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Giving Matters

The Columbia Foundation E-newsletter

November 2008

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Leadership Council

The Board of Trustees and Beverley Francis created The Columbia Foundation Leadership Council. Former chairs of the Board and others with a deep commitment to the Foundation were invited to become the founding members of the Council. Members will continue to promote the Foundation and our work, identify and educate prospective donors, and listen for opportunities in the community where Foundation involvement could make a difference.

Many thanks to our founding members:
Michael W. Davis
Lin Eagan
Padraic Kennedy
Barbara K. Lawson
Malynda Madzel

Dear Friends of The Columbia Foundation,

In this quarter's e-news, we focus on the many different ways that people give in the Howard County community. You'll read about a fourth grader and his fish bank, a yard sale and a generous bequest. We also highlight the Volunteer Center's "Holiday Guide to Giving 2008".

The Columbia Foundation has made it easier for you to contribute through our web site at www.columbiafoundation.org. We encourage you to give to your family's and your friends' funds in lieu of exchanging presents - and you can do that through the web site as well.

As I celebrate my first holiday season here in Howard County, I am so grateful to be part of this community. Thank you for your warm welcome. If we haven't had the opportunity to connect yet, please give me a call at 410-730-7840 or drop me an email at bfrancis@columbiafoundation.org.

On behalf of The Columbia Foundation board, and especially all those who benefit from our grantees, I thank you for your generosity and wish you a wonderful holiday season and healthy 2009!

Beverley Francis
President and CEO
bfrancis@columbiafoundation.org

Get Your Fish Bank!

Starting three years ago, every few months, Scott Bittner would bring a check to The Columbia Foundation and have a discussion with Miss Barbara about the organizations he wanted to support. Now nine years old, he is looking forward to having the same conversation with Miss Beverley.



"I like to help charities that help kids," he says.

Jean Moon
Bruce Rothschild
Dr. Robert Sheff
Richard Talkin
Dr. Paul Willging

Making it Easy!

The holiday season puts many people in the spirit of giving! It's easier than ever before to make a tax-deductible contribution, either to a named fund or to The Columbia Foundation's endowment, the source of our grantmaking funds. Donate online this year by going to our [web site](#).

If you have a donor-advised fund and would like to make a contribution to the Foundation's unrestricted endowment or donate to a particular fund, you can do so without writing a check. Please give us a call at 410-730-7840 to arrange an interfund transfer. The minimum amount is \$250.00.

Annual Dinner Wrap-Up

On Wednesday October 15th, over 250 loyal supporters attended the Foundation's annual dinner at the Ten Oaks Ballroom in Clarksville. Attendees welcomed our new President and CEO and host, Beverley Francis. Featured grantees were the Domestic Violence Center (DVC) and the Howard County Student Film Festival.

Scott collects spare change in his "charity bank," a bank shaped like Nemo the clown fish. He puts some of his monthly allowance in there and adds the most around Easter because his grandmother June Bittner puts money in his Easter eggs. When he picks up the bank and it feels full, he knows it's time to go to the Foundation.

Scott's parents, Dave and Ilana Bittner match whatever amount Scott has collected. Ilana and Scott visit the Foundation where, according to him, "Miss Barbara was always very nice at explaining what the different charities do." The decision of which organizations to support is always Scott's. While he often directs the funds to Voices for Children, he also has sent funds to First Tee and Family and Children's Services.

The most Scott ever collected at one time was \$99.87. When asked why he does this, he says, "It makes me feel happy. And it really makes me happy when I get the thank you notes!"

In the fourth grade at Cradlerock School, Scott has advice for other kids who want to give back to their community: "Get out there, get a fish bank and get started!"

It really is that simple, isn't it?

President and CEO Beverley Francis welcomes the opportunity to meet all young philanthropists who want to follow Scott's example.

A Legacy of Giving



The Columbia Foundation has received our first bequest from a long-time friend and a member of our Howard Legacy Society. Mikki Saar, a Columbia sculptor and mother to our Board Chair Meg Moon, passed away in June of this year. As she had planned, funds from her estate established the Mikki Saar Family Fund, a donor-advised fund here at the Foundation.

Meg emphasized how important it was that her mother had done her financial planning well in advance. "When we created the fund, my three sisters and I knew we were carrying out her exact wishes, which gave us real peace of mind," she explained. Along with her family, Mikki's friends at the Evergreens in Columbia Town Center where she lived contributed to the fund in lieu of flowers.

Said Pat Bathras, a resident at Evergreens, "Mikki was a lot of fun. She started a travel club here for both day trips and longer trips such as a cruise to Hawaii. A lot of people here made a donation in her memory."

Seconding that was Elizabeth "Boots" Taylor who added that the travel club has now been renamed "Mikki's Travel Club."

Although her mother was not a woman of great means, Meg notes

Dr. Eugene Willis presented The Casey Willis Making a Difference Award, an award in memory of Casey and her community activism. This year, the recipient of the \$5,000 cash award was **Rebuilding Together Howard County** for their Annual Rebuilding Day.

The James W. Rouse Award honors an individual whose commitment to The Columbia Foundation and to the community is extraordinary and inspiring. This year **Dee Peck** was honored for her 23 years of service to the Foundation and her community work on behalf of those with mental illness and depression.

Congratulations!

Board Awards

Mary Ann Scully, our Vice Chair and President and CEO of Howard Bank, received the 37th Clementine Peterson Award by United Way of Central Maryland. The award recognizes women who have worked to improve their communities and is the highest honor the United Way bestows.

The Columbia Bank received the 2008 Financial Education Award from Maryland Bankers Association for outstanding programs and services addressing financial literacy among adults and senior citizens. Congratulations to our board members John A.

that establishing a fund at the Foundation allowed her to create a legacy of contributing to the community. Meg and her sisters will be involved in recommending organizations for the fund's distributions in keeping with her mother's interests.

The Columbia Foundation is honored that Mikki Saar included us in her estate planning, and is grateful to all those who contributed in her memory to help build this lasting legacy.

Financial Advisor's Corner

The recently passed \$700 billion Emergency Economic Stabilization Act of 2008, a.k.a. the Troubled Asset Relief Program (TARP) to help the financial services communities, has some goodies for the small guy also. For those of you over 70 1/2 who have retirement accounts, you must take a required minimum distribution (RMD) from your qualified retirement plans. The RMD is mandatory for most retirees. You will owe taxes on this distribution and you will be required to take this RMD for the rest of your life. The Act has extended, for two years (2008 and 2009), the IRA Rollover Gift Provision, originally included in the Pension Protection Act of 2006. The provision provides the opportunity to give your RMD to a qualified charity and save the taxes.

- 1) The donor must be 70 1/2 or older on the day of the transfer from the IRA to the charity.
- 2) The IRA owner can give a maximum of \$100,000 in 2008 and an additional \$100,000 in 2009.
- 3) The contribution must be direct to the eligible charity, so don't have them send you the check.
- 4) The gift may not be given to donor advised funds or private foundations in exchange for a charitable gift annuity or to a charitable remainder trust.

This could end up being a nice tax savings for those who are in their retirement years and utilize this provision. If you are looking for year end giving and tax savings, this is a great opportunity. Please consult with your tax advisor. The Columbia Foundation would be happy to help you with this or any other giving opportunity.

Many thanks to Darrel Drown for this information!

A Gift to Remember

A resident of Columbia for over 30 years, John Maitland was a woodworker, an amateur magician and, above all, an educator. Following his death on his 78th birthday in 2006, his wife Marilyn and their five children established the John C. Atkinson-Maitland Education Fund at The Columbia Foundation. Since then, they have been growing the donor-advised fund by contributing at holidays and birthdays in lieu of presents, and making donations at other times of the year.

Scaldara, Jr., President and CEO, and Annie Geiermann, Senior Vice President of The Columbia Bank!

Should you know of any board member who has received an award or recognition, please call or email us. We value their contributions, not just to our organization, but to the community at large!

Save the Date!

Mark your calendars for The Columbia Foundation's **Annual Spring Party on May 7th, 2009** at The Spear Center.

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In June, Marilyn found another way to add to the fund. Now living in the Kensington community in Baltimore County, she participated in that neighborhood's annual yard sale. When she told them about John's fund at the Foundation, everyone agreed to donate their proceeds from the sale to the fund - a total of over \$350!

The Howard County Woodworkers Guild, which John and his friend Don Bard founded in 1990, remembered their founder in similar fashion. John had an extensive library of books, videos and vintage magazines related to woodworking. The Maitlands gave the materials to the Guild to sell to their members and others in the community, and the Guild dedicated those proceeds to the fund. As Marilyn explained, those who bought the materials will learn from them, making the sale a wonderful tribute to John's passion for educating and lifelong learning, the focus of his fund with the Foundation.

We thank the Maitlands and all those who participated in these sales for their creative and thoughtful giving. When you contribute in memory or in honor of someone who has a fund with us, you can be sure your gift will be one that so many will benefit from and appreciate.

Holiday Giving in the Community

As we all know, there are many ways to give back to our community - during the holiday season and year-round. The Volunteer Center of Howard County has prepared their "Holiday Guide to Giving 2008" with a list of nonprofit and public agencies that serve Howard County and what they need.



Especially during difficult economic times, nonprofit groups can use all types of contributions, including money, of course. Everyone who works at these organizations will tell you that they all wear multiple hats. The gift of your volunteer time and talents translates into money saved and people helped.

Gifts-in-kind range from office supplies, food baskets, construction materials, diapers - you name it, and someone most likely can use it.

Looking through the guide, you'll find so many groups providing so much assistance in so many different ways. Go to www.volunteerhoward.org and click on "Publications" to download a copy of the guide. Or call them at 410-715-3172 as organizations will have an emergency or a special need arise. When you contact the agency, please mention that you found the opportunity through the Volunteer Center Serving Howard County's Holiday Guide to Giving 2008.

And happy giving!

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