Hello Friends,

Inspired by the terrific communities we serve, I am proud to participate in the distribution of grants that make our area even better! My service has been inspired further by our former Advisory Board Chair, Eric Grutzner, and his capable leadership, which will impact AIACF’s strength for years. We all appreciate his years of service.

The total for our AIACF funds has reached $4 million dollars. Using the proceeds from these invested funds, we’ve granted over $400,000 to the community in the last 15 years. Your initial donation is invested, which produces more dollars, and more grants we can give to worthy nonprofits, forever.

This past year has been especially productive. Besides our normal grant round, we gave out additional funds that totaled more than $40,000. We also established our first scholarship fund, which supports outdoor education, and an endowment fund was started for St. John’s United Church of Christ on Madeline Island. Also, Don Albrecht Bayfield Maritime History Endowment received over 300 contributions in Don’s memory, and the Bayfield Carnegie Library is marching closer to its three-year goal of $100,000. To top it off, the Fund has added three new dynamic advisory board members: Kat Werchouski, KC Connors and Kris Grutzner.

You, the supporters, are an essential part of AIACF. By adding to these funds you make them grow even stronger. Come celebrate the achievements of the organizations we support at our annual grant-making celebration on July 26 and listen to the stories of our amazing grant recipients.

Together we are better!

Sue Headley Keller, Advisory Board Chair, Apostle Islands Area Community Fund

Forever Giving

MISSION
Private Giving for the Public Good

VISION
The Apostle Islands Area Community Fund will be the leading force for improving our region by fostering generosity, civic engagement and inclusiveness.

VALUES
Integrity.
Stewardship.
Generosity.
Community.

Writer: Hope McLeod
Designer: Catherine Lange

2017 ADVISORY BOARD OF DIRECTORS
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Writer: Hope McLeod
Designer: Catherine Lange
The Bayfield Carnegie Library Fund aims to provide financial stability that sustains not only the library’s book collections but also its diverse programs that educate, entertain, and inspire people of all ages, such as the lecture series that presented Regina LaRoche (at left) and her stories and dance. Photo by Catherine Lange.

Bayfield Carnegie Library Fund Nears Its Target Goal

2017 proved to be a banner year for the Bayfield Carnegie Library Fund, an Organization endowment fund started in 2015 to provide forever-financial stability for this historic and beloved library.

With a target goal of $100,000 by Year Three, the Bayfield Carnegie Library (BCL) fundraising team reached $67,000 by the end of Year Two. How did this tiny community with a population of 475 achieve such an ambitious goal? With Miracle Grow enthusiasm, applied by three key individuals: BCL director Blair Nelson and two board members, Sarah Lund and Laura Lima, leading the Friends of BCL fundraising committee. This trio recently shared their Jack-in-the-Beanstalk story.

“Don Albrecht was really the one who spirited this fund,” said Nelson, referring to the former BCL director and board member who unfortunately passed away on March 14, 2017. However, before Albrecht’s (a hobby boat-builder), departure, he helped shore up plans to construct a watertight future for BCL, starting with the co-creation of the 2015-2020 Strategic Plan. On Page Eight of this plan he suggested establishing an endowment fund.

“We had quite a discussion with the community around these various goals, including the endowment fund,” said Lund, noting that once BCL got backing from the community, the board approached DSACF about starting a fund.

“$5,000 was taken from the BCL checking account,” Blair recounted, “in addition to a personal request to each board member asking if they’d also help.”

“We put our dollars on the table,” Lund added. So did an anonymous donor, who contributed $10,000, as well as countless other individuals connected to this historic and treasured library that not only provides books, but also diverse programs that educate, entertain, and inspire people of all ages.

The first endowment goal ($25,000) was reached in 2016. With guidance from DSACF Affiliate Officer, Meghan Dennison, the fundraising team embarked on a second venture in December: a massive letter-writing campaign. First Nelson and the board drafted a letter, which they included in the BCL winter newsletter, sending letters to library patrons, as well as every resident with a Bayfield or Madeline Island zip code.

“I think it’s important to say that this second surge for the endowment fund really started because of an anonymous patron who stepped out of the woods,” said Lund, referring to the same 2016 donor, who sweetened the pot with an additional $10,000 if the community could match it, “that really put fire on our tail.”

By January, they surpassed their second goal. Once BCL reaches $100,000 (their goal for 2018) they will start spending the fund’s annual distribution on infrastructure, like repairing the decaying front pillars, and programs, such as the Winter Series. In 2017 this series highlighted social justice with presentations by Senator Janet Bewley, CAFL activist Mary Dougherty, PFLAG (Parents and Friends of Lesbians and Gays), and the Red Cliff community.

Albrecht may have planted the seed, but the community is growing a forever-tree. Also, anyone can add to this fund, or any nonprofit can create its own organization endowment.

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The Bayfield Carnegie Library board of directors (left to right): Laura DeGroot Lima, Sheryl Burer, Sarah Lund, Larry MacDonald, Dan Clark (president), Beth Cozzi, Blair Nelson. Not pictured: Sadie Sigford. Photo by Hope McLeod.
Two Families’ Funds Benefit Madeline Island and Its Residents

People live, or spend summers, on Madeline Island for a variety of reasons—from natural beauty to family connections. However, what the public may not realize is how difficult it can be providing basic services, such as health and safety, also maintaining the island’s precious assets. For that reason, two summer-resident families formed separate, yet related, Field of Interest funds. Edward and Dawn Michael initiated the Michael Madeline Fund (2013), and Fritz and Janice Grutzner started the Grutzner Madeline Island Fund (2007). Both funds support nonprofit organizations serving Madeline Island and its residents with grant awards distributed annually from the fund’s earnings. Shared earnings for 2017 came to $9,000 with five grants awarded.

“My mom and dad (who started the Grutzner Fund) are probably the most generous people you’ll ever meet,” said Eric Grutzner, former AICF advisory board chair and owner of his parents’ island home purchased 25 years ago. Explaining why they started this fund, his mom, Janice, said, “We were familiar with endowed community funds from living in Madison and believed in them. Because we love the island, we thought this would be a good thing to contribute to—no deep philosophical, hidden meaning behind it.”

Attracted to its history and natural beauty, what really keeps them coming back every summer is how much their kids and grandkids enjoy it.

“"We’re creating memories for them,” she said.

Following a similar course, the Michaels started their fund based on heartfelt, longstanding ties to the island. Edward has spent practically every summer on Madeline since he was a child. Years ago he purchased his grandfather’s summer home, Six Gables, a stone’s throw from the winter ice road, where he and his wife live from Memorial Day to Labor Day.

“We’re just charitable in nature,” Edward said. “We look for meaningful causes on the island we can help with that affect island residents.”

With Field of Interest funds, the AICF grant committee selects the grantees, based on the families’ wishes to support health and safety services, as well as historical, cultural, and environmental preservation. The 2017 grant awards included: La Pointe Center for a new lighting system; Madeline Island Historic Preservation Association for a mural showcasing the area’s cultural history; Town of La Pointe for an automated external defibrillator at Big Bay Town Park; and Northland College to help establish the Great Lakes Islands Coalition.

This last grant supported the first annual Islands Summit on Beaver Island, Michigan, (Sept. 25-26, 2017) and paved the way for the 2018 Summit to be hosted on Madeline Island. Brandon Hofstedt, Northland College Associate Professor of Sustainable Community Development, organized the event.

“The Summit is intended for representatives from all populated islands on the Great Lakes, and key off-island partners from government, academia, and other sectors,” he explained. “The aim is to learn about recent efforts by island communities to work together collaboratively and to build interest in creating a durable, long-term, inter-island network.”

Macrocosmically, Hofstedt hopes to accomplish what the Michaels and Grutzners are doing for one island: providing, protecting, and preserving its valuable assets for years to come. Anyone can add to these funds, or better yet, start their own!
Red Cliff/Miskwaabikaang Fund Supports Traditional Ojibwe Values

In December 2017, Suzi Smith made a contribution to the Red Cliff/Miskwaabikaang Fund in memory of her daughter, Alexandra. Why an endowment fund dedicated to programs and services that “contribute to the traditional values of the Ojibwe way of life through its arts, language, medicinal foods and ceremonies in Red Cliff, Wisconsin?” Because Alexandra was drawn to Native American culture, especially Red Cliff, a place she visited numerous times over a seven-year period while producing an educational CD-ROM: “Maawanji’iding” or “The Gathering” (1998). This powerful multimedia presentation brought to life oral histories and contemporary narratives about the Ojibwe people in the Lake Superior region and was broadly used in schools throughout Wisconsin.

“Alexandra left a loving mark on everyone she met,” Suzi recalled. “I’m delighted to find this way to keep her voice alive.”

Founded in 2012, this fund is designed to benefit the Red Cliff community, forever, in a variety of ways. “Last year the Red Cliff Fund made a grant award for ancestry.com software to help streamline the process for membership,” said DSACF Affiliate Officer Meghan Dennison.

Such proof is critical for college students hoping to qualify for financial aid, also individuals wanting to live on the reservation. “I hear it has been tremendously helpful,” Dennison added.

How Alexandra found her way to Red Cliff is a bit of a mystery. But there are breadcrumbs to follow. Born in Canton, Connecticut, after high school Alexandra attended Williams College spending her junior year as a student teacher at a Wisconsin school, where she first became intrigued with Native American culture. Post graduation she joined VISTA to work with the Penobscot tribe in Maine. However, VISTA fell short of her expectations. So she quit and instead sought children at a one-room schoolhouse, Todd Fund School, in Swearsville, Maine, where she lived in a teepee and absorbed the indigenous culture around her.

“Being here wakes me up to something I only vaguely remember inside myself,” she wrote to a friend.

Following this adventure, she became a typographer, also a multimedia artist living and working in Mexico, Chicago, Paris, and England, where she married and lived for a decade. She established two companies, Hup! Multimedia Inc. and Empowering the Future Ltd, and eventually found her way to Red Cliff during the making of “The Gathering.”

Walt Bresette, a prominent Ojibwe activist, befriended her. From Bresette she learned about the history of Native American treaty rights and how they negatively impacted the tribes. In 1996 she marched with Bresette and others from Northern Wisconsin to Madison in support of the 7th Generation Amendment: “The rights of the people to use and enjoy air, water, sunlight, and other renewable resources determined by Congress to be common property.”

She is still marching today, via the Red Cliff Fund, also the Alexandra Smith Fund, a Donor Advised fund Suzi initiated in 2014 providing grant support to “create understanding, appreciation, and promotion of the Native American/Indigenous People Treaty Rights.” In this way her voice, and the voices of the Ojibwe will be heard, forever.

Field of Interest Endowment Fund

AIACF supports traditional values by offering funds such as the Red Cliff/Miskwaabikaang Fund. This photo was taken at one of Red Cliff’s ceremonial summer pow wows. In front: lead dancers Carolyn Lee Charette-Gouge and Robert Powles. Photo by Bob Jauch.
The new Northern Wisconsin Outdoors Experiential Education Scholarship Fund will give preference to individuals with financial need and those who have generally been underrepresented in outdoor education programs, such as people with disabilities.

“Education is like the ripple a pebble makes as it passes through the calm surface of water. Depending upon the body of water, the ripple may become a wave that crashes on a distant shore. Education is that ripple that becomes a wave that can transcend human generations.”

They truly believe outdoor experiential education can preserve and improve civilization by fostering deeper understanding through direct connection to the natural world. This connection can engender respect for nature, as it has for them, with the hope of passing along this reverence to others.

“Developing connections and respect for our natural world and common home is essential for the survival of human, and other than human, beings,” they continued. “Every person who holds a deep compassion for our natural world has the ability to make a positive difference in the world and in the future of our planet.”

Organizations providing these experiential outdoors programs need to emphasize the following: non-motorized travel in the backcountry; environmentally sustainable practices; participation by people typically underrepresented in outdoor education programs; and promotion of social responsibility.

Examples might include National Outdoor Leadership School, Wilderness Inquiry, or Northland College’s outdoor related programs or courses.

The first Northern Wisconsin Outdoors Experiential Education Scholarship Fund award will be announced late in 2018.
New tax law makes the IRA charitable rollover more attractive than ever.

By Mark Danielson, Development Officer

A key provision of the new federal tax law increases the standard deduction to $12,000 for single taxpayers and $24,000 for married couples. This means that many of you who previously itemized deductions will find it advantageous to take the standard deduction instead.

While you may still want to take a tax benefit from a tax standpoint from your charitable contributions if you do not itemize, you can still, in effect, get a tax benefit by donating a portion of your IRA to charity.

Those of you who are retired and take distributions from your IRA know that in general you pay income tax on every penny you take from the IRA. However, provided you are 70½, any amount you transfer up to $100,000 from your IRA to charity is tax-free. In other words, you won’t recognize as income the amount that is transferred directly from your IRA to the charity. This is called the IRA Charitable Rollover, or, more technically, a qualified charitable distribution from your IRA. It’s easy to do—just contact your IRA provider and complete the instructions to have an amount go to a charity like the Apostle Islands Area Community Foundation of the Duluth Superior Area Community Foundation.

Of course, the real benefit to your contributions, regardless of tax benefits, is in helping make our communities stronger.

A BIG THANK YOU to the Otto Bremer Trust for their steadfast support.

Did you know you can make a gift to any of our funds online? www.apostleislandscommunityfund.org

For more information, please call me at 715.779.7021 or email me at mdennison@dsacommunityfoundation.com.

APOSTLE ISLANDS AREA COMMUNITY FOUNDATION OF FUNDS

2017 2016

Total Assets $2,830,885 $2,454,229

Grants, Fees, and Operating Expenses $154,828 $170,627

Transfers $154,828 $170,627

Public Support and Revenue $1,706,998 $1,243,602

Contributions $291,299 $79,231

Donated services — $11

Net unrealized gains (loss) $60,554 $46,905

Net investment management fees (less investment management fees) $58,323 $75,752

Refunds of grants $456 $1,000

Total grants, fees, and operating expenses $166,246 $127,970

Change in net assets $375,042 $79,922

Net Assets, beginning of year $2,436,301 $2,356,379

Net Assets, end of year $2,811,343 $2,436,301

Financials

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15
ANNUAL CELEBRATION

THURSDAY, JULY 26, 2018, 5–7 P.M.
AT WILD RICE RETREAT
84860 Old San Road, Bayfield

Join us in celebrating generosity, inclusiveness, and civic engagement.

Noshing begins at 5 p.m.
Formal Awards Celebration from 5:45-7 p.m.

Kindly RSVP by July 19
www.dsacommunityfoundation.com/aicbcelebration
(715) 779-7021