A GIFT FOREVER

CHEQUAMEGON BAY AREA COMMUNITY FUND

An affiliate of the Duluth Superior Area Community Foundation
A GIFT FOREVER

GREETINGS TO FRIENDS AND SUPPORTERS
Letter from 2014 Board Chair Karen Ruedi Crowell (r.) and Affiliate Officer Madelaine Herder (l.)

The mission of the Chequamegon Bay Area Community Fund (CBACF) is to promote private giving for the public good. Its vision is to be a leading force for improving our region by fostering generosity, civic engagement and inclusiveness.

Chequamegon Bay Area Community Fund became an affiliate of the Duluth-Superior Area Community Foundation in March, 2012. Our advisory board is organized to assess community needs, to take a leadership role in building a sustainable, healthy community, and to develop endowment funds for future grant awards in the arts, education, the environment, economic development and human services. In 2013, our CBACF Advisory Board sponsored these events:

- Thanksgiving Day Turkey Trot in Washburn
- Area-wide Grant Writing workshop for non-profits, and
- Speak Your Peace initiative.

With support from the Otto Bremer Foundation, our generous donors, Washburn Community Education Foundation Fund, Lake Superior Big Top Chautauqua Blue Canvas Fund, and the fund’s investment growth, our family of endowed funds reached more than $282,000. In this, our first annual report to the community, we wish to express our heartfelt thanks to our generous donors for their willingness to start and to support this initiative.

Going forward, we continue to seek advisory board members who are interested in the future health and prosperity of the Chequamegon Bay region. We continue to raise awareness of our mission and to encourage financial investment in CBACF to build a vital future in Chequamegon Bay communities. For this, we continue to need your support and generosity. We hope this report will inspire your interest in giving of your time, talents, and contributions. Thank you.

– Karen Ruedi Crowell, Chair and Madelaine Herder, Affiliate Officer

WHY GIVE TO THE CHEQUAMEGON BAY AREA COMMUNITY FUND?

THE SIMPLE ANSWER? YOU LOVE THIS PLACE.

Your gift will benefit local organizations and create a lasting legacy. The value you place in community building makes a positive and lasting contribution – for generations to come.

The CBACF connects people who care with causes that matter. The Fund strengthens our communities by keeping wealth and assets in the area.

CBACF accepts donor assets and uses them to award grants to organizations serving Washburn, Ashland and Bad River. Through this process, donors create a lasting legacy.

CBACF was established in 2012 by and for the people of Washburn, Ashland and Bad River.

Generous initial funding came from Otto Bremer Foundation and the founding CBACF board members.

READY TO EXPLORE GIVING?

Madelaine Herder, Affiliate Officer
MHerder@dsacommunityfoundation.com
715.779.7021 651.792.5534 mobile

Chequamegon Bay Area Community Fund
An affiliate of the Duluth Superior Area Community Foundation
OUR BOARD AT WORK

2013 GRANT WRITING AND FUNDRAISING WORKSHOP

Our CBACF Grant Writing and Fundraising Workshop was held on January 16, 2013 at the Northern Great Lakes Visitors Center from 8 a.m. to noon. Mary Trettin organized three panel discussions: the first by grant funding organizations on their expectations; the second by grant writers on the how-to of grant writing; and the last session by Don Chase about fundraising strategies. It was a morning of lively exchange and networking among all the presenters and the non-profit organization administrators attendees.

BUSINESS AFTER HOURS AT THE ALLEY

The CBACF hosted a Chamber of Commerce event – Business After Hours – in Ashland at The Alley to create greater awareness of our work among the business community and enjoyed a well-received reception. We are grateful for the Ashland Chamber of Commerce and the Ashland business community’s support of the CBACF.

SPEAK YOUR PEACE

Speak Your Peace: The Civility Project is a community resource for building civic engagement in our region. It provides nine tools of civility to employ when discussing community issues. In 2013, the Ashland School District created SYP curriculum to complement its Creating Compassionate Communities. We have introduced SYP to many service organizations and convened community gatherings around social issues utilizing these concepts.

If your organization is interested in receiving free posters, postcards and more information, please go online to: www.dsaspeakyourpeace.org or call 715-779-7021.

2013 CHEQUAMEGON BAY TURKEY TROT

Our 2nd annual Thanksgiving Day Turkey Trot attracted 275 trotters, runners and walkers plus doggies who traversed 5k along Washburn’s beautiful shoreline. We had entrants from around the Bay, eight states, and Norway, from ages 1 to 77. Weather was brisk and sunny. Thanks to Rick Geisen, for organizing the event and to the participants for food donations to Brick Ministries and $3800 contributed to our program services fund. Thanks to friends, volunteers, sponsors, and prize donors:

Ashland Daily Press
Big Top Chautauqua
Bremer Bank
Chequamegon Book and Coffee
Century Link
Cocos
C.G. Bretting Manufacturing
Good Thyme Restaurant
Jay Emmert
Langford Pharmacy
Fiorio Brothers
North Coast Coffee
Dr. Thomas Lovelien
Northland College
Memorial Medical Center
Omer Nelson Electric
Northern Lights Services
Second Street Bistro
Norvado
Shoe Shack
Drs. Mark and Sara Sneed
Silverwaves Jewelry
Solstice Outdoors
Soapery
Washburn Family Dentistry
StageNorth
Washburn IGA
Tap Roots Coffee Shop
Washburn Ironworks
Washburn Chamber of Commerce
Xcel Energy
Washburn Hardware and Sport
Turkey Trot Silverwaves jewelry designed by Lissa Flemming
WHAT DOES CBACF DO?

**BUILDS FUNDS** We are building a permanent resource with endowment funds that grow and benefit our communities forever.

**CREATE LEGACIES** We help donors create an individual or family legacy – around issues or organizations that matter to them.

**PROVIDES TAX ADVANTAGES** Contributions may be made at any time and in any amount. There are many ways to make a lasting gift to the community, including cash, stocks, bonds, real estate, life insurance, or through bequests and wills.

**MAKES GRANTS** The Fund provides grants to nonprofit organizations serving Washburn, Ashland and Bad River. The Fund focuses on the fields of education, health, social services, economic development, the environment and the arts.

**ENHANCES COMMUNITIES** We serve our communities by providing a vehicle to direct private giving for the public good.

HOW ARE FUNDS GRANTED?

CBACF is growing its endowment fund and so, not awarding grants yet. While we are in this process, please seek funding through our parent organization, The Duluth Superior Area Community Foundation (DSACF) at: www.dsolufoundation.com.

**DSACF GRANT CYCLE CALENDAR DEADLINES**

<table>
<thead>
<tr>
<th>DEADLINE</th>
<th>FUNDS AVAILABLE</th>
<th>DEADLINE</th>
<th>FUNDS AVAILABLE</th>
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<tbody>
<tr>
<td>February 1</td>
<td>April</td>
<td>April 1</td>
<td>July</td>
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<tr>
<td>March 1</td>
<td>May</td>
<td>August 1</td>
<td>October</td>
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GIVING TO THE COMMUNITY

CBACF is one of six affiliates of the Duluth Superior Area Community Foundation. Our affiliation benefits from a $58.7 million Foundation portfolio.

With the arrival of CBACF, our parent organization expanded its service area to include all of Ashland and Bayfield Counties. As a result, DSACF awarded $53,776 in 2013.

*2013 DULUTH SUPERIOR AREA COMMUNITY FOUNDATION GRANT AWARDS TO ASHLAND/BAYFIELD COUNTY*

- Alliance for Sustainability .................. $1500
- Ashland School District – Speak Your Peace ...... 5000
- Bad River Band of Lake Superior Chippewa .......... 1733
- Cable Natural History Museum ...................... 3405
- Chequamegon Humane Association ................. 3580
- Northern Great Lakes Visitors Center
- Friends of the Center Alliance .................. 2000
- Northland College .................................. 22,415
- New Day Shelter/Northwoods Women, Inc.......... 5406
- West Wisconsin Land Trust Inc .................. 2760
- Lake Superior Big Top Chautauqua ................. 3500

**Total for 2013 in Ashland/Bayfield County. . . $53,776**
MATCHING PHILANTHROPIC INTERESTS WITH THE RIGHT GIVING TOOLS

CBACF connects your interests with community needs forever. We hope that you will contact both us and your tax advisor to discuss these options and explore which are right for you. Here are some of the philanthropic options.

**Acorn Funds** are pledge payments over a 10-year period. They are “planted” in our growing Unrestricted Endowment to support grant-funded projects in the Washburn, Ashland and Bad River region.

**WE RECOGNIZE AND EMBRACE GENEROUS 2013 ACORN FUND DONORS:**
Michael Crowell and Karen Ruedi Crowell; Kevin O. Hunt; Mary Trettin and Michael A. Miller; and Karl and Shari Nelson.

**Memorial Funds** are established by donors in honor of a deceased family member, friend or significant person.

**Unrestricted Funds** are the most flexible and responsive, to meet our changing community needs. Gifts* were gratefully received from the following individuals and organizations for the Chequamegon Bay Area Community Fund. Thanks to the generosity of the following donors:

**Dave and Kathy Allen**
Apostle Islands Realty
- Kathleen C. Russell

**Jo Bailey**

**David Saetre and Janet Bewley**
Irene H. Blakely

**Bodin’s Inc**
Bremer Bank, N.A.
Peter and Carla Bremner
Yvonne Aronson and Scott Bretting

**Kenneth M. Bro and Becky J. Brown**
Robert and Marilyn Buscher
Ann and Donn Christensen

**Michael Crowell**
and Karen Ruedi Crowell

**Cindy Dillenschneider**
and Jason Maloney
Ed Monroe Bay Area Photography
Mark and Shari Eggleson

**Ruth Goetz**
Richard and Diana Granger
James and Leslie Hamp

**Kevin Hunt**
Mike and Connie Jackson

**Joseph and Elizabeth Jauquet**
Gene and Joy Jordan

**Judy and Tom Manley**

**Karl and Shari Nelson**

**Kim and Derek Ogle**

**Otto Bremer Foundation**
Beth and Steve Probst
Holly C. Sampson

**Mary Trettin**
and Michael Miller

**United Way of Wisconsin**

**Washburn Chamber of Commerce**

**Chequamegon Bay Turkey Trot**

**Washburn Ranger District Social Club**

**Jack and Mary Wichita**

Field of Interest Funds are expressions of donor preferences for one or more areas of support, such as the arts, education, or services to those in need.

**Scholarship Funds** may be used to further the education of graduates of a particular high school, students in a specified field of study or those enrolled at a chosen institution.

**Donor Advised Funds** preserve the identity and purposes of the donor, who participates in the selection of grantees.*

**Designated Funds** specify one or more charitable organizations to receive annual income.*

**Organizational Endowments** can be created by or on behalf of a nonprofit organization.*

We are grateful to the Washburn Community Educational Foundation Fund and its board of trustees for establishing its fund.

Thanks for giving back to the community’s needs for educational programs now and for future generations.

*A minimum gift of $25,000 is needed to establish any fund directed to a specific use.

*2013 Donors are bold
### 2013 CBACF ADVISORY BOARD MEMBERS

Karen Ruedi Crowell vacationed with her husband Michael for 40 years on their 50-acre Town of Bayview 100-year-old “farm” and became full-time residents in 2001 after retirement from teaching and administrative careers at Knox College in Galesburg, Illinois. Karen is chair of the CBACF Advisory Board and also serves on the Northern Lights Services Board in Washburn.

Irene (Holman) Blakely is a long-time resident of Washburn. She is retired from a teaching and administrative career at Northland College. She served as Washburn’s mayor and owns Blakely’s Hill House – guest lodging. Irene serves on the Alliance for Sustainability Board, Memorial Medical Center Ethics Board, Washburn Heritage Association Board, and is vice-chair of the CBACF Advisory Board.

Susan Anderson and her husband Brad recently built a new home near Washburn. Susan retired from non-profit management in arts and humanities and Brad from Northland College as Director of Human Resources. She works on the CBACF Development Committee.

Rick Geisen resides in Washburn with his wife Colleen and their five children. He is president of the Washburn, Bayfield and Madeline Island Bremer Banks. Rick volunteers with Washburn Development Authority and is treasurer of Bayfield County Economic Development Corporation. He is the CBACF Thanksgiving Day Turkey Trot race director and CBACF business liaison.

Ruth Goetz and her husband Bruce are long-term residents of Ashland. She owns Goetz & Co. LLC, a marketing/consulting business. Ruth has raised over $6 million dollars for non-profits in the region and serves on many boards, including Big Top Chautauqua. She is chair of the CBACF Development Committee.

Leslie Hamp and her husband James moved from raising their family in Ashland to retire and downsize in Washburn. Leslie is owner of Forward Momentum, a coaching business for women and entrepreneurs. They both enjoy traveling in their tiny teardrop camper. Leslie applies her expert promotion skills to coordinating CBACF public relations and its Facebook page.

Ron Lockwood retired to Ashland after a career in long term care services and director of Unified Services Board for Ashland, Iron and Price counties.

Shari Nelson and her husband Karl, who graduated from Washburn H. S., are seasonal Town of Bayview residents and, otherwise, reside in Dallas. She retired from law and is currently raising teenagers. Shari started our first CBACF Turkey Trot in 2012.

Mary Trettin and her husband Michael Miller moved to Ashland in 2010. Mary is an associate with Northland College, and Mike is president. Mary has led a successful professional life in university administration. She is our CBACF Grant Writing Workshop Director. She and her husband are very active in many community development organizations and are avid paddle boarders, golfers, and athletes.

Kekek Jason Stark is an attorney and policy analyst for Great Lakes Indian Fish Wildlife Commission in Bad River.

2013 CBACF Intern, Anna Bear Cousins is a junior a Northland College. We are extremely grateful for all her hard work and talent.

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**DULUTH SUPERIOR AREA COMMUNITY FOUNDATION**

**CHEQUAMEGON BAY AREA COMMUNITY FAMILY OF FUNDS**

**CBACF FAMILY OF FUNDS:**
- Chequamegon Bay Area Community Fund
- Unrestricted
- Kevin O. Hunt Fund
- Michael and Karen Ruedi Crowell Family Fund
- Sharon A. and Karl G. Nelson Fund
- Mary Trettin and Michael A Miller Fund
- Washburn Community Education Foundation Fund
- Lake Superior
- Big Top Chautauqua Blue Canvas Fund
- **Temporary:** Chequamegon Bay Bremer Operating Fund

<table>
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<tr>
<th>FINANCIAL STATUS</th>
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<td>Public Support and Revenue</td>
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<tr>
<td>Contributions</td>
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<tr>
<td>Donated Services</td>
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<tr>
<td>Interest and dividends</td>
<td>2,721</td>
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<tr>
<td>Net realized and unrealized gain</td>
<td>15,559</td>
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<tr>
<td>Refunds of grants</td>
<td>–</td>
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<tr>
<td>Miscellaneous</td>
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**TOTAL PUBLIC SUPPORT AND REVENUE** | 152,292

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<thead>
<tr>
<th>Grants, Fees, and Operating Expenses</th>
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<tr>
<td>Grants and scholarships</td>
<td>1,097</td>
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<tr>
<td>Investment management fees</td>
<td>588</td>
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<tr>
<td>Miscellaneous</td>
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**Functional expenses**
- Program services: 1,112
- Fund raising: 11,834
- Public education: 24,385
- Management and general: 136
- Total Functional Expenses: 37,467

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<tr>
<th>TOTAL GRANTS, FEES, AND OPERATING EXPENSES</th>
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<tr>
<td>Change in net assets</td>
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<table>
<thead>
<tr>
<th>NET ASSETS, BEGINNING OF YEAR</th>
<th>168,926</th>
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<tbody>
<tr>
<td>NET ASSETS, END OF YEAR</td>
<td>282,066</td>
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Cover photo and graphics: Ros Nelson, Washburn WI