

Meeting ever-changing community needs

Unrestricted Fund

**"I can accomplish so much more through
the community foundation than I might
on my own"**

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Elayne Zaiger

When you establish an Unrestricted Fund, your gift addresses a broad range of local needs—including future needs that often cannot be anticipated at the time your gift is made. We evaluate all aspects of community well-being: arts and culture, economic development, education, environment, health and human services, and more. The flexibility of your unrestricted gift enables your community foundation's staff to respond to the community's most pressing needs, today and tomorrow.

Jack and Elayne Zaiger made their home here, ran a successful business and raised a family. Jack is gone now, but Elayne's heart and home are still here. In 1995, she created the Jack Zaiger Family Fund at our community foundation. Because it is unrestricted, the Fund's assets join together with those of other unrestricted funds and the income generated is used to make a variety of grants throughout Emmet County. "I can accomplish so much more through the community foundation than I might on my own," Elayne says.



**Petoskey-Harbor Springs Area
community foundation**

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For good. For ever.®



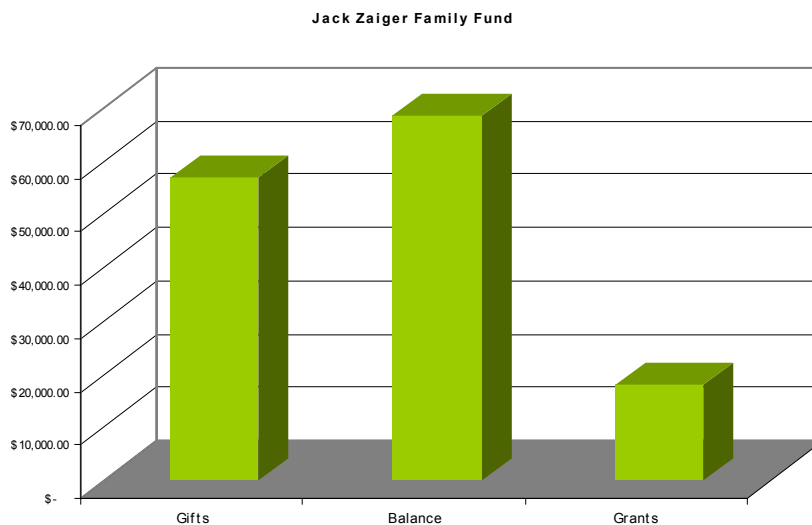
Ten Reasons

people choose to give through community foundations:

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| one | We are a local organization with deep roots in the community | six | We partner with professional advisors to create highly effective approaches to charitable giving |
| two | Our professional staff has broad expertise regarding community issues and needs | seven | We offer maximum tax advantage under state and federal law |
| three | We provide highly professionalized service tailored to each individual's charitable and financial interest | eight | We multiply the impact of gift dollars by pooling them with other gifts and grants |
| four | Our donor advised funds help people invest in the causes they care about most | nine | We build endowment funds that benefit the community forever and create personal legacies |
| five | We accept a wide variety of assets , and can facilitate even the most complex forms of giving | ten | We are a community leader , convening agencies and coordinating resources to create positive change |

Here's how it works:

- You make an unrestricted gift to your community foundation during your lifetime or through a bequest in your will. You can give cash, appreciated stocks, real estate, or other assets.
- We set up a special fund in your name, in the name of your family or in honor of any person you choose.
- Your receive tax benefits the year your gift is made.
- Your gift is placed into our endowment that is invested over time. Earnings from your fund are used to make grants addressing community needs. Your gift—and all future earnings from your gift—is a permanent source of community capital, helping to do good work forever.



The Power of Endowment

Since 1995, the Jack Zaiger Family Fund has granted almost \$18,000 toward the broad range of local community needs. Even with all that generous grantmaking, the Fund balance is larger than the amount of gifts made into the Fund.

There is so much more we would like you to know. Your Community Foundation provides personalized service and a variety of giving vehicles. We welcome the opportunity to work with you and your advisor to fulfill your unique charitable objectives.