



Community Foundation
Great River Bend



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FROM INDIVIDUAL ACTIONS COME BEAUTIFUL RESULTS

As you read through this yearbook, you may notice there are a lot of butterflies on the pages. The butterfly has always been used as a metaphor for change – for something that appears ordinary or small at first and then transforms into something very beautiful.



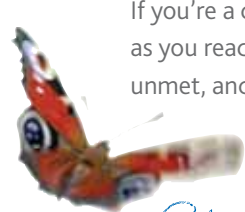
Every day at the Community Foundation, we see this in action. We see how gifts made by people with charitable hearts create amazing results throughout our community. We see those gifts continue to make a positive impact on lives, generation after generation, and we see how partnerships, innovation and flexibility help us improve our community.

Change and transformation are also reflected in our growth. In 1993, we had one fund and \$1 million in assets. This year, we reached more than 600 funds and \$65 million in assets. In fact, we were notified this year that CFCGRB is 51st in the nation among community foundations for activity level, which is the number of gifts received and grants issued. This means we are more successful than many older and larger community foundations in connecting people who care with causes that matter.

We've changed in other ways as well. At one time we mostly responded to grant requests. We still do. We distributed more than \$280,000 last year in responsive grants. However, we're also making larger intentional grants so we can "move the needle" on crucial community needs such as high-quality early childhood education, lower high school dropout rates, and improved access to quality nursing instruction for our future nursing professionals. We also help our affiliate foundations bring the strength of a community foundation to rural areas, and we continue to help donors establish their legacies.

As you look through these pages, you'll see this common theme: how actions by individuals, families, and organizations spread like ripples in a pond to touch many more lives than even the donors anticipated.

If you're a donor, you can take pride in the beautiful results you've helped us achieve. If you haven't yet donated, just imagine, as you read these stories, how your actions today can create an even better future for all of us. There are many needs still unmet, and you can truly make a difference.



Diane B. Harris
Diane B. Harris, Board Chair

Susan S. Skora
Susan S. Skora, President and CEO



MISSION

TO BETTER OUR COMMUNITY
BY CONNECTING PEOPLE
WHO CARE WITH CAUSES
THAT MATTER.



HOW WE MONITOR THE COMMUNITY'S NEEDS - THE VITALITY SCAN & SNAPSHOT

Between 2006 and 2008, unemployment rose from 4.5% to 5.7% in Rock Island County, and from 3.8% to 4.2% in Scott County.

At the same time, the number of people who visited local food pantries increased. So did the number of child abuse cases.

Communities change over time, and so do the needs of the people. One of our functions is to monitor the problems and needs in our region and work with organizations that are directly assisting those who need help.

The sponsoring partners for the Scan and Snapshots are: The Community Foundation of the Great River Bend, United Way of the Quad Cities, the Quad City Health Initiative, and The Moline Foundation.

Every five years, we conduct a comprehensive Vitality Scan. The next one will take place in 2012. Each year, in between Scans, we conduct a more limited Vitality Snapshot. Both help us identify important trends that indicate where resources should be directed.

Poverty and poor local graduation rates – identified through the Scan – inspired our Board to launch Achieve Quad Cities (see page 11). The Scan and Snapshots also provide local governments and agencies with much-needed research that can help influence policies related to health, education, crime, and more.

OUR AFFILIATES

COMMUNITY FOUNDATION OF
CEDAR COUNTY

COMMUNITY FOUNDATION OF
DES MOINES COUNTY

COMMUNITY FOUNDATION OF
LOUISA COUNTY

COMMUNITY FOUNDATION OF
NORTH LEE COUNTY

COMMUNITY FOUNDATION OF
VAN BUREN COUNTY

COMMUNITY FOUNDATION OF
WASHINGTON COUNTY

DEWITT AREA COMMUNITY
FOUNDATION

FULTON ASSOCIATION FOR
COMMUNITY ENRICHMENT (FACE)

GENESEO IS FOR TOMORROW (GIFT)

MORRISON AREA COMMUNITY
FOUNDATION

RIVER BLUFF COMMUNITY FOUNDATION

YEAR IN REVIEW



“Achieve Quad Cities” launches, an initiative aimed at increasing high school graduation rates, with multiple education, business, and community partners.

Foundation reaches \$65 million in assets in more than 600 funds.

Record number of grants awarded in calendar year 2009: 1,308 grants totalling \$4,672,452.

Record number of scholarships awarded in May, 2010: 219 awards totalling more than \$500,000.

Investment pool rose to \$45,425,000 (6/30/2010), partnering with 49 investment managers.

Investment pool earns 22% in 2009.

To date, 33 private foundations have converted to funds of the Foundation, with four more in process.

CFGRB is listed as 51st in the nation among community foundations for activity level, the number of gifts received and grants issued.

CFGRB becomes the second largest community foundation serving Illinois.

Two Continuing Legal Education programs are conducted by CFGRB President Susan Skora, including the popular “10 Mistakes Charitable Planners Make.”

New strategic approach is launched in working with 150 Endowment Partners, an effort aimed at helping nonprofit organizations make endowment-building a part of their everyday work.

Partners in Nursing (PIN) launches, an initiative aimed at expanding the capacity of nursing education programs in the region. The QCA is one of only 14 Robert Wood Johnson Foundation grant recipients in the nation.

Flood recovery efforts continue, as CFGRB administers its largest grant program ever, \$1.5 million.

The “Place2B” youth center opens after the Foundation initiates an effort to address the issue of homeless youth in our community by convening organizations who share this mission.

CFGRB becomes an Americorps host site; welcomes Nicole Frieese as our Americorps State of Iowa Promise Member to work on our youth initiatives.

Three teen members of the Teens for Tomorrow program are selected to attend the national Youth Philanthropy and Service Camp in East Lansing, Michigan.

Marlin “Hap” Volz, Jr. joins the CFGRB staff as Trust and Estates Senior Consultant, a volunteer position, to provide guidance to donors and their advisors. Ken Gullette joins as Director of Communications.

CONNECTING

PEOPLE WHO CARE WITH CAUSES THAT MATTER





SMALL ACTIONS, BIG RESULTS

More than 40 years ago, a meteorologist named Edward Lorenz made observations that would later become known as the Butterfly Effect—that even tiny actions can result in tremendous changes elsewhere.

Taking it to an extreme, this theory holds that the beating of a butterfly's wings causes very small disturbances in the air around it, which can create a chain-reaction of changes through the atmosphere until it results in a hurricane on the other side of the world.

From a scientific standpoint, this Butterfly Effect may be an exaggeration, but the philosophy behind it is realized every day by the people who interact with the Community Foundation of the Great River Bend – both givers and recipients.

INSPIRED BY A BOOK

For Steve and Kathi Morency, it began with the very small action of picking up a book, *White Oleander*, by Janet Fitch. At the time, Kathi had no idea how this simple act would change the lives of her family, and the lives of so many students who have started life under challenging circumstances.

White Oleander describes the traumatic experiences of a young woman growing up in a series of foster homes. After reading the book, Kathi felt a strong sense of compassion for underprivileged kids who are thrust into very unfortunate situations.

She and her husband, Steve, became concerned about 18-year-olds who, as a result of being “of age” and being released from the foster care system, would not be able to support themselves. The pressure to survive often dooms any opportunities to attend college.



WORKING WITH CFGRB

The Morencys turned to the Community Foundation. They established two scholarships, one on each side of the river, for students coming out of foster care. “The Foundation ensures that our dollars are used as efficiently as possible,” says Steve.

A REAL IMPACT ON LIVES

In the past four years, 11 scholarships have been awarded to area students. Steve and Kathi have witnessed the positive impact.

Jasmine Fountain is one of the scholarship recipients. She's a senior at St.

Ambrose University and is on the Dean's List. She grew up in foster care and is now expecting to graduate with a degree in Criminal Justice, due in large part to the Morency Foster Youth Scholarship. Jasmine plans to attend law school.



Jasmine Fountain

After the scholarships were established, Kathi and Steve found other ways to help underprivileged kids. Steve became involved with Achieve Quad Cities, a local partnership to increase high school graduation rates. Driven by his passion for helping youth, Steve volunteered M.A. Ford, the manufacturing plant where he is President/CEO, as a host site for school visits. His goal is to show students the value of education.

Connecting people like Steve and Kathi with causes that matter is the Community Foundation's mission.



A PIONEER WITH A HEART

Arlene Elliott never anticipated that her legacy would affect the lives of so many people. When she and her husband, Herb, co-founded Elliott Aviation in 1936, she gave wing to more than just airplanes – she began a chain reaction of events that would create new generations of philanthropists.

Arlene is considered one of the first great women in the aviation industry. She and Herb grew the company from its humble beginnings as Elliott Flying Service to the industry leader it is today. “She was

honest, hardworking, and a pioneer in her own right,” says Wynn Elliott, Arlene’s son and current Elliott Aviation Chairman/CEO.

NEW WAYS TO GIVE BACK

After a long successful career, Arlene wanted to find new ways to give back to the local community. She and Herb had been long time supporters of Junior Achievement in the Quad Cities.

Arlene joined the Community Foundation’s Board of Directors after she retired in 1993. She became passionately interested in teaching youth the importance of giving.

She enthusiastically supported the launch of CFGRB’s youth philanthropy program, “Teens for Tomorrow” (see next page).

When she passed away in early 2010, her estate included a gift to CFGRB to establish the Herb and Arlene Elliott Endowment, which now provides permanent funding for the Teens for Tomorrow program.

“She always had a soft spot in her heart for young people, especially those who demonstrate an ability to lead,” says Wynn. “She would be proud of the kids in Teens for Tomorrow.”



A PATRIOT WITH AN IDEA

Two years ago, 90-year old Leo Hall went to the Washington County Community Foundation, a CFGRB affiliate, with a dream. He wanted to create a permanent Avenue of Flags at Lime Creek Cemetery.

Leo had a strong desire to show his respect for his country and for those who have passed.

“I just wanted to show support for our country and our government,” he says. He wanted American flags to line graves at Lime Creek Cemetery in Norway Township every Memorial Day.



The Community Foundation of Washington County turned to CFGRB to help fulfill Leo’s request. The Leo K. and Martha E. Hall Fund was created and now will provide funding support for Lime Creek Cemetery’s patriotic display every year. Because of our relationship with our affiliates, we’re able to meet the needs of unique situations that arise in communities within our 17-county service area.

Although Leo lost his ability to see several years ago, he never gave up on his vision for a better community. We’re very happy to be able to help make it a reality.

T4T members Maddie Moller, Austin O'Brien and Julia Arth on a trip to Michigan



CHANGING TEENS INTO LEADERS

Teens for Tomorrow (T4T) creates a Butterfly Effect with teens. A young person who joins T4T may develop into a true leader who makes an impact on the community.

During the nine month T4T program, students learn about the role nonprofit organizations play in our community, meet local leaders and participate in volunteer activities. They also look at community needs and make decisions on T4T grants. This gives them a deeper insight into decision-making and they experience the satisfaction that comes with knowing you're helping real people.

GAINING MOMENTUM

With a 40% increase in student applicants last year, T4T is thriving. Nicole Freise, the Community Foundation's Youth Initiatives Advocate, is excited about the jump in student interest. "It's remarkable how the program has gained so much momentum," she says.

This past year, the intensity of the students changed as the school year progressed. They became more enthusiastic and engaged, especially after a trip to the 2010 Youth Philanthropy and Service Camp in East Lansing, Michigan.

"The students' interest went from an ember early in the year to a raging fire by the end," Nicole says.

HERB AND ARLENE'S LEGACY

Thanks to the newly established Herb and Arlene Elliott Endowment, Teens for Tomorrow will be able to grant \$10,000 to local nonprofit organizations, twice as much as in past years.

"That's what is really exciting," Nicole says, "we are looking forward to making a bigger impact on the Quad Cities each year, and Arlene's generous gift makes that possible."



PARTNERSHIPS FOR A STRONGER COMMUNITY





RAISING GRADUATION RATES

Leadership includes the ability to engage others to achieve something larger than could be achieved alone. CFGRB brings together individuals and organizations to form partnerships that address pressing community issues.

Three students drop out of Quad City schools every school day. The high cost to society created by this problem inspired several businesses, chambers of commerce, government agencies, school districts and nonprofits to partner in a unique program called Achieve Quad Cities.

Ryan Foley knows the terrible things that can happen when small choices lead you down the wrong path. Growing up in Dubuque, Iowa, Ryan watched some of his closest friends drop out of school and ultimately travel a path of crime and self-destruction. Some of them had grown up in troubled circumstances.

Ryan was fortunate to grow up in a loving home. He stayed in school and graduated from college. He now works as a Mechanical Engineer at John Deere, one of the many corporate partners behind Achieve Quad Cities.

AN OPPORTUNITY TO HELP

When approached about Achieve Quad Cities, Ryan saw an exciting opportunity to

help a young student avoid the same path his friends had taken.

“One of the major differences between me and my friends was that I had positive people in my life to help guide me,” Ryan says.

AN AMBITIOUS GOAL

The goal of Achieve Quad Cities is simple: increase the graduation rate by five percent during the next 10 years. To accomplish this, the Community Foundation committed substantial resources and teamed up with local school districts, non-profits, and area businesses to increase graduation rates by strengthening connections students have growing up and showing them the importance of staying in school.

“If you drop out of school, you’re setting yourself up for failure,” Ryan says.

MATCHED WITH A STUDENT

As a Career Navigator with Achieve Quad Cities, Ryan was matched with Chris, a 15-year old from Davenport. They do fun activities together, tour local businesses, and Ryan has seen visible improvements in Chris’s overall demeanor and confidence, as well as his attitudes about school and his future. “That has been fun to watch,” Ryan says.

Ryan has filled a gap in Chris’s life and has been the positive, stable role model that many young people like Chris desperately need.

Many more students need good mentors but there are also other ways you can become involved.

Visit www.achieveqc.org for more information and to join the Achieve Quad Cities volunteers.



DROPOUTS

A SILENT EPIDEMIC

- Three Quad Cities students drop out of school every school day.
- Dropouts fail to acquire skills that are vital to a successful future.
- Approximately 500 high school students in the Quad Cities drop out each year, which will eventually cost our community \$250 million over their lifetimes.
- Dropouts are eight times more likely to be incarcerated than students who stay in school.



PARTNERS IN NURSING

There is a waiting list to enroll at most nursing schools in the country. The Community Foundation seeks to develop greater enrollment capacity at area nursing programs through an effort called Partners in Nursing (PIN).

We're sowing the seeds for success by convening two regional health systems, five area nursing education institutions, two local health departments and many others. We're working to increase opportunities for nursing students. Our goal is to increase the number of nursing faculty and clinical education sites in our region so that more students can enroll.

Partners in Nursing is another example of the power that comes from working together – identifying the common interests of competing organizations, moving forward, and creating lasting benefits for all. PIN is a two-year grant and will reach its goal to educate more nurses by next year.

EARLY CHILDHOOD COALITION

The Bi-State Early Childhood Coalition aims at boosting the skills of early childhood educators and center directors. Studies show that children who are in high-quality early childhood education programs show improvements in a wide range of areas, including social and cognitive skills, graduation rates, a reduction in criminal behavior, and many other benefits.

THE GROUP HAS TARGETED THREE MAIN GOALS:

- Professional credentialing for early childhood center directors so they can lead their centers to higher standards of excellence
- New teacher orientation and training
- Public Service Announcements promoting the early childhood education field

Directors who complete credentialing will be invited to join an advocacy group of their peers.

By supporting the work of the coalition, we are investing in more productive lives for countless children in the region.



PARTNERS FOCUS ON CORE MISSION

The small actions CFGRB has taken over the years to build on its expertise and to meet high standards is helping other partners take flight.

We now have 150 endowment partners in 17 counties, nonprofits that are able to focus on their core mission rather than the complexities of endowment management. 75 of these endowment partners are in Scott and Rock Island counties alone.

The Foundation also serves as a host to 11 affiliate foundations in our service area. These local Boards work to encourage giving and make grants to improve their communities.

For many nonprofits and affiliates, it doesn't make financial sense to devote the staff time and resources it takes to manage their own endowment.

"Management of endowed funds is too complex for a small organization," says Barbara Melbourne, Vice President of Development. "The investments, accountability, compliance, it's all very difficult and time-consuming. By placing the endowment with CFGRB, affiliates and nonprofits are able to focus on their core mission."



EVERY DOLLAR COUNTS FOR NONPROFITS

For organizations such as the Child Abuse Council, every dollar counts. For 33 years, the organization has worked to prevent child abuse and to help children and families affected by abuse.

Executive Director Sue Swisher says that like many nonprofits, the Child Abuse Council is experiencing a gradual shift in its sources of support. In past years, the government has been the source of up to 75% of annual revenue. While government funding will always be part of the revenue mix, she projects their community-based philanthropy will grow.

As a result, the board of directors has a special interest in developing more major and planned gifts, and chose to become an endowment partner of the Foundation to further that interest.

"The Child Abuse Council's capacity for handling major gifts is very limited," Sue says, "and that's why we rely on the expertise of CFGRB. I think the Community Foundation is uniquely positioned to represent both the health and vitality of the community and the not-for-profits that provide critical services."

ENDOWMENT PARTNER BENEFITS

- Free up time for work on core activities.
- Relieve staff and volunteers of non-essential tasks.
- Save money by spending less on administration and financial management.
- More money available for programs and grants.
- Able to focus on fund-raising and not fund management.



A QUEST FOR A CLEAN RIVER

Twelve years ago, Chad Pregracke had a reaction to pollution that triggered his own personal Butterfly Effect. After growing up on the banks of the Mississippi in Hampton, Illinois, Chad grew more and more disturbed by the massive amounts of garbage and waste along the river's banks.

He banged on the doors of local environmental agencies but received little support, so he decided that if anyone was going to clean up the river, he would have to do it himself. In 1998, he founded Living Lands & Waters at the age of 18. Twelve years later, his passion has deepened and attracted many people who share his concern for the environment.

CHANGE, ONE STEP AT A TIME

One piece of garbage at a time, Chad worked to enact the change he felt was long overdue. Today, Living Lands & Waters has 10 full-time employees, a fleet of four barges, a towboat, six workboats, two skid steers, five work trucks and a large box truck.

With the help of enthusiastic volunteers, Chad and the LL&W staff have collected over six million pounds of garbage, including 60,000 tires, 3,000 barrels and countless other types of material.



LOOKING TO THE FUTURE

Two years ago, Living Lands & Waters became an endowment partner with CFGRB, establishing a permanent endowed fund to insure that the tremendous impact of the organization would continue to be felt for generations to come.

"We want to expand what we do," Chad says. "The endowment helps us build for the future." Chad's vision for the future will transform the Mississippi River from the ugliness he found 12 years ago into the beautiful waterway that nature intended.

He knows his success depends on both continued public enthusiasm and financial support. As an endowment partner, CFGRB holds a permanent fund for LL&W with the goal of supporting the organization for many future generations.

CREATIVE INNOVATION
LEADS TO NEW GIVING OPPORTUNITIES



The challenges facing our community change over time. Our vision is to be a philanthropic pace-setter, and that involves developing new ideas to meet the desires of donors and the most pressing needs of the community.

The Community Foundation's most valued gift—or fund—is permanent (endowed) and discretionary. Such funds give us the flexibility to direct resources to the most pressing needs of the community through the proactive strategic initiatives and responsive grant programs that are our core mission.

Over the past 45 years, donors have entrusted the foundation with such discretionary gifts, growing the Community Impact Endowment to more than \$10.6 million.

DONOR ADVISED FUNDS

Many donors also utilize another important fund to carry out their philanthropy. A "Donor Advised Fund" gives a donor the ability to recommend grants to organizations or causes that they choose. CFGRB offers both permanent (endowed) and 100% spendable (non-endowed) Donor Advised Funds, just like those offered through national investment houses.

The largest providers of donor advised funds are the national mutual fund companies such as Fidelity, Schwab, and others. Competition among these providers has reduced the administrative cost, the minimum initial gift, and the minimum grant size—each of these helping to attract more investors.

The main disadvantage with funds at these providers is that the money leaves the community and is invested elsewhere. However, CFGRB's Donor Advised Funds are invested locally. Our donors have online fund access 24/7, and have access to the Foundation's expertise on local needs. We believe that if you live here, you get more satisfaction out of giving here—of making a real difference in your home town.



NO-FEE DONOR ADVISED FUND

To stand behind this belief, we have introduced the "No-Fee Donor Advised Fund." We now offer donors – of both permanent and wholly-spendable Donor Advised Funds – the option to have their 1% fund fee waived. In exchange for waiving the standard fee, we simply ask that the donor make an annual grant from their Donor Advised Fund – equal to that 1% fee – to one of the Foundation's strategic initiatives.

When a donor advisor chooses one of these strategic initiatives, they become a co-investor in our work and will receive periodic updates on the program of their choice.

Donors make grants from Donor Advised Funds during their lifetime. If they choose the "No Fee" option, we ask that after the donor's lifetime the remaining funds become permanent discretionary endowment.

By offering this innovative No-Fee Donor Advised Fund, we go beyond the service offered by the large mutual fund companies. The donor's money stays here at home, where they live; and donors have the satisfaction of knowing they will be remembered in their own community for generations to come.



OUR STRATEGIC INITIATIVES

ACHIEVE QUAD CITIES - increasing graduation rates

PARTNERS IN NURSING - increasing nursing education

COMMUNITYWORKS - improving early childhood education

FUND FOR THE HOMELESS - homeless shelters and youth drop-in shelters

FIRST DAY FUND - school supplies for students

CARING AWARDS - nonprofit volunteer recognition

OPPORTUNITY GRANTS - support for area nonprofits

FAST TRACK GRANTS - smaller nonprofit grants made quickly

EMERGENCY GRANTS - unexpected but essential nonprofit needs

TEENS FOR TOMORROW - youth philanthropy

JUVENILE JUDGE GRANTS - immediate response to a child's needs

FRIENDS OF THE FOUNDATION - support of the Foundation's work



24/7 ACCESS TO YOUR FUNDS

MyFund allows donors to access all of their fund information from the comfort of their own home. With just a few clicks, you can check your fund balance, review fund history and even recommend grants.

MyFund allows you to stay directly connected with the status of your fund at all times.

“Our favorite feature of MyFund is the 24/7 access,” says Barb Kuhns. She and her husband Bob have handled their charitable giving through CFGRB for several years.

“We have some regular, recurring donations which have been set up for delivery on a continuing basis,” adds Bob. “Using MyFund has been great!”

To learn more and to register for MyFund, visit our website at www.cfgrb.org or call Hannah Morrell at 563-326-2840.



COMMUNICATING CFGRB TO THE WORLD

Our website at www.cfgrb.org is a springboard to connect you with a lot of good information, and we’re committed to making it interactive and interesting.

On our website, you can make gifts online, keep track of your funds, search for scholarships and grants, download applications, watch videos and much more!

Susan Skora’s Blog is the place to start when you’re wondering what’s happening now in the world of CFGRB, our donors, affiliates, and partners.



WWW.COMMUNITYFOUNDATIONBLOG.ORG

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ON FACEBOOK, SEARCH FOR COMMUNITY FOUNDATION OF THE GREAT RIVER BEND



FLEXIBILITY
TO ACHIEVE PHILANTHROPIC GOALS

MANY OPTIONS FOR GIVING

It's virtually impossible to adapt to changing circumstances or needs if your organization isn't flexible. For CFGRB, flexibility involves options to help donors achieve their goals, build their legacies and provide help for community issues they care about.

Options for giving include a variety of endowed (permanent) and non-endowed fund opportunities.

Donors can make gifts while they're alive, and they can also make deferred gifts that take effect after their lifetime. Funds can be designated for specific organizations and programs or for general fields of interest, such as hunger, homelessness, youth or the arts.

COMMUNITY IMPACT FUND

Our most important fund for the long-term benefit of the community is the Community Impact Fund. This is an endowment that continues to build over time – a permanent collection of gifts from many donors.

We manage the investment portfolio so that the fund will continue to grow in value. Each year, 4.5% of the fund is spent on crucial needs throughout the community.

As the Community Impact Fund grows larger, we can distribute more grants to good causes. In the average year the investments return more than the 4.5% that is spent. This means the Community Impact Fund will benefit the community with no end in sight.

You also don't need to be an expert about the community's needs to make an impact. CFGRB constantly monitors those needs for you.

TYPES OF FUNDS

ENDOWED FUNDS

- Community Impact
- Friends of the Foundation
- Designated
- Field of Interest
- Organization Endowment
- Scholarship
- Private Foundation Fund (sometimes called "endowed donor advised fund" or "personal endowment")

NON-ENDOWED FUNDS

- Project
- Friends of the Foundation
- Charitable Giving Fund (sometimes called "donor advised fund" or "non-endowed donor advised fund")

Endowed funds pay out 4.5% annually of market value averaged over four years. Non-endowed funds are wholly spendable.

CFGRB GRANTS HELP NONPROFITS WITH NEEDS

During the past year, we made grants totaling more than \$400,000 from our Community Impact Fund. We made three types of grants:

FAST-TRACK GRANTS – These grants up to \$2,500 meet a variety of needs for nonprofits in the area. These grants are made year-round and we respond to requests within two weeks.

OPPORTUNITY GRANTS – These are grants up to \$7,500 and are made twice a year, in the spring and fall, to address community needs. Approximately \$100,000 in grants was distributed in both November 2009 and May 2010.

STRATEGIC INITIATIVES – This is financial support that is intended to "move the needle" on community issues such as the graduation rate, early childhood education and the capacity of nursing schools. These are larger efforts from partnerships among agencies and businesses that team up to focus a pool of resources on an issue.

To apply for a grant, download the form on our website at www.cfgrb.org



A LOVE FOR THE COMMUNITY

“There are so many needs in our community,” says Eda Hofmann, “I would have no idea which one is the most vital, and which one has no place to turn to for help.”

Eda and her husband, Bill, were born and raised in the Quad Cities. With five children and nine grandchildren, the Hofmanns understand the importance of providing the best opportunities for future generations.

MAKING A LASTING IMPACT

With this in mind, they wanted to make a lasting impact, but didn’t know where to begin. Eda turned to the Community Foundation, where she learned about the Community Impact Fund, and how it allows CFGRB to use flexible funds to address the most pressing needs.

Thanks to the expertise and flexible structure of the Community Foundation, Bill and Eda were able to establish the Hofmann Family Community Impact Fund. Projects they have supported include Achieve Quad Cities, Partners in Nursing, and Communityworks.

“It gives me immense satisfaction,” Eda says.

A NEW FAMILY TRADITION

“What we both like about the Community Foundation,” says Bill, “is that it helps people locally instead of sending its support out of the area.”

They hope that future generations of Hofmanns will contribute to the fund and continue helping the community that Bill and Eda have loved all their lives.



TAX CREDITS FOR GIVING

CFGRB has helped donors get more than three-quarters of a million dollars in tax credits over the past six years in Iowa. Iowa taxpayers are able to give more at a lower cost due to the Endow Iowa program created by the state legislature.

Iowa taxpayers who give to endowed funds through a qualified Community Foundation receive a state tax credit equal to 25%.

HERE’S HOW IT BREAKS DOWN:

Donation	\$10,000
35% federal income tax deduction	3,500
25% Iowa tax credit	2,500
Net Cost of Donation	\$4,000

The savings are even greater if you make the same gift using appreciated securities, because you avoid capital gains tax as well.

The Endow Iowa tax credit applies to anyone who pays taxes in Iowa — individuals, partnerships, businesses, estates, trusts and financial institutions. Illinois does not yet have a similar program. A bill similar to Endow Iowa is stalled due to Illinois state budget problems.



LIVE HERE, GIVE HERE
BUILDING YOUR LEGACY





THE ADVISOR CIRCLE

Metamorphosis is not something a caterpillar plans. Rather, nature takes its course, and before long, something beautiful emerges.

For people, great results often require a little more planning, and that’s where advisors like Dan Ellard come in. He is passionate about his belief in charitable giving. As an attorney, he helps clients make a long-lasting impact by helping them plan ahead.

SOUND ADVICE

By incorporating charitable giving into their estate plans in a tax-wise manner, Dan helps his clients create a legacy that continues to help people in need long after the donors’ lifetimes.

Dan has been connecting clients with CFGRB for nearly 20 years, and believes that charitable giving should be part of everyone’s estate plan.

“Estate planning through the Community Foundation is the most effective vehicle for long-term charitable bequests,” he says.

Dan is a member of the Community Foundation’s Advisor Circle and is

particularly interested in programs that benefit younger, underprivileged people.

TWO TYPES OF CLIENTS

Dan says he runs into two types of clients. One group hasn’t thought very much about charitable giving.

“When it comes down to the choice of sending money to Washington or keeping it in the community, I tell them, ‘Here’s a good option, let’s keep it in the community, let’s name it after the family and let the children guide it after you’re gone.’”

The second type of client already has a desire to give, but they’re thinking about specific charities. Dan counsels them about giving to a foundation that’s already established – CFGRB, to benefit the charities they love forever.

FULFILLING CLIENTS’ GOALS

The Community Foundation works with Dan and other advisors to make sure clients are able to fulfill their philanthropic goals after they are gone.

“The Community Foundation is a proven, professional organization that has useful experience and is more cost-effective than some private foundations,” he says. In September, Dan became the newest

member of the CFGRB Board of Directors. In this role, he will help guide the Foundation and encourage other advisors to help their clients achieve something beautiful through careful planning.

THE ADVISOR CIRCLE

Members of the Community Foundation’s Advisor Circle serve their clients through inspired legacy planning. Each member has assisted one or more clients to establish a significant gift at the Foundation to benefit the community. We recognize these professionals, and the vital role they play in making their clients’ philanthropic goals a reality.

- | | |
|------------------|----------------------|
| Ray Allen | Jim Nash |
| Larry Calvo | Henry Neuman |
| Jack Dane | John Norton |
| David Dettmann | John Pedersen |
| Dan Ellard | John Slover |
| Ron Hansen | Leigh Svacina |
| Judy Hilgenberg | Marie Rolling-Tarbox |
| Roger Hill | Scott Voigt |
| Peter McLaughlin | Dana Waterman |
| Kirk Metzger | Cal Werner |
| John Nagle | Pete Wessels |



A PASSION FOR THE ENVIRONMENT

When Mary Hawkinson joined the Legacy Society, she wanted to support the things she loved most in the Quad Cities.

A lover of both nature and the arts, Mary had previously established the Mary and Gene Hawkinson River Action Endowment to support the preservation of areas like Nahant Marsh.

“She felt strongly about preserving natural habitats for wildlife, especially birds,” says Judy Hilgenberg, Mary’s financial advisor and close friend.

BUILDING A LEGACY

Mary passed away this past May, but she ensured that local artistic culture is preserved into the future.

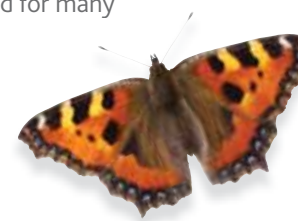
Mary established the Mary Rose and Gene Hawkinson Endowment, a permanent fund designated to support the Quad City Cultural Trust (QCCT).

Mary’s advisors helped her plan the gift, which involved using appreciated securities. Mary was able to avoid capital gains tax, enjoy a federal income tax deduction, and take advantage of the Endow Iowa tax credit for her gift.

THE QCCT GIVES ANNUAL SUPPORT TO FIVE MAJOR CULTURAL ASSETS IN THE QUAD CITIES:

- Figge Art Museum
- Putnam Museum of History and Natural Science
- Quad Cities Botanical Center
- Quad City Symphony Orchestra
- River Music Experience.

Because her funds are permanent endowments, Mary’s legacy will live on, helping the organizations she loved for many years to come.



HOW TO JOIN THE LEGACY SOCIETY

The Legacy Society recognizes people whose charitable planning includes CFGRB. Anyone who wishes to create a legacy is invited to join. Members of the Legacy Society share a common bond – commitment to the future of their community.

To join, simply call our office and speak to Susan Skora, President, or to Barbara Melbourne, Vice President of Development.

You can also email us at legacysociety@cfgrb.org.

We are pleased to confidentially assist you, and to welcome you to this distinguished group of community leaders.



GREAT RESULTS OUT OF SMALL EFFORTS

“It’s amazing how something small can become something great,” says Marsha Pedersen. “It blossoms from people caring about something.”

Marsha and Don Pedersen are long-time residents of the Quad Cities. Both have taken on a variety of roles in the community. Among them, Marsha was instrumental in the creation of the Holiday Pops concert during the Quad City Arts Festival of Trees.

It was during these activities that she first experienced the profound impact that small acts of generosity can have. While raising money for underprivileged families to attend the Holiday Pops concert, Marsha realized that it doesn’t take much to make an impact.

“Having someone care, even in a small way, can transform a life,” she says.

ESTABLISHING FUNDS AT CFGRB

After retiring, Marsha and Don wanted to find additional ways to give back to the community they cared so much about. They turned to the Community Foundation and established a Charitable Giving Fund and an Endowment to help support their favorite charities and non-profit organizations. These include the Quad City Symphony, First Presbyterian Church in Davenport, Scott County Family Y, and the Marriage and Family Counseling Services of Rock Island.

JOINING THE LEGACY SOCIETY

The Pedersens joined CFGRB’s Legacy Society in 2008 – a distinguished group of donors who include the Foundation in their estate plans.

Don and Marsha believe there should be more members in the Legacy Society. They also believe there has never been a more important time to keep philanthropy alive.

“In times like these, it can be really tough,” Don says. “So many people need help.”

Just as in her early days with the Holiday Pops, Marsha knows that any size gift can have a tremendous impact. “Everyone can do this,” she says. “It doesn’t matter where you are on the scale.”

The good works created by Don and Marsha, and all of the donors who are part of the Foundation, will grow over time into something more and more significant.



THE POWER TO MAKE AN IMPACT

The Community Foundation of the Great River Bend has seen what happens when people with charitable hearts give back.

Like the butterfly that flutters its wings, our Foundation began in a small way, but has transformed as the years have passed into an organization with the power to make a real difference in our region.

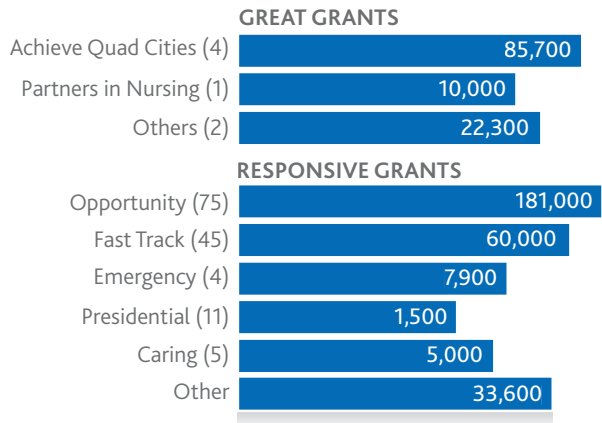
We have been able to do this because of our donors and the organizations with which we partner, and those that we assist with grants.

In the coming year, we invite more people to join us. Their gifts will come in all sizes. The needs of the community will change. We will work with many organizations to meet those needs.

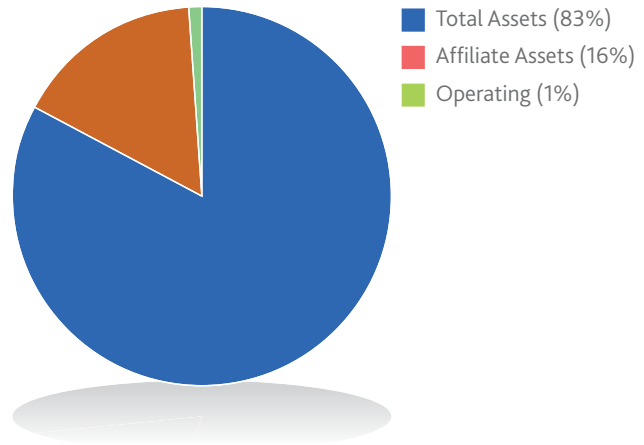
The people we interact with throughout the year are all part of what makes our region great. Together, we’ll make a true impact. For good. For ever.

FINANCIALS (AS OF 12/31/09)

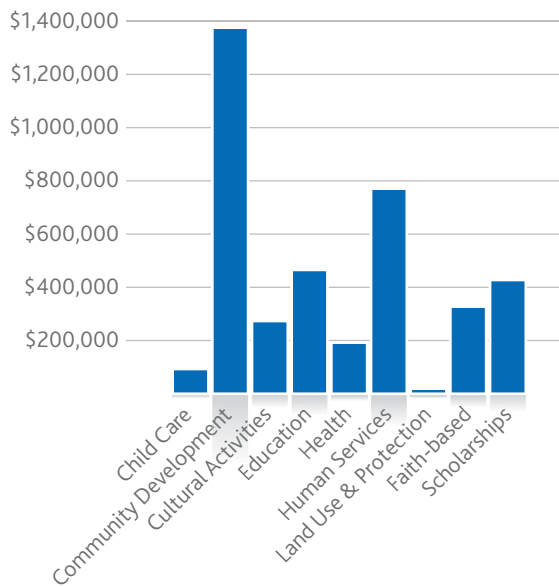
COMMUNITY IMPACT FUND GRANTS: \$407,000



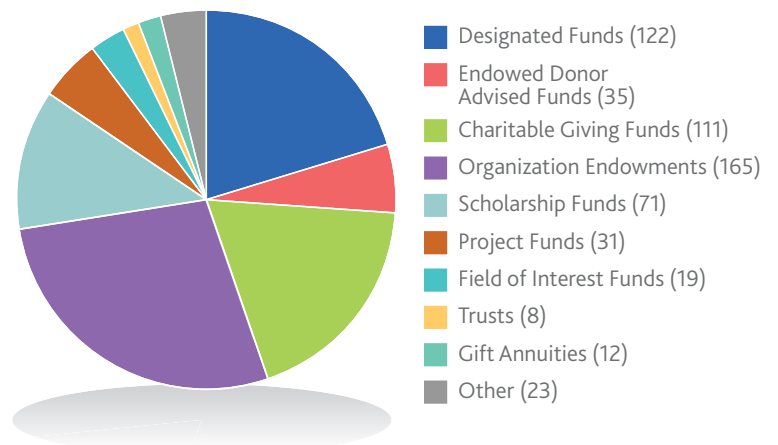
TOTAL ASSETS: \$60,780,000



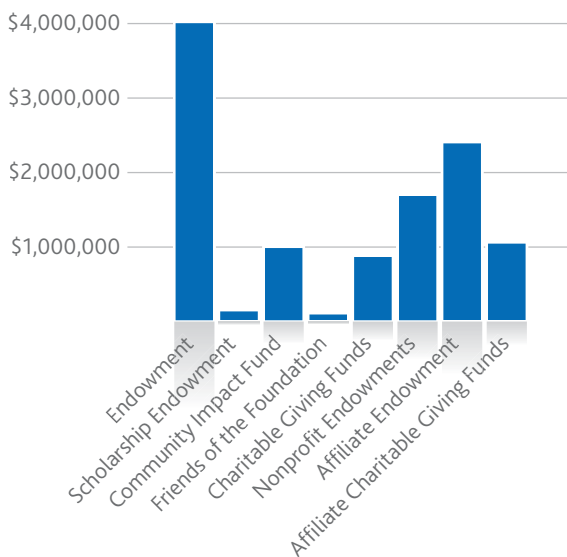
TOTAL ADVISED GRANTS: \$3,944,100



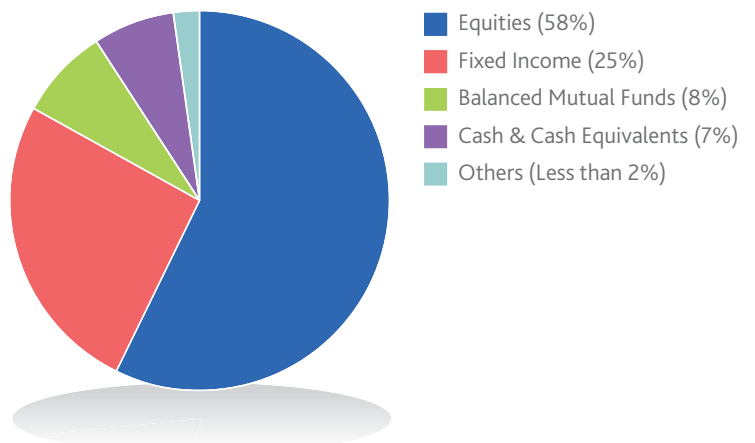
TOTAL NUMBER OF FUNDS: 596



TOTAL GIFTS RECEIVED: \$11,312,000



ENDOWMENT POOL ASSET ALLOCATION



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Jean Steffenson



William R. Storm



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JOHN BLONG, 1944-2010

Dr. John T. Blong, a member of the CFGRB Board of Directors and longtime chancellor of the Eastern Iowa Community College District, passed away on Thursday, April 1, 2010.

John was deeply committed to the community, serving on numerous boards and active in many issues, particularly education and workforce development.

He and his wife Mary established the Blong Scholarship Fund through CFGRB.

We truly miss John, and we're grateful to have been able to work so closely with him as a member of our Board of Directors.

CFGRB STAFF



Front row: Carrie Jeys, Hannah Morrell, Susan Skora, Willie Breuer, Nicole Friese, Marcia Meinert, Jim Horstmann.
Back row: Ken Gullette, Cheryl Narby, Matt Mendenhall, Kathy Graves, Hap Volz, Pat Miller, Maxx Parcell, Barbara Melbourne.

Susan Skora, President & CEO

Barbara Melbourne, Vice President of Development

Kathy Graves, Vice President of Finance and Administration

Matt Mendenhall, Vice President of Programs

Hannah Morrell, Director of Business Operations

Ken Gullette, Director of Communications

Pat Miller, Program Associate

Marcia Meinert, Accounting Associate

Cheryl Narby, Accounting Associate

Carrie Jeys, Development Associate

Willie Breuer, Administrative Associate

Jim Horstmann, Legacy Director

Nicole Friese, Americorps State of Iowa Promise Member

Marlin "Hap" Volz, Trust and Estates Senior Consultant

Maxx Parcell, Intern

To all of the people who have worked with us to make the past year a success – donors, grant recipients, organizations, affiliates, volunteers, board members and staff:

Thank You!

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