



COMMUNITY Catalyst

Serving the Clark County Community Since 1948.

Summer 2005

Community Celebration Launches African-American Community Fund



The African-American community in Clark County has a rich tradition of giving back to the community.

Whether it's serving as a volunteer or board member, giving time, talent and resources, many community-minded individuals have been practicing philanthropy in Clark County for decades.

On February 17, 2005, the Springfield Foundation – along with major sponsor **Huntington National Bank** – held a kick-off event at the Holiday Inn to celebrate the creation of the first affiliate fund in the foundation's history – the African-American Community Fund (AACF). Approximately 275 people attended the celebration, and, more importantly, learned about the AACF. One of only a handful of such funds throughout the country, the AACF offers a unique opportunity for local African-American donors and friends to create a permanent financial resource that will positively impact future generations for years to come.

The affiliate is a family of endowment funds within the Springfield Foundation. Over time, the number of funds within the family will grow as donors create new named funds including unrestricted, advised, designated, field of interest, and scholarship funds. Funds can be established for a minimum of \$10,000, scholarship funds start at \$30,000, and these balances can be achieved over time. In addition to the named endowment funds created by individuals and families, the Foundation has created a pooled general unrestricted fund that will be used to make grants to nonprofit organizations that have programs



AACF Chairman and Foundation Trustee Les Smithers enjoys the company of fellow event attendees.

which serve African-American interests. This special fund, the African-American General Unrestricted Community Fund, serves as a cornerstone of the affiliate. Anyone in the community can contribute to this fund and gifts of all sizes are welcome. Once the fund reaches a minimum balance of \$10,000 the income will be available for distribution to nonprofit organizations on a competitive basis for grants in areas such as education, health care, and the arts.

All of the endowment funds within the affiliate work the same way as the Foundation's other endowment funds. By disbursing only a percentage of the interest income, the donor's original gift stays intact – and remains a permanent part of the fund. This concept of endowed giving guarantees that all contributions will have an impact for years to come.

In celebration of launching the AACF Affiliate and to encourage potential donors to establish their own named fund within it, the Springfield Foundation has made \$25,000 available as incentive matching dollars. For each dollar contributed to an endowment fund held within the Family

of Funds, the Springfield Foundation will contribute fifty-cents to the African-American General Unrestricted Endowment Community Fund. The program will continue until all matching funds are exhausted.

The affiliate is governed by an advisory committee comprised of local leaders who are responsible for assisting with marketing the affiliate, encouraging prospective donors to make contributions to it, making funding recommendations regarding the unrestricted income from the African-American General Unrestricted Community Fund, and nominating new committee members to represent the affiliate. The Foundation's Board and staff would like to thank the following members of the Advisory Committee for their hard work and commitment to the AACF:

- Lester Smithers, Chairman**
- Robert Burton • Waverly Glover**
- Karla Garrett Harshaw • Dianne Jordan**
- Hattie Lawson • Vurn Mullins**
- Shiela Rice • Jessie Shropshire**
- Michael Whitfield**



Zinn Endowment Demonstrates Insurance Gift with a Twist

Like the Springfield Foundation, Monte Zinn believes in the power of endowments. But he also believes in the power of outright gifts and their ability to be used immediately by a charity to do good in our community. When he contacted the Springfield Foundation with an interest in making a meaningful future gift for his church and the Nehemiah Foundation, he asked if there was a way we could help him accomplish both of his objectives. After some brainstorming with with one of his advisors, Dave Foley of Foley Benefits Group, a solution was crafted: a gift of life insurance to the Foundation with a twist!

Mr. Zinn purchased a whole life insurance policy and made the Springfield Foundation the owner and beneficiary of the policy. Although the Foundation has been named the owner and beneficiary, Mr. Zinn continues to make the quarterly policy premium payments - and because the Springfield Foundation (policy beneficiary) is a charitable organization, the premium payments are tax deductible.

When Mr. Zinn passes away, the proceeds from the insurance policy will be used to establish a designated endowment fund in his name at the Springfield Foundation. Ordinarily, the annual income produced by the endowment fund would be sent to the charitable organizations he identified. In this case, Mr. Zinn has requested that each year during the first ten years of the fund's existence, 10% of the fund's initial value be distributed to the charities. At the request of the donor, these initial ten distributions can be comprised of both fund income and principal. Normally, the fund would only distribute the investment income produced by the fund during the preceding year, which would be somewhere around 5% of the fund's market value. This twist provides each charity with more operating revenue from the endowment fund than they would normally receive during the initial ten years, achieving one of Mr. Zinn's goals of providing them with ready capital to make immediate impact within the community.

As with all Foundation funds, during the initial ten-year period the Zinn Endowment will be fully invested. Conservative projections show that a substantial balance will still be available in the fund after the ten-year distribution period. At that time, the fund will begin utilizing the Foundation's standard payout formulas. From then on, the endowment fund will provide income annually, year after year at the 5% payout rate, literally for as long as Mr. Zinn's charities are in existence.

Physical Disabilities Fund: A Mission to Help Maintain Independence

Recently, an anonymous donor with a deep commitment to supporting those with physical handicaps set up an advised

fund specifically designed to assist those with disabilities. Although there are a variety of programs available in Clark County to assist the physically disabled, the Physical Disabilities Fund of the Springfield Foundation is designed to assist those who are at risk of falling through the cracks and who often do not receive the support or services they need from federal, state or local organizations. The Physical Disabilities Fund will be overseen by the Springfield Foundation, but will have its own Advisory Committee comprised of local individuals with various physical disabilities. Distributions will be made only to organizations that have a 501(c)(3) designation from the Internal Revenue Service; grants cannot be made directly to individuals. The caring individual who established this fund is strongly committed to helping provide ways for members of the disabled community maintain their independence, speak for themselves and determine their own course in life. Previous grants from the fund have made it possible for local blind residents to attend annual conferences hosted by the National Federation of the Blind.

The donor is very interested in expanding the use of the fund and has identified two target areas of interest. He would like assets held within the fund to assist in providing care giving services to those who are severely disabled and over the age of 22, thus making them ineligible for various MR/DD services. Additionally, he has an interest in providing for major renovations or new construction of highly accessible housing, ideally located within easy wheelchair range of bus transportation, grocery, banking and other shopping center facilities. The purpose is to reduce the cost of good quality, highly accessible housing down to an affordable level for disabled persons. Currently, many disabled individuals pay for inadequate or "difficult use" housing. Funding from this endowment would permit independent living by disabled persons who currently require daily assistance or nursing home care.



Charitable Gift Annuity Established in Honor of Ben Wheldon Perks

When long-time friend of the Foundation, Ben Wheldon Perks passed away, his wife, Clare, decided to establish a Charitable Gift Annuity (CGA) as a tribute to his philanthropic spirit. Born in Springfield and raised in Akron, Ohio, Ben's ancestors settled in Springfield in the 1840s and owned a farm that eventually became known as Wheldon Park. As a child and young adult, Ben frequently returned to Springfield during the summer months to visit his grandmother. After graduating from Ohio State University in 1937, he was employed in the insurance and banking businesses in Springfield and ultimately became treasurer of the C.E. Bauer Company.

Throughout his lifetime, Ben had a strong commitment to philanthropy in the Springfield area. The gift annuity established by Clare will eventually turn into the Ben Wheldon Perks Endowment Fund, as a way to carry on Ben's philanthropic spirit. The endowment fund, earmarked to benefit Planned Parenthood, will be funded from the remaining assets of the CGA that Clare created.

Just exactly how does a CGA work? A CGA is a legal agreement between a donor and the Springfield Foundation in

which the donor exchanges a gift of cash or securities for a specified annuity for life. The annual amount of the annuity is fixed at the time the gift is made and is stable throughout the donor's lifetime. Fluctuations in the economy do not effect the annual amount of income the donor receives. A CGA can be an attractive tax planning tool and can help you support your favorite charities. The basic benefits include an immediate and substantial income tax deduction and favorably taxed annuity benefits.

By establishing a CGA, Clare gets a substantial tax deduction now and receives additional income during her lifetime. More importantly, she gets to carry on Ben's tradition of giving today. What a beautiful way to celebrate Ben's generous and enthusiastic love of life! To learn more about how a CGA can benefit you and the charities you care about, contact the Foundation.

Louise Leonard and The Power of Unrestricted Giving

An incredibly bright and caring person, Louise Leonard taught English in the Springfield City School System for 42 years. A resident of Springfield since 1913, Louise earned her bachelor's degree, as well as her master's degree, from Wittenberg University. Friends and former students describe Louise as an outstanding teacher, committed to her profession. During her retirement years, Louise's brilliant book review presentations became her trademark. In addition, she was an active volunteer and very involved with a number of non-profit organizations in Springfield.

Louise passed away on December 21, 2003, and through her last will and testament, established the Louise Leonard Unrestricted Endowment Fund at the Springfield Foundation. These discretionary funds (dollars given to the Springfield Foundation, but not restricted in their use by the donor) are a vital component of the foundation's plan to meet

future needs in the community. It is these unrestricted funds that enable the Springfield Foundation to respond to changing needs in our community – needs that could not have been anticipated when the donor originally made the bequest.

As an educator for 42 years, Louise touched the lives of thousands of students, teachers and friends. Through her bequest, she will continue to touch the lives of many people in our community. We hope her generosity will inspire others to include an unrestricted gift to the Springfield Foundation through their will or estate plan.

Stallsmith Scholarship Fund Transferred to TSF

Several years ago, Belva O. Stallsmith established The Nelson and Belva Stallsmith Scholarship Fund for the benefit of worthy children of members of the Harmony Lodge # 8, Champaign Lodge # 525, and Knights of Pythias of Westville, OH. Belva's last will and testament stipulated that the net income of the Fund was to be used for scholarships to assist high school graduates planning to pursue courses of study at an accredited institution of higher education.

Inquiring as to whether the Springfield Foundation could assist in operating the scholarship more efficiently, Fund Trustees Ray Snarr and James Oliver approached the Foundation about the possibility of establishing an ongoing relationship. They found that if they transferred the administration of the Fund to the Springfield Foundation, the donor's original charitable intent could be satisfied to the fullest extent. After the Trustees of the Scholarship Fund were convinced the Springfield Foundation had the expertise to handle the fund, they requested approval from the Champaign County Probate Court to transfer assets to the Springfield Foundation, and they were granted their request.

...continued on page 4



(Stallsmith Fund Con't.)

Many Probate Courts across the country have recognized the benefits of using community foundations to administer various types of charitable gifts and funds. Community foundations are well regulated, have the interest of the communities they serve in mind and will be in business forever. If you think the Springfield Foundation could be of service to you or someone you know, please feel free to contact our office at (937) 324-8773.



News-Sun File Photo

Coach Al Turner Memorial Fund

Memories were a dime a dozen during a recent meeting held at the Springfield Foundation office where a group of 1953 graduates from Hayward Middle School met to discuss the Coach Al Turner Memorial Fund. The prevailing theme throughout the entire meeting was that Coach Al Turner made a difference in the lives of others.

J. Albert Turner was born in Cedarville in 1909 and graduated from Cedarville College in 1931. During his college career at Cedarville, he earned eleven varsity letters, and went on to earn his master's degree from the University of Cincinnati. He landed a teaching job in the Springfield City School System where he taught and coached until his retirement in 1969. Al Turner spent most of his career at Haywood Middle School coaching football, basketball, track and field. His reputation, however,

was greater than just being the man who coached young people. He devoted himself to his profession and improving the lives of people, in particular motivating youths to pursue their education and to build their lives with a sense of pride and hope.

In order to perpetuate his memory and love for students, a group of Coach Turner's former students have come together to establish the Coach Al Turner Memorial Fund. They started a Springfield Foundation Charitable Checking Fund from donations made in memory of Coach Turner. Their goal is to raise \$25,000 and eventually transfer the Charitable Checking Fund into an endowment fund. Once successful, they plan to award scholarships to outstanding graduates of Haywood who exemplify good citizenship and leadership. Coach Turner would certainly be proud of his former students' efforts!

If you would like to contribute to the fund, please make your check payable to the Springfield Foundation, Coach Al Turner Memorial Fund and send it to: The Springfield Foundation, 4 West Main Street, Suite 825, Springfield, OH 45502.

Clark County Mental Health Foundation Establishes Agency Fund

The Clark County Mental Health Foundation (CCMHF) recently established an Agency Fund with the Springfield Foundation. Originally created through a bequest, the CCMHF has been in existence for five years. Its purpose is to support the clients and activities of those individuals and non-profit agencies that work with mental health issues in our community.

Through the Springfield Foundation, a qualified charitable organization can establish an agency fund to be used for operation or further development of the organization. The board of directors at the CCMHF selected the Springfield Foundation because of the expertise the Foundation has in managing and investing

charitable funds. Currently, the Springfield Foundation manages sixteen agency funds.

At the time the CCMHF board of trustees made their decision to establish an endowment fund, Larry McCoy, Board Chairman, noted the advantages provided by the Springfield Foundation's approach to pooling funds and the use of "an investment strategy that is best suited for the Clark County Mental Health Foundation." The Springfield Foundation can manage the organization's investments, commingling the agency funds with the Foundation's existing pool of funds, resulting in investment opportunities and economies of scale that would otherwise not be available to smaller funds.

Why Establish an Agency Fund at the Springfield Foundation?

- Protect the organization's endowed funds to meet future needs of the organization.
- Provide a relatively constant source of annual income.
- Endow the organization's mission in perpetuity.
- Increase investment yield since the endowment is pooled with other funds to receive maximum return and lower fees due to the size of the funds.
- The organization receives marketing exposure and is recognized in the Foundation's Annual Report and other publications.
- The organization's board of trustees is relieved of the necessity to monitor an investment committee, which often has rotating membership and not always comprised of those with expertise in the investment field.
- Demonstrate the organization's security, stability and long-range financial planning.

For more information concerning an Agency Fund, please call the Springfield Foundation at (937) 324-8773.



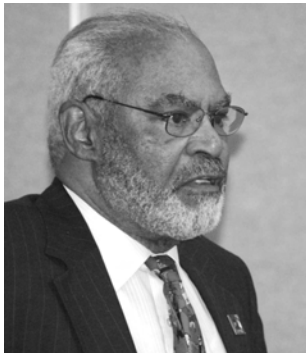
Snapshots ...from the African American Community Fund Kickoff



(far left) Pete Noonan, Springfield Foundation Board President, welcomes over 275 attendees to the AACF 2005 inaugural celebration.



(left) The Vessels of Praise Dancers of St. John Missionary Baptist Church performed a spiritual dance in honor of the gathering.



Dr. James Elam, President of Belmonte Park Laboratories, endorsed the AACF and pledged \$10,000 to create a new scholarship fund in the name of the Mu Chi Chapter of the Omega Psi Phi Fraternity.



Glenda Greenwood, Vice President of Huntington National Bank, demonstrates her company's support of this important community initiative.



Stephanie Harshaw-Butler of The Dayton Foundation's African-American Fund came to Clark County to congratulate the Springfield Foundation for starting its program.



Mike Whitfield, AACF Advisory Committee Member.



AACF Advisory Committee Member Waverly Glover (left), and Pastor Vurn Mullins, Advisory Committee Member and Springfield Foundation Trustee, discuss the launch of the community fund.



Sheila Rice, AACF Committee Member, welcomes one of the evenings many guests.



Springfield Foundation Hires Mary Fischer as Development Officer

The Springfield Foundation recently announced the appointment of Mary C. Fischer as its new Development Director. Prior to joining the



Springfield Foundation, Fischer served as Executive Director of Community Hospital Independent Endowment Fund (CHIEF) for nearly ten years. She has served on a number of local boards and currently serves on the board of trustees of the Springfield Symphony Orchestra. In addition, she is a member of Kiwanis Club of Springfield, the Springfield Council of the National Committee on Planned Giving, and past president of the Ohio Association of Healthcare Philanthropy, a state-wide organization.

Fischer joins the Foundation after the departure of Bill Feldmann, who resigned earlier this year for health reasons. "Bill Feldmann was our first official Development Officer and really set things in motion," said Robin Atwood Pfeil, director of the Foundation. "We've missed his enthusiasm but are very confident that Mary will be able to pick up the ball and keep the momentum going. We see her as a natural fit to our team."

Fischer was awarded the CFRE (Certified Fund Raising Executive) designation in 2003. Individuals granted the CFRE credential have met a series of standards set by CFRE International which include tenure in the profession, education, professional achievements and passing a written exam. Ms. Fischer received her bachelor of science degree in business administration from Wright State University. She has been a resident of Springfield since 1980 and has two grown daughters, Maureen and Rebecca.

Crystal Stevens On Board as New Donor Services Coordinator

The Springfield Foundation has hired Crystal Stevens as its new Donor Services Coordinator. Prior to joining the Springfield Foundation, Ms. Stevens served as Director of Fundraising and Special Events for the Center City Association. She has also been involved with many local non-profits and has organized a variety of community events including Springfield's premier



Christmas activity, *Holiday in the City*. Ms. Stevens also served as a member of the successful All America City delegation which received highest

honors in Atlanta, Georgia in 2004. Prior to her work at Center City, Stevens worked at Stevens and Sons Amusement Company where she flourished as Marketing Manager from 1999-2001 and as Manager of Operations and Public Relations from 2001-2003.

Among her many responsibilities, Ms. Stevens manages the Foundation's Charitable Checking Program and coordinates a variety of special projects. "Crystal serves as a primary resource and point of contact for many of our donors on stewardship issues," said Robin Atwood Pfeil, director of the Foundation. "She plays a critical role in managing the information flow for donors between the development, finance and distribution departments of our organization."

Stevens is a lifelong resident of Springfield and is proud to call it her home. She looks forward to being able to continue to serve Clark County and its nonprofit sector through the Springfield Foundation. "My goal is to help people make the greatest impact possible with their charitable giving," said Stevens. "I'm happy to help our donors and grantees with any needs they may have."



On-The-Rise program brings excitement back to learning and instilling positive behaviors while reducing truancy and delinquency issues in school.

Kids Rise and Shine with On-The-Rise

On-The-Rise received a \$10,000 grant from the Springfield Foundation for general operating support for calendar year 2005. A year-round, uniquely structured farm program for at-risk youth, ages nine to fifteen, On-The-Rise takes place in a rural setting under the supervision of qualified personnel. The overall mission of the organization is to bring excitement back to learning and instill positive behaviors, ultimately reducing or erasing truancy and delinquency issues amongst at-risk youth. The program benefits approximately 30 Clark County youth per week, who are referred by other intervention services including: Clark County Juvenile Court, Springfield City Schools, Clark County Schools, Mental Health and Clark County Children Services.

On-The-Rise staff are highly experienced and certified in using 4-H classroom curriculums that are focused on increasing youth proficiency skills. On a daily basis, the youth cook meals, care for farm animals and operate their established brown egg business. This business venture gives youth a multi-faceted opportunity to work with marketing, packaging, budgeting and a variety of solid employment skills. In addition, collaborative efforts are emerging from a variety of county-wide sources, including, but not limited to, the following: Clark County 4-H Extension, Master Gardeners, Project Woman, Wittenberg University, Wal-Mart, Craft 2000, Masonic Home and many private citizens. This outstanding program can be the tie that binds a young person to a stable, productive future.

Recent Grants Are Making an Impact

During the winter months, Foundation Trustees approved grants to local non-profit organizations totaling \$944,738 for programs to be implemented during calendar year 2005. These grants included \$352,465 in competitive discretionary funding to meet community needs in the areas of arts and culture, community development, education, health and human services. An additional \$592,273 in grants were distributed from donor advised, designated, agency endowment funds. A total of \$160,848 was also distributed in the form of direct scholarship support to local residents for the 2004 – 2005 academic year.

“We continue to play a vital, supportive role in the development of

Clark County as we fund innovative projects with our discretionary grants.” said Springfield Foundation Executive Director Robin Atwood Pfeil. “We would like to make a greater impact and are working on a number of fronts to make that happen. Our development staff is working with our supporters to increase our endowment base to ensure that more funding is available to support projects that make a difference. At the same time, our distribution staff is engaged in the Partnerships for Success Community-Wide Needs Assessment process, working with other local funders to identify which local programs make the greatest impact in our community.”

Summary of FY 2005 Grants

Discretionary Funds	\$352,465
Social Services.....	\$155,729
Health.....	\$47,500
Civic Affairs & Community	
Development.....	\$84,000
Arts and Culture	\$32,500
Education	\$24,236
Conservation & Environment ...	\$8,500
Restricted Funds	\$592,273
Scholarship Funds	\$160,848
TOTAL	\$1,105,586

In addition to these distributions, the Springfield Foundation also grants some \$600,000 annually through its Charitable Checking Program.

Of the many grants that received funding this past winter, this newsletter issue takes a closer look at **On-The-Rise**, a year-round innovative and uniquely structured farm program for at-risk youth that received \$10,000 for general operating support; **Opportunities Industrialization Center (OIC)** which received \$5,000 in support of its Technology Learning Center which serves low-income residents; and **Center City Association** which was awarded \$10,000 in general operating support for the revitalization and transformation of downtown Springfield into an urban center for commerce, culture and community.



In the last ten years there has been an overwhelming need for more than just basic computer literacy skills to obtain gainful employment. OIC clients are no different – they MUST have solid computer knowledge as part of their basic skill set. OIC’s partnership with the Springfield Foundation makes that possible.

OIC’s Tech Learning Center Helps People Prepare For, Obtain and Retain Employment

Opportunities Industrialization Center, better known as OIC, was established in Clark County in 1971. It is an affiliate of the national OIC of America founded in 1964 to address the needs of the poor and unemployed. OIC programs include Job Readiness, Training & Placement, Computer Training, Emergency Utility Assistance, Alternative High School & GED for low-income at-risk youth, and Job Training & Placement for ex-offenders.

OIC was awarded a \$5,000 grant from the Springfield Foundation for its Technology Learning Center. The Tech Center is designed to provide low-income and underserved residents access to technology who otherwise would be excluded from job information and educational opportunities. While the costs of having a home computer and an internet connection have become more affordable to the general public, many low-income families are still left behind in our high-tech society. Today, numerous companies require that applicants complete on-line applications to even be considered for employment. Through OIC’s Technology Learning Center, low-income residents receive job training and technology skills that are crucial to finding employment. This innovative program not only exposes people to technology, it creates opportunities to gain new marketable skills as a way to improve their lives.

Next Grant Application Deadline

August 1, 2005, 4:30 p.m.

Next Scholarship Application Deadline

March 15, 2006, 4:30 p.m.

Contact Program Officer, Ed Baker, at (937) 324-8773 for additional information.



Center City Association... A Catalyst to Transform Downtown Springfield

Center City Association (CCA), is a non-profit organization that supports the re-development of the central city area of Springfield, which is geographically bound by Buck Creek on the north, Pleasant Ave. to the south, S. Yellow Springs St. to the west and Spring and Water Streets to the east. Its mission is to be the catalyst to transform downtown Springfield into a center for commerce, culture and community. CCA's vision is that downtown Springfield will be a dynamic community where people want to live, work and play. The Springfield Foundation supports Center City's board and staff with these efforts, and to that end, provided the organization with a \$10,000 grant to support their general operations during calendar year 2005.

Although the Association is involved in a number of projects annually, two key activities have made recent news. CCA kicked off a multi-year capital initiative to

upgrade the curbs, sidewalks and lighting in the downtown area. The addition of more trash receptacles and benches are included in this project. Phase 1 of "Streetscapes" is occurring around the core block and will be completed this summer. The project is a collaborative effort between the Center City Association, City of Springfield, Huntington Bank, FirstEnergy Foundation, Property Owners and The Turner Foundation.

CCA has also applied for and been accepted into the Ohio Main Street Program. The program provides training, funding and recognition opportunities and is the first step toward acceptance into the National Main Street Program. The national program is recognized worldwide for its preservation efforts and for blending those efforts with revitalization activities within a city's core. Being a member allows CCA to leverage on-site technical assistance and consulting services, certification programs

and research on commercial district revitalization. As a result, CCA will be better able to serve the downtown community and meet its

STREET SCAPES

mission and objectives.

The Springfield Foundation is proud to support the mission of the Center City Association to help transform downtown Springfield into a center for commerce, culture and community.



Foundation Management

Officers

Peter Noonan, *President*
Peter Gus Geil, *Vice President*
Charles Swaney, *Secretary*
David Sanders, *Treasurer*

Board of Trustees

Andrew Bell
Charles Brougher
Robert Burton
Randall Comer
Roger Evans
Gordon Flax
William Fralick
Aristides Gianakopoulos
Sallie Ingle
Robyn Koch-Schumaker
Edward Leventhal

Sally Lupfer
Mel Marsh
Daniel Mc Gregor
Vurn Mullins
Phyllis Nedelman
Cynthia Singleton-Barnett
Lester Smithers
William Stapleton
Michelle Sweeney

Staff

Robin Atwood Pfeil,
Executive Director
Ed Baker
Program Officer
Mary Fischer
Development Officer
Crystal Stevens
Donor Services Coordinator
Ted Vander Roest
Financial Officer

The Springfield Foundation

4 West Main Street
Suite 825
Springfield, Ohio 45502
T: (937) 324-8773
F: (937) 324-1836
springfieldfoundation.org

This publication is prepared for the information of our friends and donors and illustrates general concepts and ideas in tax and estate planning. The articles are not intended as legal services or advice. You should, accordingly, consult with competent tax and legal professionals as to the applicability of any items to your personal situation.



The Springfield Foundation
4 West Main Street, Suite 825
Springfield, Ohio 45502

Return Service Requested

Nonprofit Org.
U.S. Postage
PAID
Springfield, OH
45501
Permit No. 151