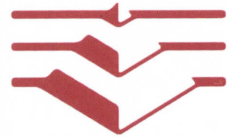


2014 ANNUAL IMPACT REPORT

Impacting the Community for 27 Years



WINONA
COMMUNITY
FOUNDATION

One vision. Many paths.



Welcome

The Winona Community Foundation (WCF) is made up of over 100 charitable funds. Our donors have exceptional dreams for a better future for our community and our mission is to connect donors, nonprofits, and civic leaders to improve the quality of life in our community.

Our proven investments in the arts seek to draw attention to the diverse perspectives of Winona and to help instill in our children the power of creativity. By funding education and youth empowerment, we aim to strengthen the future of our community by supporting organizations serving young people from the cradle to college.

Through our health and wellness grants, we strive to create a future in which all in need have access to health education and quality care. Our work in immigrant integration and civic engagement amplifies the voices of new Americans and helps communities take control of their own destinies.

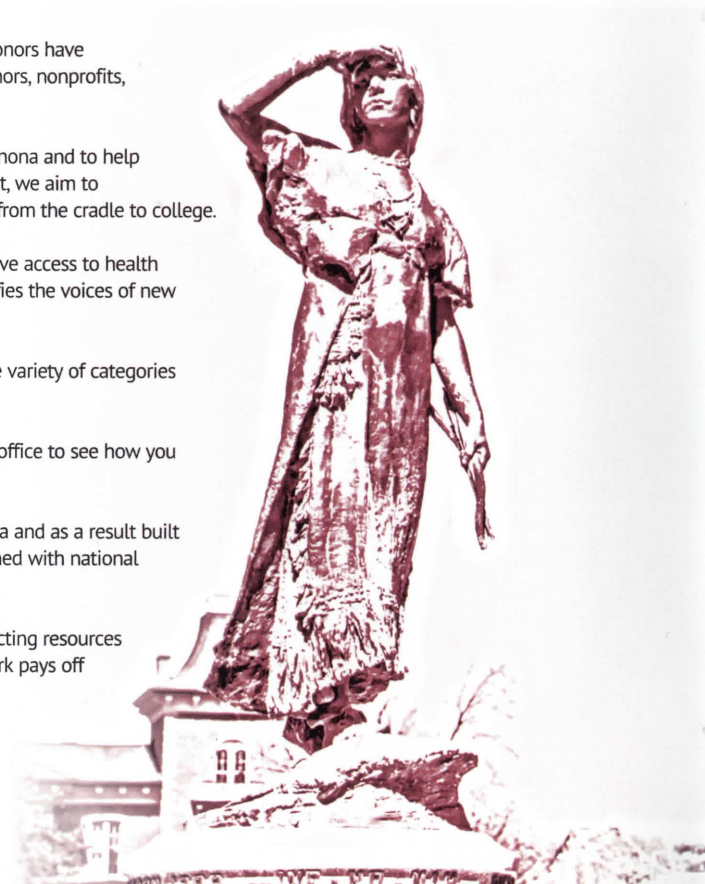
In this report, you will see the breakdown of the different areas of funding. You will see the variety of categories supported by donors that allows for diverse funding and support.

Getting involved is imperative. If not a fund advisor at this point, I invite you to contact our office to see how you can help meet the changing needs of the community now and for generations to come.

As I look back at 2014, I witnessed a Board of Directors that accomplished a planned agenda and as a result built charitable legacies that changed Winona. Diligent work on policies confirmed that we aligned with national foundation standards and met the measure of excellence we have held ourselves up to.

The greatest accomplishment for our board and leadership was inspiring people and connecting resources that ultimately address critical issues and strengthen and advance our community. Hard work pays off and for WCF, advances our community.

Jeni Arnold
Executive Director



Board Members

PAST BOARD MEMBERS *2014 Board Members in Bold and Pictured Right

Mike Allen	Susan Eddy*	Leone Mauszycki
Diane Amundson*	Sue Edel	Bill McNeil
Jeni Arnold*	Karen Fawcett	Shelly Milek*
Muriel Arnold	Father Tom Finucan	Tedd Morgan*
Chris Arnold	Bill Flesch	Floretta Murray
Bud Baechler	Fred Fletcher*	Gerald Neal
Rita Banicki	Dan Florness	Rod Nelson
Mickey Barr	Jim Forsythe	Bud Nystrom
Bob Bartz	Bob Gilbertson	Kelley Olson*
Mike Bernatz	Tom Graham	Carol Orlowski
Jane Biesanz	Joan Greshik*	Patti Peterson
Ted Biesanz	Gary Hayes	Ryan Ping*
Richard Blahnik	Carol Heineman	Bob Quinlan
Andy Blomsness	Donna Helble	Rodger Reitmaier
Steve Blue	Dale Helmich	Jack Richter
Sara Brandon	Andrea Herczeg*	Ralph Ruben
Adolph Bremer	Margaret Johnson	Pat Rukavina
Jan Brosnahan	Jerry Kellum	Ken Seebold
Dave Bue	John Kennedy	Donna Seitz
Tim Burchill	Jennifer Knapp-Severson	Judy Shepard
Sandra Burke	Pauline Knight	Tom Siewert
Judy Davis*	Mark Kristensen	Royal Thorn
Vicki Decker*	Darrell Krueger	Todd Thompson
Brother Louis	Ann Lavine*	Dan Trainor III
DeThomasis	Laurie Lucas	Rene Walz
Randy Domeyer	Kevin Mahoney	Gary Watts*
Chuck Eddy	Gabe Manrique	Joyce Woodworth
Laura Eddy		Tom Wynn*



Jeni Arnold
Executive Director



Judy Davis
Chair



Shelley Milek
Vice Chair



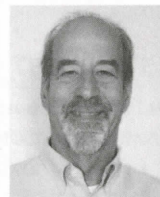
Diane Amundson



Vicki Decker



Susan Eddy



Fred Fletcher
Secretary



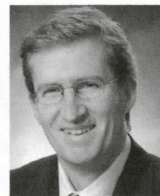
Joan Greshik



Andrea Herczeg



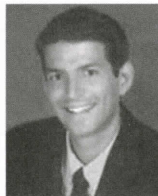
Ann Lavine



Tedd Morgan



Kelley Olson



Ryan Ping



Gary Watts
Treasurer



Tom Wynn



Steve Smith
Finance Director

Vision & Mission

Inspired by the area's rich tradition of generosity, the Winona Community Foundation strengthens our community through philanthropy.

VISION STATEMENT

The Winona Community Foundation will foster a healthy, dynamic community where all people have the opportunity to enhance the quality of their lives and the lives of others.

MISSION STATEMENT

The Winona Community Foundation improves the quality of life in the Winona area by:

- Educating the public about the practice of philanthropy and its benefits both to donors and to the community
- Connecting people with charitable intent and resources with organizations and causes that can advance the public good
- Gathering, preserving and stewarding philanthropic resources
- Collaborating with other charitable organizations
- Serving as a catalyst for selected community initiatives
- Making grants to projects and causes that address both the needs and the opportunities present in the community

www.WinonaCF.org

In Memory Of...

Stan Pollah

Gary & Jean Hayes

Stanley Wells Pollock

Leslie Foote

Alice L King

Elizabeth K Bach

Jerry Knuesel

Gary & Jean Hayes

Margaret Graham

Thomas Graham

Pete Roehl

Robert & Suzan Hoodecheck

John Martin

John & Shelley Milek

Steven S Smith & Mary Sorenson

Dennis & Vicki Decker

Joan Greshik

Thomas & Barb Wynn

Scott & Kelley Olson

William & Judith Davis

Sharon Suchla

Larry & Janet Luttmers

Tim Burchill

Barbara E Burchill

Syl & Merge Kohner

Robert & Marlene Kohner

Joseph J Greshik

Greshik Farms LLC

Marjory Greene

Charles & Judy Shepard

Bob Marek

Cynthia A Marek

Therese Feiten & Roy Peterson

Phil Feiten

In Honor Of

Henry & Cleora Ruehmann

Robert & Marlene Kohner

Donna Helble's Birthday

Dennis & Vicki Decker

Dear Friends of the Winona Community Foundation,

I am honored to have served as chair of the Winona Community Foundation Board of Directors for the past year. The Foundation is aligned with its mission through the work of a competent and dedicated staff, board of directors, as well a community which embraces the concept of meaningful philanthropy. This year's goals have been accomplished through ambitious committee work as well as collaboration with various community organizations, both non-profit and for profit entities. It is important that our donors feel invested in the Foundation and this occurs in building relational pathways between donors and those who are served. As the needs of families, schools, and healthcare address their changing priorities, it is imperative that the Foundation stays abreast of what it is needed throughout the community.

The health of any community foundation is enriched by a sense of generosity that becomes sustainable through uncertain times by meticulous efforts in monitoring investments, researching community needs, and recognizing the individual donor's priorities. It becomes imperative that we continually seek ways in which the Foundation can be more visible to a society that spans the ages and stages of philanthropy, as donors become more informed and invested in their giving.

During the past year we have welcomed two new board members, Beau VanBeek and Dominic Lawrence and recognized retiring board member Andrea Herczeg for her service on the board as well as her work on the Finance committee.

On behalf of the entire board of directors I am confident in the work of the Foundation as it strives to improve the quality of life throughout the Winona community.

Sincerely,
Judy Davis
2014 Chairperson, WCF Board



Financial Summary

Statement of Financial Position as of December 31:

ASSETS

	2014	2015
Cash and other current assets	4,685	15,870
Pledges receivable	27,865	53,632
Remainder trusts receivables	322,141	322,141
Investments	12,199,084	12,273,610
Other assets	11,178	16,890
Total assets	\$12,564,951	\$12,682,143

LIABILITIES

Accounts payable and accrued liabilities	13,340	18,158
Grants Payable	-	-
Total liabilities	\$13,340	\$18,158

NET ASSETS

General	1,021,202	865,382
Restricted or designated	11,530,409	11,798,603
Total net assets	\$12,551,611	\$12,663,985
Total liabilities and net assets	\$12,564,951	\$12,682,143

Support, Revenue & Expenditures as of December 31:

SUPPORT & REVENUE

Contributions	928,265	1,883,885
Investment earnings (losses)	558,697	1,356,268
Other revenue	257,254	241,879
Total support and revenue	\$1,744,214	\$3,482,030

EXPENDITURES

Community General Fund grants	22,300	26,500
Advised grants	1,546,292	1,546,292
Total grants	\$1,087,246	\$1,572,792
Operations and investment expense	747,042	767,714
Total expenditures	\$1,856,587	\$2,340,506
Excess of revenue (expenditures)	\$(112,373)	\$1,141,524
Net assets at beginning of year	\$12,663,985	\$11,522,461
Net assets at end of year	\$12,551,611	\$12,663,985



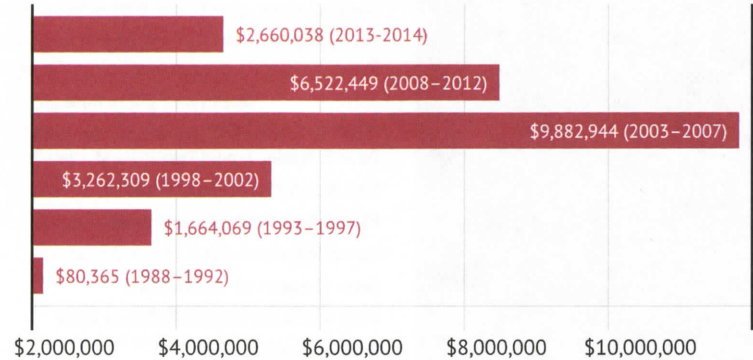
*The above limited financial information is un-audited.
Complete audited financial statements are available at the Foundation office.

Historic Impact & Growth Chart

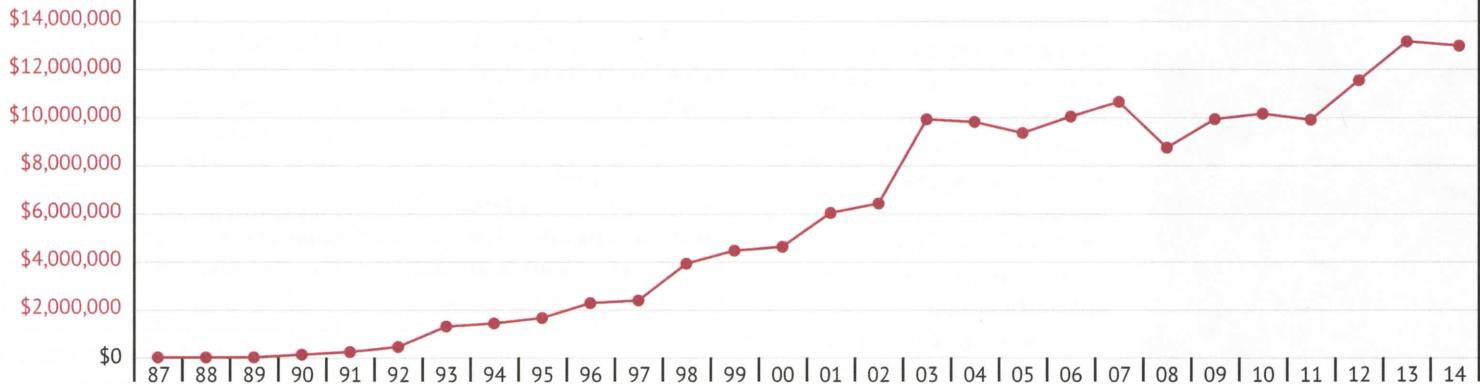
PUTTING IT ALL TOGETHER

Winona Community Foundation looks to the future, it works to manage overall assets wisely and professionally, while still maintaining sufficient resources to support a variety of community organizations. Working with the advisors, WCF maps out the future to ensure the growth of assets, as well as donor education about the value of using WCF as a vehicle for long-term community charitable goals.

ADVISED GRANTS FROM 1988 - \$24,072,174



NET ASSETS FROM 1987 - 2014



WAYS TO GIVE

We offer a variety of funds to meet the different charitable interests and needs of donors:

- Donor Advised Funds
- Field-of-Interest Funds
- Designated Funds
- Scholarship Funds
- Agency Funds
- Special Purpose Funds
- Winona Fund
- Community General Fund
- Community Granting Fund
- Founders Fund



One vision. Many paths.

Foundation Funds

DONOR ADVISED FUNDS

Donors make charitable gifts into a named fund at the Winona Community Foundation. Over time, funding recommendations are made to the Foundation's Board for grants to qualified nonprofit organizations.

Anonymous (7) Funds

Dave & Muriel Arnold Family Fund
Jane & Bob Bartz Family Fund
Patti & Ted Biesanz Family Fund
Ann & Steve Blue Fund
Gerry Cichanowski Family Fund
Mike & Linda Cichanowski Family Fund
Dahl Automotive Fund
Judith & William Davis Fund
Mark Deter Memorial Fund
Chuck & Laura Eddy Family Fund
John & Susan Eddy Family Fund
Phillip Feiten Family Fund
Robert & Erika Gilbertson Fund
Harry Kline Memorial Fund ~
Jean Knutzen*
J. R. Watkins Naturals Fund ~
Pauline & Harland Knight Family Fund
Helen Leaf Haun Fund
Linda & Dale Kukowski Family Fund
Langenau Legacy Fund

Leonard Lopez Memorial Fund

Elmer & Louis Mattila Family Fund *
Leone J. & Thomas E. Mauszycki Family Fund
Joan & William McNeil Family Fund
Jeremy & Janel Miller Family Fund
Mr. Morris Extra Chance
Patricia & Jerry Papenfuss Family Fund
Arlene & J. C. Pfeiffer Fund
R.E.A.C.H Fund
Dan & Pat Rukavina Family Fund
Barb & Steve Slaggie Family Fund
Marie S. & Charles R. Smith Family Fund
Thern Fund
Trainor Family Fund
Shelley & Dan Trainor III Family Fund
Caer & John Vitek Family Fund
Pete & Joyce Woodworth Family Fund
Barbara & Tom Wynn Family Fund

SCHOLARSHIP FUNDS

These Funds are established to provide support to an individual student's education beyond high school. From medicine to golf, scholarship donors may select their Fund's focus, all while supporting a student's dream of a better future. Grants are awarded based on an established set of criteria evaluated by independent committees.

Gomez Montessori Scholarship Fund
Bruce McNally Family Scholarship Fund
Morrie Miller Memorial Scholarship Fund
Rotary Ambassadorial Visitor Fund
Brianna Grace Vitek Scholarship Fund

DESIGNATED FUNDS

When making a donation to a designated Fund the donor advises the Foundation to pay available grant dollars to a specific named organization or project.

Clara Barton Fund (Red Cross Winona County Chapter)
Friends & Deborah Miller Kanaber Library
Rotary International Fund
Winona Area Hospice Endowment Fund
Winona Area Track & Field Project

SPECIAL PURPOSE FUNDS

These Funds support a separate charitable organization that attaches itself to the Community Foundation and enjoys the favorable public charity status of the Foundation.

Beyond Tough Guise Fund
BK5K Youth Fund
Bluff Country Studio Art Tour Fund
Community Fund
Community Arts Center Fund ~
Creating Ability Fund ~
Dive & Rescue Fund
Early Childhood Initiative Fund
Emergency Response Team Fund
Frozen River Film Festival Fund
Hiawatha Valley Marines Fund
High Wagon Bridge Restoration Fund
Homer Civic Association Fund
Pete Kuklinski Jr. Golf Fund
Landon We-Noh-Na Fountain Fund
Live at the Levee *
Masonic Temple Restoration Fund

Midwest Music Fest Fund ~
Moline Historical Organ Fund
Nordic Ski Club of Winona Fund
Rushes Wilderness Foundation Fund
Steamboat Days of Winona Fund
Winona Area Toys for Kids *
Winona Park Development Fund
• Basketball ~
• East End Project *
• Every Child First *
• Lake Bike Path ~
• Levee Park ~
• Tennis ~
Winona Sister Cities Fund
Winona World Fair Fund

FIELD-OF-INTEREST FUNDS

These Funds allow donors to target their gift to reflect a passion for a particular cause or area of interest. The Foundation makes grants from these Funds to support the most appropriate projects within that prescribed area of interest.

Dental Care Access Fund
Emergency Assistance Fund
Flatlander Speed Society Fund

Goodfellows
Marie's Book Fund ~
Pfeiffer Land Fund

AGENCY FUNDS

These Funds enable other non-profit organizations to establish their own long-term fund at the Foundation. The Foundation handles the investment and management of the assets, distributing the earnings back to these agencies for their general purposes.

Big Brother Big Sister Fund
Bluffview Montessori Community General Fund ~
Habitat for Humanity Fund
Polish Cultural Institute & Museum Fund
Margaret Simpson Home Fund dba Family & Children's Center
St Charles Area Hospice Endowment
United Way of Greater Winona Fund
Winona Community Foundation
• Jack & Sue Cornwell Memorial Fund
• Founders Fund
• Thomas H. Laken Admin Endowment Fund
• Wilmer L. & Beverly A. Larson Fund
Winona County Developmental Achievement Fund
Winona Senior Friendship Center Fund
Winona Volunteer Services Endowment Fund

* denotes fund was opened in 2014
^ denotes seed fund opened in 2014
~ denotes fund was closed in 2014

The funds represented in this report reflect only those who have authorized the Foundation to publish the name of their fund and excludes the funds who have requested to remain anonymous

These funds may be endowed or pass-through.

- An ENDOWED FUND is one in which the principal is kept intact and only a certain amount of the earnings are available each year for granting purposes. Donors may require that the principal remain intact in perpetuity, for a defined period of time, or until sufficient assets have been accumulated to achieve a designated purpose.
- A PASS-THROUGH FUND is one in which the fund advisor may grant out of the principal

www.WinonaCF.com

2014 Advised Grants

2014 Advised Grants Total
\$1,087,245

The vast majority of funding made available through the Winona Community Foundation to local and other non-profits is initiated at the request of donors who have various funds with the Foundation.

27%	Education
26%	Human Service
15%	Athletics
10%	Other
9%	Religious
8%	Arts
3%	Health
1%	Civic



One vision. Many paths.



ARTS

Great River Shakespeare Festival	
Isiserettes Drill & Drum Corps	
Mid West Music Fest	
Minnesota Beethoven Festival	
Minnesota Conservatory for the Arts	
Minnesota Marine Art Museum	
Polish Cultural Institute of Winona	
Theatre du Mississippi	
Winona Dakota Unity Alliance	
Winona Oratorio Chorus	
Arts Grants Total	\$86,806

ATHLETIC

Cornell University Foundation	
Fergus Falls YMCA	
Goodview Sandlot Baseball Association	
Morrie Miller Athletic Foundation	
Neenah - Menasha YMCA	
Winona Family YMCA	
Winona High School Booster Club	
Winona State Warrior Club	
Winona Swin Club	
YMCA Camp Olson	
Athletic Grants Total	\$159,609

CIVIC

Blue Earth Community Foundation	
City of Winona	
Denver Rescue Mission	
Feed My Starving Children	

CIVIC (continued)

Goodview Activity Group	
HIMS of Winona	
Oxfam America	
Pickwick Mill Inc	
Saint Mary's Cemetery of Winona	
UNICEF	
Winona Area Humane Society	
Winona County Historical Society	
Winona Police Department	
Winona Rotary Service Foundation	
YMCA Camp Icahowan	
Civic Grants Total	\$13,073

EDUCATION

Catholic Schools Foundation of Winona	
Cotter Junior High School	
Cotter Schools	
De La Salle Blackfeet School	
Deep Portage Learning Center	
Hope Lutheran High School	
IDS#544 Modern Manufacturing Learning Lab	
John XXIII Educational Center	
Junior Achievement - Upper Midwest	
Lewiston/Altura Public Schools	
Minnesota Public Radio	
Minnesota State College - SE Tech Foundation	
Ready Set School Winona County Inc	
Ridgeway Community Association	
Saint Marys University of Minnesota	
Twin Cities Public Television	
University of Wisconsin - River Falls	

EDUCATION (continued)

US Board on Books for Young People
Washington Kosclusko Elementary School
Winona Area Catholic Schools
Winona Area Catholic Schools Foundation
Winona Area Public Schools
Winona Area Public Schools - WECI Account
Winona Area Public Schools Foundation
Winona Middle School
Winona Senior High School
Winona State University
Winona State University Foundation
Yinghua Academy

Education Grants Total *\$292,374*

HEALTH

Alzheimer's Disease & Related Disorders
American Cancer Society
Hiawatha Valley Mental Health Center
Lakeland Hospice Foundation
Live Well Winona
Orlando Health Foundation
Saint Anne Foundation
Sauer Memorial Home
St. Charles Area Hospice
St. Jude Children's Research Hospital
Winona Area Hospice Services
Winona Health Foundation

Health Grants Total *\$36,093*

HUMAN SERVICE

American Red Cross - Winona County Chapter
Apple Tree Dental
Big Brothers / Big Sisters of Greater Winona
Birthright
Bluff County Family Resources
Catholic Charities - Winona Diocese

HUMAN SERVICE (continued)

Child Fund International
Common Hope
Family and Children's Center
Food for the Poor Inc
Grace Place
Habitat For Humanity
Home and Community Options
Salvation Army
Samaritan's Purse
SEMCAC
St Elizabeths Hospital of Wabasha
United Way of Greater Chippewa Valley
United Way of Greater Winona Area
Watch CDC
Winona County DAC
Winona ORC Industries Inc
Winona Volunteer Services
Womens Resource Center of Winona
Wounded Warrior Project

Human Service Grants Total *\$287,107*

RELIGIOUS

Boston Minstrel Company
Campus Crusade For Christ Inc
Cathedral of the Sacred Heart
Central Lutheran Church
Diocese of Winona
Diocese of Winona Foundation
Evangelical Free Church of America
Evangelical Lutheran Good Samaritan Society
Focus on the Family
Franciscan Sisters of Perpetual Adoration
Goodview Trinity Lutheran Church
Hermits of St. Mary of Carmel
Hope Community Church
Immaculate Heart of Mary Seminary

RELIGIOUS (continued)

Jesuit Retreat House
Living Light Church
Our lady Help of Christians Parish
Pleasant Valley Evangelical Free Church
Redeemer Lutheran Church
Roncalli Newman Center
Saint Patricks Cathedral
Serving our Neighbors Ministries
St Stanislaus Church
St. Mary's Catholic Church

Religious Grants Total *\$99,416*

OTHER

Boy Scout Troop 110
Boy Scouts of America
Boy Scouts of America - Northern Tier
Grants to Other Funds - Interfund Transfers/WCF
Heifer International
Minnesota Elks Youth Camp
Racine County Agricultural Society
Winona Heating & Ventilating Company Inc
Yosemite Conservancy

Other Grants Total *\$111,742*

2014 General Fund Grants

2014 General Fund Grants Total
\$22,300

The Winona Community Foundation Board makes grants from our General Fund in various ways throughout the year. This Community granting is done through a competitive process with awards going to area non-profit organizations for projects meeting community needs. Applications are reviewed based on established criteria, by our volunteer Grants Committee. Other granting from this pool of assets (General Fund) is through our Winona Fund, which awards modest grants responding to current community unforeseen needs that may not fit within the competitive granting process.

COMMUNITY ORGANIZATIONS

Big Brothers Big Sisters
of Winona

Family & Children's Center

Home & Community Options

Project FINE

Saint Mary's University
of Minnesota

Winona County

Winona Family YMCA

Winona Oratorio Chorus

Winona State University
Foundation

Winona Volunteer Services

LEGACY SOCIETY

Funds may be created to support philanthropic goals now, or to benefit the community in the future. The Legacy Society of the Winona Community Foundation recognizes people who have provided for future gifts to the community through bequests, charitable trusts, charitable gift annuities or life insurance.

Those individuals who have qualified in the past or currently have agreed to be listed as members of the Legacy Society include:

Erika & Robert Gilbertson

Nancy & Mark Kristensen

Helen Leaf Haun

Dr. Thomas E. & Leone J. Mauszycki

Jennie L. Pierce

Judy & Charles Shepard, M.D.



GOODFELLOWS FUND

In 2013 the Winona Community Foundation partnered with the Winona Daily News to administer the paper's Goodfellows Fund, which has provided warm winter clothing to needy children since 1900. The fund operates entirely on private donations, and in recent years has provided \$40 vouchers to more than 600 children each year in kindergarten to sixth grade. The Daily News is pleased with the new partnership, noting that the foundation is a perfect fit to provide resources for the program, given the foundation's mission, focus and strong community ties.

Preparing for the Future

REASONS TO START A FUND AT THE WINONA COMMUNITY FOUNDATION...

Maximize tax benefits

Preserve financial assets to support your community

Invest in the future of your philanthropic passion

Document your wishes, plan your legacy

Demonstrate your philanthropy & be part of the solution by creating long-lasting, positive change

Ensure that WCF has a secure basis of funding for the years ahead

Boost your effectiveness with access to resources and tools in line with philanthropy

Join a group of Friends that share your passion of philanthropy

You want to honor a loved one by making a gift in his or her name

You want to have an impact now and don't know where to start

Donors interested in starting a fund should meet with the Winona Community Foundation staff to review specific details, which will then go to the Foundation's Board for approval. The staff will be happy to discuss types of funds with anyone interested. Start now on your way to being a Philanthropist.

STARTING MADE EASY & PAINLESS

Starting a Seed Fund can be an individual or family endeavor. The paperwork is quick and easy.

- Gifts to a Seed Fund account can be made using cash, credit card, stocks or mutual funds
- A minimum of \$500 is required to open a Seed Fund
- A minimum annual contribution commitment of at least \$250 is requested, \$500 suggested, until the fund reaches \$5,000, with the target of reaching this ten (10) years from the date of opening the Seed Fund
- Gifts are tax-deductible
- Once the \$5,000 mark is reached, the fund may be endowed or noted as a pass-through fund that can operate as one of several different types such as donor advised, designated, field of interest or scholarship fund. The possibilities are limitless!

The normal start-up fee is waived when the fund reaches a full size of \$5,000 for being a component fund of the Foundation.

FOUNDERS FUND

The Founders Fund was created to honor all of the individuals who planted the seed for the start of Winona Community Foundation in the 1980s. This endowed fund awards dollars to a local non-profit chosen in the name of an individual or organization who has clearly touched community life for all time. Past recipients of this award include:

Louis De Thomasis, Saint Mary's University,
Past President

Dr. Darrell Krueger, Winona State University,
Past President

Ms. Gloria Ames, Community Volunteer

Tim Burchill, Past Development Program at
Saint Mary's University of Minnesota

Sue Cornwell, Community Leader & First
President of WCF

The Winona Hims

Patte Peterson, Past Board Member of Winona
Community Foundation

Planned Giving

Everyone should have an estate plan to ensure that their hard-earned assets reach loved ones and organizations held dear. Part of planning your estate intelligently may include maximizing the taxes you save by increasing the dollars you give. Proper estate planning could reduce or potentially eliminate estate taxes through planned giving.

If your estate is quite large and contains highly appreciated property it may be possible to gift to charity while passing more to your heirs than otherwise would be possible without the charitable gift.

Giving strategies may span the range from simple to very complex. They may include giving during one's lifetime, by bequest, or both. This article will focus on giving after death.

Effective estate planning usually takes time, effort and a good attorney. Proper planning allows your family to avoid the delay, dissension and needless expense that often occurs when a loved one dies intestate. Also, I recommend that you talk with your family about what your intentions are and why you made the choices you have made thereby potentially minimizing disputes and/or disappointment after you pass.

PLANNED GIVING - WHAT IS IT?

A "planned gift" is a gift that will be distributed at some point in the future. The easiest way to make a planned gift is by designating the charitable organization as a beneficiary in your Last Will and Testament or in your Trust. The charitable organization can also be named as a beneficiary of a life insurance policy, annuity contract, or retirement account.

AVOID TAXES

Making a charity the beneficiary of your Traditional IRA, 401(k) or other qualified plan allows you to forego income and estate tax levied on these plans on the Federal and State levels. This means that, in most situations, your donation is worth more to the charity than to your heirs.

BE SMART

Typically it is smart to give the most-taxed asset in your estate to charity and leave the more favorably taxed property to your heirs. Making a planned gift assures that when you are gone your resources will keep giving to the future of that charity.

CURRENT LIMITS

The Estate Tax Exemptions are \$1,200,000 in Minnesota and \$5,340,000 Federally. This means that you can pass up to \$1,000,000 Estate Tax free to the person or place of your choosing.

Community General Fund Donors

The Foundation's Community General Fund is the resource from which grants are allocated to organizations in the Winona area. Competitive grant applications are submitted and funding is based on a set of granting guidelines and criteria.

GENERAL DONORS

Dave & Muriel Arnold

Dan & Jeni Arnold

Elizabeth Bach

John & Rita Banicki

Melissa Berg

Scott & Jane Biesanz

Ted & Patti Biesanz Jr

Mathew & Laurie Broghammer

Richard & Nancy Buckwalter

Barbara Burchill

Brian & Sandra Burke

Bill & Judy Davis

Dennis & Vicki Decker

Robert & Marjorie Deter

Robert & Barbra Dufresne

James & Mary Eddy

John & Susan Eddy

Philip & Barb Feiten

Leslie Foote

Thomas Graham

Jeremy & Wendy Graves

Joan Greshik

Lorene K. Harris

Gary & Jean Hayes

Bob & Suzanne Hoodecheck

Brian & Ann Junker

Robert & Marlene Kohner

Mark & Nancy Kristensen

Dale & Linda Kukowski

William & Beverly Larson

William Lindquist

Laurie R. Lucas

Larry & Janet Luttmers

Kevin & Bonnie Mahoney

Cynthia A. Marek & Doug Lofthus

John & Shelley Milek

John & Marlene Mulrooney

Dennis Patricia Nolan

Bud & Karen Nystrom

Carol A Orlowski

Scott & Kelley Olson

Jerry & Pat Papenfuss

George Parke III & Sabina Bosshard

Richard & Sandy Pope

Kevin Possin & Ann Lavine

John & Betsy Rowekamp

Marilyn Schwab

Donn Seitz

Charles & Judy Shepard

Steven Smith & Mary Sorenson

Ronald & Diane Stevens

Jean Theis

Scott & Kathy Turner

Garry & Debra Watts

Thomas & Barb Wynn

BUSINESSES

AgStar Financial Services

Greshik Farms LLC

Libera Knapp PA

Merchants Bank

Monumental Sales Inc

Monumental Sales Inc

Winona Agency

Winona National Bank

FOUNDATIONS/OTHER

Bristol -Myers Squibb Foundation

Langenau Legacy

Lee Foundation

Venables Foundation

Winona Community Foundation

Exchange Building
51 East 4th Street, Suite 314
Winona, MN 55987

*Demonstrate your philanthropy and
be part of the solution by creating
long-lasting, positive change.*



One vision. Many paths.

Phone: 507-454-6511
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