Exhausted.
That is how someone described the state of our world to me recently. I think they might be correct. People are exhausted, mentally and physically for all the reasons I don’t have to list. You know them. You feel them.

Everything we do takes more time and more effort. And for most of us, we didn’t enter the pandemic coasting through.

Tempers are shorter, patience has disappeared and expectations are hit or miss. The most efficient thing in my life is that my phone now auto-populates quarantine, when I type “Q”. Not exactly the efficiency gains I was hoping for in 2021.

We continue to meet the demands of jobs, families and the various roles we each play. As we approach two years of life in a pandemic and those strains that lead to exhaustion, I am grateful for people who still make time for community. People who fulfill their volunteer roles, serve and make tough decisions on nonprofit boards, who do that work after long work days and with families who need them. The many programs and efforts that have supported our community through the pandemic wouldn’t have happened without community-minded people who not only continued to serve, but stepped up and did more than was required. They have done what was needed.

Help us celebrate Community Foundation Week

Community Foundation Week is November 15th - 19th. Help us celebrate by following us on social media or participating in the events below.

Let’s Do Some Good Today!

November 15 - Philanthropy Phyllis, our giving Elf, will return to CKCF to help kick off the week.

November 16 - BIG NEWS! Granted recipients will be announced.

November 17 from 5-7pm – CKCF will host a FAFSA workshop in the Community Hall at the Home of Philanthropy with Kentucky Higher Education Assistance Authority.

November 18 - CKCF will host a virtual Nonprofit Roundtable: “How has COVID impacted nonprofits in our region?”

November 19 from 1-6pm - We end the week hosting a blood drive with the Red Cross at the Home of Philanthropy’s Community Hall.

Check out www.ckcf4people.org for more details as they become available.

Nick Powell, Elizabethtown Site Leader at Dow, hosted the first Waste Strategies Roundtable at CKCF’s Community Hall in August. Representatives from area industrial businesses attended the meeting to discuss Dow’s Environmental Sustainability Initiative. This initiative is a catalyst for community recycling infrastructure and other environmental efforts. The program will raise community awareness about sustainable activities and incentives composting and recycling through public and private partnerships.
Tips for year end giving

Are you thinking about your end of year giving? Now is a great time to get started so you have the time to consider options and make the best decisions.

1. **Talk to your advisor.**
Before making any significant gift to charity, consult with your CPA, attorney or other advisor to understand the impact on your taxes and estate.

2. **Consider your income.**
Take time to understand your tax liability for the year. Did your unearned income increase? Did you sell any appreciated assets? These answers may determine how much you want to give by December 31.

3. **Review your stocks**
Appreciated stocks can be a great way to make a charitable gift. Selling stock incurs capital gains on the appreciation, but when you gift stock, you receive a charitable deduction for the current market value of the stock—just as with a cash gift. Such gifts are deductible up to 30% of your adjusted gross income and you can carry the deduction forward for up to an additional five years.

4. **Give early and complete your gift by December 31**
A gift by check is complete when mailed (postmarked) to the charity, even if not cashed until the following year. Gifts by credit card are complete when your credit card account is charged. You can give on our website ckcf4people.org and know your gift is completed. Gifts of stock and real estate are more complex; don’t wait to make these gifts as it may be too late to make arrangements.

5. **Know the organizations you support**
While there are many worthy causes, only donations to qualified 501(c)3 organizations are tax-deductible. If you give through CKCF, we will document the status of all nonprofits prior to making a gift on your behalf and can help you identify qualified organizations for your gift.

6. **Do you have more than enough?**
If you receive taxable income from retirement plan assets or life insurance policies, there are a number of tax-advantaged ways these assets work for you and the causes you support. The Charitable IRA Rollover Act, allows donors age 70 ½ or older to donate up to $100,000 from their IRA without counting the distribution as income.

7. **Explore employer gift matching programs**
Many companies offer gift matching programs that can increase—even double—the impact of your gift.

8. **Give now—decide later**
If you are planning for a charitable tax deduction this year but are undecided about which nonprofits to support, consider a Donor Advised Fund at CKCF. You can claim a deduction for contributions to your fund in 2021, even though distributions from the fund might be made in future years. A donor-advised fund is easy to establish.

9. **Create a giving plan**
We can help you think strategically about how you give and to what organizations to create a giving plan. This ensures that your donations make the greatest impact on the causes you care about, while maximizing tax advantages.

10. **Let CKCF do the work**
Working with a philanthropic advisor at CKCF gives you access to our extensive knowledge of the local nonprofit community and the broad charitable needs of our region—so you can stay informed about the organizations you support and the effect your giving will have on the future of our community.

**LET’S DO SOME GOOD TODAY!**
Heels Together banquet will be virtual again this year

Three local nonprofits will compete for grant funding at the 2021 Heels Together Investors Banquet.

Helping Hand of Hope, an organization that assists people with emergency needs, will talk about a new program called Steps to Success. This program is designed to give women a support system to educate and encourage them to make smart financial and lifestyle decisions.

Each summer, Girls Scouts of Kentuckiana hosts a day camp in Hardin County engaging young girls to learn leadership skills through age-appropriate activities. The camp can be cost prohibitive for some girls. Girls Scouts of Kentuckiana will be presenting a program to support girls who desire to go to camp but don't have the financial means.

Community Health Clinic offers free health care, dental care, and prescription assistance for uninsured people. The proposed program will provide preventative care for women including mammograms and specialist visits.

This year, Heels Together will award over $20,000. The grant awards are made possible by local women who make a $1,000 annual gift to support women and girls in Hardin County. If you would like to become a Heels Together investor, please go to www.ckcf4people.org for more information.

Local nonprofits respond to Granted

CKCF is committed to cultivating new ways to unite ideas and investing resources through philanthropy. Granted creates an ongoing opportunity to connect resources to nonprofits, helping them fulfill their mission and foster ideas.

Twenty applications were submitted from nonprofits within our nine-county region. Granted offered three categories for funding, capital improvements, capacity building and programming, to help meet various needs in organizations.

Nonprofits applied for up to $5,000 with a stretch request if needed, to successfully complete their project. Grant funding will come from various sources, including CKCF partners, donors, and other specific funds.

“The CKCF grants committee invested a lot of research and consideration to develop a grant program that allows nonprofits to propose innovative ideas for their organization to enhance the communities they serve.” said Ann Carnes, chair of the CKCF Grants Committee. “Granted is just one of the many ways CKCF strives to enrich communities through philanthropic resources. We are excited to offer this new grant program this year.”

Granted recipients will be announced on Tuesday, November 16 during National Community Foundation Week. If you are interested in learning more about the Granted Program, please go to www.ckcf4people.org.

www.ckcf4people.org
When you want your life to make a difference *FOREVER*, you need a *FOREVER* partner.

**Thinking gift? Thinking Cash? Keep thinking.**

Cash is always a great way to do your charitable giving. But there are lots of other ways to give. Have you thought about:

- **Planned Gift: Life insurance beneficiary**
- **Planned Gift: Estate designation**
- **Planned Gift: Retirement Assets**
- **IRA Charitable rollover**
- **Real-estate**
- **Stocks**
- **Bonds**
- **Mutual Funds**

Year-end giving is here and some of these options could help maximize your charitable gift and tax-savings. It’s a good time to consider your final 2021 giving and long-term giving plans.