

HERE FOR GOOD

November 2018

Volume 4

Growing a sustainable future for Dawson County

Montana ranks 4th among states with the highest percentage of population who have donated time.

Montana ranked 2nd in highest number of charities per capita.

Consider giving to GGCF. The Greater Glendive Community Foundation can grant money to any nonprofit in Dawson County.

WE BELIEVE IN GLENDIVE

Greater Glendive CF Board of Directors

Peggy Iba, Chair

Angie Hagen, Sec.

Debra Toepke, Treas.

Keith Robinson

Pam Feisthamel

Bruce Miller

Janine Huschka

Denny Malone,

Executive assistance from Glendive Chamber of Commerce

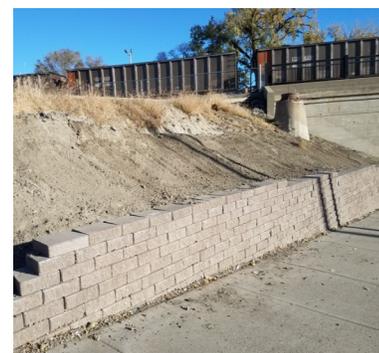
IMPROVING DOWNTOWN

The Greater Glendive Community Foundation (GGCF) is taking a leadership role in

improving the appearance of downtown, not only for community pride, but also to make the route to Makoshika Park and Dawson Community College more inviting. This spring a community meeting brought great ideas for improving the underpass. First steps were easy thanks to help from Fisher Sand & Gravel and Glendive Greenhouse. Then came the 36 pound retaining wall block, thanks to many hands including Chris Iba's who got us started on the level. In early November Hill



Earthworks will be adding a second level of boulders supplied by the city to make a more gradual slope. GGCF has been working with BNSF officials to fill in eroded areas on the underpass south and east side. Thanks to a \$2500 challenge grant by Debra Toepke and generous donors listed on page 2, we have funds for the block and some landscaping. Thanks to Guelff Lumber for the discount on block. This fits with the MSU Architecture Community Design Class's-downtown vision and the city's Downtown Master Plan.



INVESTING IN GLENDIVE

The underpass is one more project to improve downtown after the photos banners in the old chamber building, painting it, then landscaping next door, hiring the MSU Architecture students for a downtown vision and then getting the \$34,000 grant for the downtown master plan. We have invested in Glendive and granted funds to local nonprofit projects. Now we

hope you will invest in Glendive. Give back to your community through the GGCF in cash, checks, online, in your will or make GGCF a beneficiary of your life insurance or 401K. GGCF can take art, livestock, land or stock. Amy Sullivan with the MT Community Foundation can help in your estate planning. Call 443-8313 or amy@mtcf.org or find resources at www.mtcf.org.

The Greater Glendive Community Foundation has given over \$70,000 to community nonprofit projects

DONORS TO UNDERPASS BEAUTIFICATION

Thanks for believing in the Underpass Beautification Project. Some donated right away like Gary & Judy Huncovsky, Marge Mandigo, Kathy Ackerman-Glendive Garden Club, White Chapel Mennonite Church, Charles Erps. Some donated on Facebook in honor of Peg's-birthday: Naomi Burbach, Sherry Corneliusen, Pam O'Brien, Brenda Mast, Gloria Glaser, Kathi Bisgard-Great Falls, Becky Broeder-Missoula, Mark Van Fleet-Daytona Beach, Cole Jimison-Menlo Park, Ken Legare-Parker.

Glendive Rotary gave in honor of DebraToepke. Debra Toepke said she would match up to \$2500 for the underpass beautification if others would donate. Matching her challenge were Gary & Sandra Koffler, Shirley Wolff, Sandra Darrah, Shirley Kreiman, Anita Spencer, Keith Robinson, Vint Boutique, Sugar Plum Jewelry, Mary Svensvold, Sandra McGovern, Steve Simonson, Sherri

Kettner, Angie Hagen, Tammie Johnson, Lara Crighton, Cindy Larsen, Donnetta Schaaf, Deborah Robart, Becky Caudill, Doug Baker, Shelley Palmer, Sandy Geiger-Johnson, Katelynne Eslick, Bonita Keel, Carole Dick in honor of Debra Toepke and Peggy Iba. Stella Pederson in memory of Marc Morasko, Lorie Connor and Steven Mittelstادت. Recent gifts include Glendive Zonta Club, Cathy Kirkpatrick, Kuehn Trenching and Olmstead Brothers Well Service.



Fisher Sand & Gravel employees voluntarily installed Born to Hunt bronze. Thanks to them, Pamela Harr of Bridger Bronze and all donors.

BORN TO HUNT IN MEMORY OF TY MILNE

Born to Hunt was created in memory of Ty Milne by local artist Pamela Harr. Ty's wife Tammy and children helped design the bronze. If you look up close you will see the John Deere cap. Milne Implement was founded by Ty's grandfather Jack in 1941. The boy's jacket reflects the Class A basketball championships in 1980-82. Bella, the family dog's collar and Ty's tennis shoes were used in the final casting.

Born to Hunt is a gift to the city from generous donations of friends, family and the Greater Glendive Foundation. Selling miniatures plus memorials paid for this \$35,000 endeavor. Pamela Harr of Bridger Bronze donated her artwork.

Thanks to the following for buying miniature bronzes: Tammy Milne, Jennifer Maher, Connie Hilger, Darcy Clingingsmith, Darla Patterson, April Sandven, Aaron Clingingsmith, Amber Purvis, Kyle Milne, Curt & Iris Milne, Glendive Broadcasting, Keith Robinson, Cody Sevier, Ryann Milne, Kyle Robinson, Shauna Milne-Price, Jerry Hughes, Tim Matteson, Pro Tax Service, Kyle Johnson, Peg Iba, Danise Jones, Alan & Lois Sevier, Dan Engesser, Cross Petroleum, Bonita Jenkins and Sheila Kennedy.

Thanks for memorials from Tom Trangmoe, Paul Eiker, Morrison, Sherwood, Wilson & Deola Law Firm, George Samuelson, Leroy & Pat Moline, Debra Linn, Peggy Handtmann, Gary Huncovsky, Kathy Ackerman, Mike Gibbs, Donna Sharron, Ross & Tara Oakland, Linda Radi, Nancy Zadick, Sherry Corneliusen, Carole Wilondek, Ray & Linda Strasheim, Greg & Deb McGovern, Sandra McGovern, KXGN, Verna Carpenter, Angie Hagen, Mark Simon, Joanne-Makelky, Underferth Manufacturing Co., Inc., Stockman Bank, Gordon Kolberg, Mary-Ann Clingingsmith, Peg Iba, Jay Morasko, Gerald Kelly, Marge Mandigo, Milne Implement, Dean & Penny Johnson, Helen Beres, Corinne Glaser, Gail Ring, Carole Dick, Scott Mills, Bonnie Broeder, Myrna Kintz, Bill Hanley, Steve Simonson, Connie Udem, Justine Zadick, Janette Bogar, Cynthia Thornquist, Brooke, Alex, Brittany Milne and Marty Mann. Thanks, Bruce Miller, for arranging lighting on Pam's statues.



IMPLEMENTING DOWNTOWN MASTER PLAN

The Greater Glendive Community Foundation board is serious about improving downtown. They collaborated with the city to write two grants through the Montana Main Street Program. Glendive received \$34,000 for the engineering firm to work with the community to develop the

plan. See the plan's action items page 33-48 on glendivechamber.com/glendive. The city has adopted MDT's 3-lane plan for Merrill & Towne. The Merrill Avenue traffic study is listed under cityofglendive.us/community. This master

plan gives us a roadmap or action plan for years to come. Look it over and see what you can do,

This isn't a quick fix. We plan to make Glendive's downtown vibrant for future generations.

Kudos to so many businesses that improved their facade this past year. It is going to be a hard decision to see who wins the beautification award given at the Chamber Banquet.

MEMORIALS FOR JOAN HUGHES

Thank you to the Tom Hughes family who suggested donations to the Greater Glendive Community Foundation in memory of Joan Hughes. Thanks to Margaret Crennen of Helena, Kristi Ragar of Bozeman, Gary Huncovsky, Curt & Iris Milne, Tim & Deborah Crennen of St. Cloud, MN, Geraldine Hauk of Billings, Richard Bjelland of Billings, Shirley Mathews of Bozeman, Mike & Peggy Iba and Gary & Michele Carpenter of Aurora, CO. Tom worked at First National Bank from 1973-86 serving as president 1984-86. They retired to Billings, but have a heart for Glendive. Gifts to the endowment will grow and help improve Glendive for years to come.

LEAVING A LEGACY

"Who are your beneficiaries?" Designating beneficiaries is one of the easiest and most direct ways to get your assets to the people and organizations you desire. **Think of Glendive as your adopted child and give back to the place you call home.** This can be done by listing a charity, like Greater Glendive Community Foundation, along with family members as beneficiar-

ies on your insurance, investments, IRA or in your will. You can give to an established nonprofit or you can leave a legacy for something you are passionate about by establishing a **designated endowment fund** with the Montana Community Foundation. Funds can be created to support specific organizations, schol-

arships, or different causes as has been done with the Toepke Fund to support local baseball and softball programs. The minimum for a **donor designated endowment** for a cause you care about is \$25,000, but donors have five years to build their fund to the \$25,000 level. Contact nick@mtcf.org or 406-443-8313. mtcf.org/giving

Think of the Greater Glendive Community Foundation as your adopted child. List GGCF as a beneficiary in your will, IRA, stock or insurance.

TAKE ADVANTAGE OF MONTANA ENDOWMENT TAX CREDIT

Giving to a Montana endowment allows you not only a federal tax deduction but also you can claim a tax credit, deduct that amount from what you owe in Montana tax. Corporate or **business checks qualify for the Montana Endowment Tax Credit of 20%**, up to a maximum of \$10,000 per year. Take your tax credit! Individuals can save up to \$10,000 in taxes per year by making a planned gift, a way of giving that gives income during their lifetime, provides a tax tool and will help a Montana charity after they are gone. Planned gifts, like a deferred gift annuity of at least \$2,500, qualify for a **40% tax credit** on the year given. For more information, contact nick@mtcf.org, call 406-443-8313, ask one of our board members or your financial advisor about it or see resources at mtcf.org/giving

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Affiliated with the Montana
Community Foundation
406-443-8313 www.mtcf.org



Growing sustainable future
for Dawson County

Since 2008 the Greater Glendive Community Foundation has helped 28 organization projects with over \$70,000. We donated to the K-9 dog project early this year to jumpstart it, but if it doesn't happen since the interested officer left, the city will return the funds. Our focus since 2016 has been to really make a difference in downtown Glendive. Thanks to Homestead Foundation for the gifts for downtown improvements.

We will be granting out funds to additional community projects as the endowment grows. Your gifts or memorials of any size are appreciated, and can also benefit your family in tax planning. To donate to the Greater Glendive Community Foundation, checks can be sent to Box 1122, Glendive, MT 59330, dropped off at the Glendive Chamber of Commerce or online at www.greaterglendive.org or www.mtcf.org.

We're on the Web
www.greaterglendive.org

406-939-7422
Find us on Facebook



Give Local Glendive

While IRAs are excellent vehicles for accumulating assets for your use during retirement, to many people's surprise, they are a far less attractive way to pass an inheritance to loved ones. For the philanthropically-minded, a better and easier option is to leave an IRA to a charitable organization.

Tax Costs of IRAs

When you name anyone other than your spouse as beneficiary of your IRA, the income tax bill can take as much as 39.6%.

Charitable Solution

If you've thought about contributing to the MCF or GGCF, consider giving IRA assets. **Give other assets that are not as heavily taxed to family members.** As a nonprofit organiza-

tion, we are tax-exempt, so we can use 100% of your IRA. To start this process:

1. Decide what % (1-100) you would like to give.
2. Contact your IRA administrator for a change-of-beneficiary form.
3. Name MCF and the benefiting fund (Greater Glendive CF), as well as the gift % on the form.
4. Return the form to

your IRA administrator.

5. Let us know about your plans so we can thank you! (unless you prefer anonymity.)

IRA Charitable Roll-over. If you are age 70 1/2 or older, you can transfer up to \$100,000 directly from your IRA to one or more qualified charities. You pay no income tax on the gift. The gift can satisfy all or part of the required minimum distribution for the year. This must go directly from the IRA manager to the endowment.