2018 ANNUAL REPORT

FILLING THE VALLEY

ST. CROIX VALLEY FOUNDATION
The St. Croix Valley Foundation was founded in 1995 to foster local philanthropy and address community needs. By serving donors who support a more vibrant St. Croix Valley, the Foundation – and its ten affiliated community foundations – works to identify needs and address local and regional issues.

Together, donors, volunteers and non-profits are **Filling the Valley** with an extraordinary can-do spirit.
Dear Friends,

Since our founding in 1995, the St. Croix Valley Foundation has grown steadily, expanding to meet the needs of communities up and down the river. While the river is a geographic touchpoint, what truly binds us together as a region is People. People who breathe life into their communities. People who see need and face it head on. People who invest in the Valley’s future.

While the river may define this region, the People of the St. Croix Valley bring it to life.

Many of us were drawn here by the river and the natural resources that surround it. But an area’s natural beauty alone cannot sustain people and communities. To quote award-winning actress and philanthropist Lupita Nyong’o,

"What actually sustains us, what is fundamentally beautiful, is compassion for yourself and for those around you. That kind of beauty inflames the heart and enchants the soul."

Through the kindness of our donors and the tirelessness of our volunteers, the St. Croix Valley Foundation, with its ten affiliated community foundations, is filling the Valley with a can-do spirit and compassion – creating the sort of beauty best experienced not with open eyes but with open hearts.

This Annual Report reflects our mission, progress and impact – all possible because of you, our donors and volunteers.

If you’re new to St. Croix Valley Foundation and wondering how YOU can become part of this region’s can-do spirit – if you’d like to discuss a gift, small or large, for today or for the future – give us a call or stop in to visit. We’ll put the coffee on.

With gratitude,

SUE GERLACH
BOARD CHAIR

HEATHER LOGELIN
PRESIDENT

COVER PHOTO: JADE – GRADUATE OF NORTHWEST PASSAGE’S RESIDENTIAL TREATMENT PROGRAM.
PHOTO CREDIT: ANDREW WALSH, FORMER ARTIST-IN-RESIDENCE AT NORTHWEST PASSAGE, WEBSTER, WI
Endowment means forever. Gifts made today grow and produce funding for countless years of philanthropic support to non-profit organizations – like Northwest Passage – that impact lives and enhance the quality of life throughout the St. Croix Valley.
A leader in residential mental health care for children, Northwest Passage restores hope, calms lives in chaos and provides therapeutic tools to help children achieve balance, find self-worth and ultimately embark on a life of happiness and success. Forty years ago, the founders of Northwest Passage chose the Wisconsin location because they believed the setting itself could be restorative. A key thought that drove the founders: Why can’t mental health treatment programs for youth happen among nature, in the woods or by a river?

Today, Northwest Passage (with campuses in Webster and Frederic, WI) blends traditional mental health treatment with art and nature-based therapies to help its young clients connect with the natural world, engage with communities, build healthy lifestyles, and find balance and hope. St. Croix Valley Foundation provided two grants in 2018 in support of the important restorative mission of Northwest Passage.

"Northwest Passage is one of those non-profit organizations you may never have heard of. But once you do, you’re so glad they’re here, helping kids with mental health challenges find a brighter future."

- ANGIE PILGRIM, ST. CROIX VALLEY FOUNDATION GRANTS & PROGRAMS OFFICER

The first grant, to Northwest Passage’s artist-in-residence program, brought artists Kat King and Christopher Lutter-Gardella to the National Park Service’s Schaefer Cabin – a therapeutic artistic retreat on the Namekagon River in Burnett County. By connecting with the artists and delving into the creative process, the Northwest Passage students experienced the transformative and healing power of raw artistic expression. The resident artists engaged students with tactile collaborative art projects which were later displayed, reception-style, at In A New Light Gallery in Webster, WI (owned and operated by Northwest Passage).

A second grant helped develop Northwest Passage’s Prairieview Wellness Garden. The garden served to connect youth with the earth and the process of growing food while also promoting positive relationships with peers and care staff. In August the young growers hosted a garden party showcasing and sharing their harvest with the public.

ENDOWED FUNDS

Many advocates for enhancing the quality of life in the St. Croix Valley contribute to SCVF endowed Field of Interest Funds such as arts, health and wellness, or music enrichment. The grants to Northwest Passage were made from SCVF Field of Interest Funds. Donors to the endowed Field of Interest Funds trust St. Croix Valley Foundation board, staff and grant committees to identify and fund programs best positioned to make an impact in the region. The competitive grant process ensures that dollars get placed in the most capable hands, at the right time, to meet pressing community needs.

Endowed funds that are unrestricted also support the Foundation’s ability to grant dollars wherever the need is the greatest and the impact can be most transformative.
This seemed to be the most glaring need I could identify. If not me, who?

It’s something that reached out to my heart, grabbed a hold of it and squeezed, “with trust

PRESBYTERIAN HOMES & SERVICES
A NON-PROFIT AGENCY FUND

For seniors of advanced age or frail health, stressful upheaval in a home situation can negatively affect memory, cognition and anxiety. Easing these potential health declines is a major goal of the Croixdale Benevolence Fund.

FILLING THE VALLEY WITH COMPASSION
Non-profit agencies are vital to the health, stability and growth of a region. Strong, well-funded non-profits can catalyze change, address needs and mitigate challenges. Vibrant non-profits and healthy communities go hand in hand.

By managing Agency Funds for nearly 100 area non-profits, SCVF helps these organizations focus on the causes that define them.

Presbyterian Homes & Services is a non-profit organization that chose St. Croix Valley Foundation to manage, grow and administer its Benevolence Fund in support of Croixdale, a senior living community in Bayport, MN.

The mission of Presbyterian Homes & Services is to enrich the lives and touch the hearts of older adults. The non-profit organization’s communities, like Croixdale, provide seniors with a home built of friendship, support, familiarity and compassion.

For seniors of advanced age or frail health, stressful upheaval in a home situation can negatively affect memory, cognition and anxiety. Avoiding these health declines is a major goal of the Croixdale Benevolence Fund.

If a Croixdale resident experiences serious unforeseen financial uncertainty (as the result of prolonged illness, loss of a spouse, or increased health care needs), Presbyterian Homes & Services can draw upon its Benevolence Fund to bridge the gap between income and expenses and allow the resident to stay within their Croixdale community home.

The Fund also has less obvious ripple effects. These might include a daughter able to maintain a full work schedule, an employer not losing a valued employee to unexpected elder care, or a son able to keep up with child-rearing routines and responsibilities. Stabilizing an elder parent’s home situation often times stabilizes the whole family.

This is the compassionate intent behind the Croixdale Benevolence Fund of Presbyterian Homes & Services. Since 2004 the Fund has provided nearly $1 million in support to Croixdale residents.

St. Croix Valley Foundation is proud to work with Presbyterian Homes & Services in support of Croixdale seniors and their families. Managing and growing the Croixdale Benevolence Fund is an important aspect of St. Croix Valley Foundation’s role in supporting an enhanced quality of life throughout the region.
The United States will fall short by 5 million workers with postsecondary education—at the current production rate—by 2020.*

By 2020, 65 percent of all jobs in the economy will require postsecondary education and training beyond high school.

In the broader St. Croix Valley region, 22% (or 1 out of every 5 jobs) are manufacturing positions—as the manufacturing sector becomes more technology driven, these jobs often require technical or vocational training and education.


#Bureau of Labor Statistics

<table>
<thead>
<tr>
<th>County</th>
<th>Manufacturing as % of Total Private Sector Jobs</th>
<th>Total # of Manufacturing Jobs</th>
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<tr>
<td>Chisago County (MN)</td>
<td>20%</td>
<td>2,517</td>
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<tr>
<td>Washington County (MN)</td>
<td>13%</td>
<td>8,866</td>
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<td>Burnett County (WI)</td>
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<td>Polk County (WI)</td>
<td>28%</td>
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<td>St. Croix County (WI)</td>
<td>23%</td>
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</tr>
<tr>
<td>Pierce County (WI)</td>
<td>22%</td>
<td>1,494</td>
</tr>
</tbody>
</table>

Richard
There were things that Richard Sterbenz (1943-2016) and Martin Ryan (1947-2010) learned over the years from the school of hard knocks. Like how to start, grow and manage multiple businesses, how to hire smart advisors, and how to impact their community. During their lifetime they were quietly generous to many local causes. But their $4 million Sterbenz-Ryan Scholarship bequest took the community by surprise.

The bequest will support young people who don’t readily fit, or can’t afford, the traditional 2-year or 4-year degree track or who see vocational or technical school as a better fit.

In short, the Scholarship will provide a leg-up for people who come from circumstances that mirror parts of Richard and Marty’s experience and “give kids like them a shot at life they never had.”

The men were long-time Somerset residents with global as well as local (Somerset/Hudson area) businesses. Because they lived, worked and made their fortune in the Valley, they entrusted St. Croix Valley Foundation to manage and administer their Scholarship Fund for the greatest regional impact. Since its founding in 1995, St. Croix Valley Foundation has managed 7,095 grants and scholarships totaling $23.3 million.

Richard and Marty were life partners and business partners for 35 years. They each grew up in poor tough circumstances in Chicago. Despite intelligence, they struggled in high school – Marty barely graduated, and Richard never did. Yet they possessed innate business acumen – being good with numbers, understanding risk, having an entrepreneurial nature.

Their business ventures included Dalson Foods (a global meat-trading business), Richmar Industries (a realty company), MR Convenience Store, Rich’s Eatery and several Somerset area real estate developments.

The couple were unassuming, modest and enjoyed life in the Somerset/Hudson area running their businesses and seeking new opportunities. Fancy cars and exotic vacations were not in their DNA. Instead, they enjoyed occasional gambling at St. Croix Casino in Turtle Lake or hosting friends and family poolside at their Somerset home.

In business, Richard and Marty were successful by identifying a need and filling it. With the Sterbenz-Ryan Scholarship Fund, they have effectively done the same thing – identified an unmet need in our region, granting educational scholarships for those who could not otherwise afford it and, through their unique Scholarship Fund, they are helping to fill that need in perpetuity.

Sterbenz-Ryan Scholarships will be awarded annually to approximately 100 students. Funds will be available for high school students from the St. Croix River Valley region and for non-traditional students attending 2- or 4-year college, Metropolitan State University in St. Paul, Century College in White Bear Lake or Wisconsin Indianhead Technical College in New Richmond. The primary focus is to provide scholarships for post-secondary education to those who would not otherwise have that opportunity.

Their Scholarship Fund will help create opportunity for the 60% of the workforce who do not have a 4-year degree or the means to advance their skills and learning. Their focus will help employers in technical fields struggling to find qualified workers. Their vision will strengthen communities by supporting people who can work, live and raise families in the region.

Somehow, Richard and Marty just knew what would be needed most.
THE KEY ROLE OF PROFESSIONAL FINANCIAL ADVISORS
s co-founder of The Landmark Group of Thrivent Financial, a firm he’s been with since 1989, Todd Gillingham (Wealth Advisor, CFP®, ChFC®, CLU®) and his team manage clients’ wealth, allowing them to enjoy a secure retirement. And when the time comes, Todd advises clients about passing assets to people, trusts and charities in the most advantageous manner for meeting long-term goals.

It’s The Ultimate Trust. That’s how Todd characterizes his responsibility to his clients; folks who have come to The Landmark Group for financial guidance and advice. Keeping clients on a long-term path of financial control and comfort is paramount to Todd, who clarifies complex financial concepts succinctly –

“The control comes from minimizing financial surprises and negative impacts. The comfort comes when clients are able to live a life that holds meaning; for themselves, their families and their communities.”

Todd knows a thing or two about living a life of meaning. He and his wife Kristen raised three boys in Hudson. The youngest is currently studying at St. Olaf College, while the older two (twins) are working on advanced degrees in medicine and environmental engineering. Todd is the current president of Hudson Daybreak Rotary, a former board chair of the Phipps Center for the Arts and the Hudson YMCA.

Within an already full life of work, family, service and commitment to community, Todd carved out time to serve, for 9 years, on the board of St. Croix Valley Foundation, ultimately serving as president. Todd remains a committed champion of the Foundation’s role in advancing the region by supporting the people, programs and non-profits that enhance the area’s quality of life. “I’ve seen how the Foundation works from the inside,” explains Todd. “Members of the Foundation’s Finance and Investment Committee are highly respected business leaders, corporate finance directors, CPAs – they oversee capital and ensure that funds are distributed to meet donor wishes and provide maximum impact for the community long term.”

Margi Miller, CRFE and COO of St. Croix Valley Foundation, has taken several calls from Todd Gillingham over the years and understands The Ultimate Trust. “When the phone rings and it’s Todd – or any of the area’s financial advisors, CPA’s or tax attorneys – we understand that there’s a valued client who has a philanthropic need to be fulfilled. There is a trust that we’ll treat their client with understanding and kindness while supporting and facilitating their charitable hopes and plans.”

For clients wishing to make a lasting impact regionally, hoping to give back to the community that positively impacted them, or wanting to create a family legacy of meaningful ‘home town’ philanthropy – Todd knows that a call to St. Croix Valley Foundation can be an important first step.

It was just such a call that Todd and his wife Kristen made recently when they set up The Gillingham Family Fund with St. Croix Valley Foundation. “When I talk with clients about their philanthropic goals and suggest St. Croix Valley Foundation, I can look them in the eye, talk about their legacy hopes, discuss my knowledge of the Foundation and tell them, My wife and I have a philanthropic fund there – give them a call.”
What happens when an area made up of several small cities shares in a decaying community resource owned primarily by the County, utilized by locals, and needed to enhance area tourism? Well, nothing.

That’s what board members of Lower St. Croix Valley Community Foundation (LSCVCF) found when the state of the area’s bike trail, including a badly deteriorating bridge, was brought to their attention. As an affiliate of St. Croix Valley Foundation, LSCVCF responds to locally-identified needs through local fundraising, local connections and local expertise.

LSCVCF board members soon understood the barriers to addressing needed improvements – municipalities along the trail did not have the resources to fund or coordinate the project, and Washington County was not going to initiate the project without local support. “So we took a deep breath and decided to take on the Lower St. Croix Bike Trail Project,” explains Robert Craggs, LSCVCF Board Chair. “Rebuilding the bike trail became our exclusive, and sometimes exhausting, focus for over three years.”

Grounding the project in specific construction needs and hard numbers required LSCVCF to commission an engineering study. Repaving, bridge repair, standardized signs and ADA improvements would cost more than $450,000. LSCVCF took those findings to each of the five cities along the trail (Lakeland, Lakeland Shores, Lake St. Croix Beach, St. Mary’s Point and Afton). Initially cities viewed the trail solely as “the piece that runs by my front door.” But LSCVCF showed how the whole trail connects the cities into one region. In the end, board members garnered a city council resolution of support for rebuilding the trail from each municipality.

With local support in hand, LSCVCF began a series of meetings with Washington County Parks and Transportation Departments to reinforce the value of rebuilding the trail. County Commissioner Gary Kriesel become an important advocate for the project. The County agreed to fund up to $350,000 of the project, which left LSCVCF volunteers to raise the remaining $100,000+.

People become donors when they feel a strong connection to a project. LSCVCF helped that process by hosting community gatherings where they shared the vision for the trail, provided progress updates and made funding requests.

On a beautiful summer day, the rebuilt Lower St. Croix Trail opened to bikers, walkers and stroller-pushers. The success of this vastly improved regional asset is a credit to LSCVCF’s hard work and dogged determination. The trail now connects five communities along the St. Croix River and will be linked (in future) to a region-wide network of trails.

St. Croix Valley Foundation provides support to ten volunteer-driven affiliated foundations.*

That support includes 501(c)3 credentials, fiduciary expertise, board and committee guidance, office and staff support and, most importantly, a shared understanding of and love for The Valley.

*In Wisconsin: Amery Area Community Foundation, Hudson Community Foundation, New Richmond Area Community Foundation, Northwest Alliance Community Foundation (Burnett and northern Polk counties), Prescott Foundation, River Falls Community Foundation, Somerset Community Foundation

In Minnesota: Chisago Lakes Area Community Foundation, Lower St. Croix Valley Community Foundation, Stillwater Area Community Foundation
LSCVCF provided one clear vision for the project and then coordinated among municipal, county and private entities to break through project barriers. The result is an improved regional asset and more connected communities.
Students learn to live independently when they go away to college, but they still turn to parents for advice or money or simply a listening ear. Foster kids, however, often struggle on their own.

"Endowment dollars are never used up. They’re invested and produce ongoing funding well beyond the value of the original donation. Endowed funds truly last forever. That’s an incredibly smart investment in our community’s well-being."

– NICK JACKSON
Every generation learns from the values and examples of those who’ve come before.

Lifelong River Falls community member Nick Jackson acknowledges the importance of his family’s legacy of community support and philanthropy. But Nick points out that progress often comes from younger generations building upon and improving philanthropic strategies, and then sharing those ideas back up the generational line.

“It’s a bit like phone technology,” explains Nick. “Our grandparents taught us the value of staying connected with family, friends and community—we teach them how to do it better and more efficiently with smart phones.”

Nick is a CFP® with Edward Jones in River Falls, board member and former chair of the River Falls Community Foundation, and Leadership Ambassador for St. Croix Valley Foundation’s ‘Together We Are Stronger’ endowment campaign.

Generational community support in Nick’s family started with his Grandparents. Dick and Carolyn Jackson have supported the River Falls community through involvement and annual giving. They became founding members of Hope Lutheran Church and, grounded by their faith community, have made annual donations to organizations such as the River Falls Food Pantry, Grace Place and Our Neighbor’s Place. Annual “checkbook giving” is the lifeblood for grass roots community organizations like these.

The next generation of the Jackson Family, Nick’s parents Nate and Linda, built upon the philanthropic example of the elder Jacksons. Nate Jackson, a retired advisor with Edward Jones, was a founding board member of the River Falls Community Foundation and served on the finance and investment committee of St. Croix Valley Foundation. Nate began moving the family toward best use of resources by sharing with his parents Dick and Carolyn, as well as son Nick and daughter Larissa, the value of planning annual gifts over several years via Donor Advised Funds with St. Croix Valley Foundation.

Donor Advised Funds allow family members to continue to support passion areas while providing important tax benefits for the donor. Through Donor Advised Funds, philanthropy becomes more planned, more advantageous for the donor and more reliably available for recipient organizations. It’s a more sophisticated approach to one’s personal philanthropic commitments.

Today, Nick Jackson and his wife Megan are building upon the family’s best use of resources approach toward philanthropy by promoting and supporting St. Croix Valley Foundation’s ‘Together We Are Stronger’ endowment campaign. “Contributions to endowment are a not-to-be-missed community investment opportunity,” says Nick. “Endowment dollars are never used up. They’re invested and produce ongoing funding well beyond the value of the original donation. Endowed funds truly last forever. That’s an incredibly smart investment in our community’s well-being.”

Nick presented the endowment opportunity to his extended family. The value was so clear that the multi-generational group agreed to pool funding dollars in creation of The Jackson Family Fund. By creating this endowed fund, the Jackson Family is united in helping to ensure that resources will always be available to address the needs of the area, whatever those needs may be.

“The Jackson Family truly embraces the idea of paying it forward,” says Heather Logelin, president of St. Croix Valley Foundation. “The Jackson Family Fund will support the bedrock upon which the community they love is built. Their generous gift will remain in place supporting good work in the Valley forever.”
OUR MISSION

The mission of St. Croix Valley Foundation is to enhance the quality of life in the St. Croix Valley by:

Encouraging charitable giving in the Valley
Building permanent funds that will provide resources for the needs of today and tomorrow

Connecting people and programs
Bringing together people’s charitable interests and the funding needs of programs and organizations

Encouraging collaboration
Forming partnerships and providing servant leadership through programs that enhance the quality of life in our region’s distinct communities

OUR STAFF

SALLY HERMANN, ADMINISTRATIVE ASSOCIATE
HEIDI HERRON, SCHOLARSHIP ASSOCIATE
HEATHER LOGELIN, PRESIDENT
EMILY LOWNSBURY, CONTROLLER
MARGI MILLER, CFRE, CHIEF OPERATING OFFICER
ELLEN MONTGOMERY, MARKETING ASSOCIATE
ANGIE PILGRIM, GRANTS AND PROGRAMS OFFICER
STACEY RIVARD, ADMINISTRATIVE/COMMUNICATIONS ASSOCIATE

ST. CROIX VALLEY FOUNDATION
By donating to St. Croix Valley Foundation, or one of our affiliated community foundations, your gift gets reinvested in your community. As local funding priorities and needs change, St. Croix Valley Foundation can respond.

**WE ACCEPT**
OUTRIGHT GIFTS
APPRECIATED PROPERTY
PRIVATE FOUNDATION ASSETS
BEQUESTS
LIFE INSURANCE POLICIES
CHARITABLE REMAINDER TRUSTS
CHARITABLE LEAD TRUSTS
CHARITABLE GIFT ANNUITIES

**FUNDING OPTIONS**

**‘TOGETHER WE ARE STRONGER’ ENDOWMENT CAMPAIGN**
Contributing to the Unrestricted Endowment Campaign is an investment in the long-term quality of life in our region. Unrestricted Endowed Funds are invested to benefit people and communities, programs and needs – forever.

**GIVE TO YOUR LOCAL COMMUNITY FOUNDATION**
Gifts to one of our ten affiliated community foundations (listed inside the back cover) directly support local grantmaking and programs impacting your home town.

**FIELD OF INTEREST FUNDS**
You can designate your gift for specific grantmaking areas (music education, health and wellness, the arts, etc.). Board and community members ensure your dollars work hard to advance opportunities and programs within your area of interest.

**DONOR ADVISED FUNDS**
By establishing a Donor Advised Fund, you essentially establish an individual, family or business foundation within SCVF. This offers tax advantages and a long-term plan for your philanthropic intentions.

**DESIGNATED FUNDS**
Interested in regularly supporting specific non-profit organizations for several years or forever?

A Designated Fund makes your annual giving easy and automatic – until you decide differently.

**SCHOLARSHIP FUNDS**
St. Croix Valley Foundation has helped hundreds of donors establish scholarship programs. Each one is unique, and each scholarship fulfills a heartfelt legacy in support of educational advancement.

**AGENCY FUNDS**
Non-profit organizations establish funds to take advantage of SCVF expertise in accepting complex gifts, investment protocols, and economies of scale, which create a long-term funding source for their programs, capital or operating needs.
ST. CROIX VALLEY FOUNDATION
FINANCIAL STATUS

2018

TOTAL ASSETS
$ 64,800,643

TOTAL REVENUE
$ 10,899,820

EXPENSES
GRANTS AND SCHOLARSHIPS
$ 2,437,859

FUNCTIONAL EXPENSES
PROGRAM
1,913,465
FUNDRAISING
397,003
MANAGEMENT AND GENERAL
218,627

TOTAL EXPENSES
$ 4,966,953

CHANGE IN NET ASSETS
$ 5,932,867

NET ASSETS, BEGINNING OF YEAR
58,817,153

NET ASSETS, END OF YEAR
$ 64,750,020

JULY 1, 2017 - JUNE 30, 2018
GRANTS & TRANSFERS

AMOUNTS LISTED ABOVE ARE UNAUDITED AND INCLUDE FUNDS HELD AS AGENT AND INTERFUND TRANSFERS. AUDIT REPORT AND IRS FORM 990 AVAILABLE UPON REQUEST.
St. Croix Valley Foundation provides support to ten volunteer-driven affiliated foundations. That support includes 501(c)3 credentials, fiduciary expertise, board and committee guidance, office and staff support and – most importantly – a shared understanding of and love for The St. Croix Valley.

DO YOU HAVE QUESTIONS?
Please contact St. Croix Valley Foundation or your local Affiliate Foundation.

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Donor generosity drives community impact. Thank you for supporting and partnering with St. Croix Valley Foundation.

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