applying for a scholarship within the Wabash Valley Community Foundation, but are not sure where to begin? We suggest you spend some time thinking about the essay portion of your application as it is an integral part of the application process. Be original, be sincere and write it yourself! To help get you started, below are the top three items to list in your scholarship essay.

1. Career Aspirations

- How did you arrive at your decision? Tell a story to help the reader learn more about you.
- How do your plans relate to your educational and career objectives?
- How do you plan to use your career to contribute to the community? Tell the reader why you deserve this scholarship.

2. Activities Outside of the Classroom

- You have listed your extracurricular and community activities in your application, now elaborate in your essay. Did you hold a part-time job while attending school, or volunteer at an organization?
- Why did you choose these activities? Did these activities enrich your academic, social or personal life?
- How did these activities prepare you for your academic career and beyond?

3. Distinguish Yourself from other Applicants

- Did you receive a prestigious award while in school? Write about it! Your scholarship application and accompanying essay are essentially your sales pitch. If you do not write about it, the reader will not have a chance to be impressed. This is one of those times where bragging about yourself is encouraged!
- Do you have any skills, talents or passions? As indicated on the previous page, applying for scholarships is a highly competitive process, so emphasize things that demonstrate your ability to lead, take initiative, persist and care for your community!

Remember, hundreds of individuals have made a difference by endowing scholarships for students such as yourself. Higher education costs are on the rise, but scholarships can make it easier and more affordable to attend college. The application will open on **July 11, 2018, at wvcf.com/apply-online** and will close promptly at **2:00 p.m. Thursday, August 23, 2018**. We strongly encourage you to beat the application deadline and apply as soon as possible!

NAME(S)

ADDRESS

CITY

STATE ZIP CODE

TELEPHONE

EMAIL

This contribution is:

in honor of OR in memory of

NAME(S)

Please notify:

NAME(S)

ADDRESS

CITY

STATE ZIP CODE

MEMORIAL CONTRIBUTIONS

NOVEMBER 1, 2017 - APRIL 30, 2018

Enclosed is my contribution of:

- \$2,500 \$100
 \$1,000 \$50
 \$500 \$25
 \$250

Other _____

\$5,000 to establish a new scholarship endowment fund named:

This contribution is to support:

- Clay County
 Sullivan County
 Vigo County
 Scholarship funds
 An existing fund:

NAME OF FUND _____

Please contact me with information about:

- making a gift of stock, real estate, or other non-cash item
 making a gift from my IRA
 creating a fund
 creating a scholarship fund
 receiving a copy of the Will Planning Guide
 receiving a copy of Provide & Protect: Important Life and Death Decisions

Please send this form and your contribution to:
 Wabash Valley Community Foundation
 200 South 8th Street
 Terre Haute, IN 47807

SUMMER 2018

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20
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HAPPY 20TH ANNIVERSARY

CLAY COUNTY COMMUNITY FOUNDATION &
SULLIVAN COUNTY COMMUNITY FOUNDATION!

Clay County Community Foundation and Sullivan County Community Foundation joined the Wabash Valley Community Foundation on December 18, 1997 and June 29, 1998, respectively. Collectively, these two affiliates have awarded nearly \$8 million in grants and scholarships to benefit residents of the Clay and Sullivan communities.

Throughout the Clay County Community Foundation's 20-year history, over \$2.7 million has been awarded from the earnings of 131 permanently endowed funds. A small portion of these grants have helped to improve Poland Community Park, support literary education at Clay Community Schools, assist with renovations to the Community Theatre of Clay County, replace windows at Clay City Library and provide resources for the Clay County Emergency Food Pantry.

In Sullivan County, the Community Foundation has distributed 737 grants and 373 scholarships exceeding \$5 million back into the community. With 136 permanently endowed funds, the earnings from these funds have helped expand the garden at Sullivan County 4-H grounds, restore the museum entryway at the Sullivan County Historical Society, construct a shelter at the Waapaahsiki Siippiwi Mound, purchase child seats and stair chairs for Carlisle Lions Community Ambulance Service, Inc., and install lighting at Carlisle Town Park and Sullivan Civic Center.

Congratulations to our affiliates on an impactful 20 years of partnering with community-minded individuals to engage people, build resources and strengthen communities within the Wabash Valley For **good**. For **ever**.®

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