Stronger Together

60
YEARS OF GIVING BACK

FM Area Foundation
Connecting people and purpose.

2020 ANNUAL REPORT
For 60 years, we have been helping people establish charitable funds to make a meaningful difference in the communities they love. We work with individuals, families, nonprofits and professional advisors to inspire philanthropy.

Since our inception, we’ve granted over $60 million to help create vibrant communities. We work with donors to maximize their philanthropy and make giving a simple and rewarding process. We have 332 endowed funds—funds that will be here forever carrying out each donor’s intent and paying out a percentage each year to support charitable causes. That is the power of endowment and the reason why giving through the FM Area Foundation is a smart investment for the community today, tomorrow and for years to come.
The FM Area Foundation is a community foundation created by and for the people of Cass County, North Dakota, and Clay County, Minnesota. The FM Area Foundation helps people give back to the community and ensures the needs of the community are addressed now and in perpetuity. Working in partnership with individuals, families, businesses and professional advisors, the FM Area Foundation manages charitable funds and provides grants to qualified nonprofit organizations and scholarships to students. The FM Area Foundation has been serving the community through philanthropy since 1960.

MISSION
We work to make this a better community by promoting philanthropy, building partnerships and serving as a trusted resource.

VISION
Be the foundation of choice to inspire people to make a positive lasting impact in our community.

ACCREDITED
The FM Area Foundation is accredited by the Community Foundations National Standards Board. The National Standards ensure the values of community foundations are demonstrated through their commitment to legal compliance, philanthropic best practices and excellence that benefits communities.

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Sitting here thinking of a way to sum up 2020 feels overwhelming. I think many of us would rather forget about a year that saw a devastating pandemic take family members, jobs, health, education, and a sense of safety; as well as social upheaval that affected every corner of our nation, and all of it interspersed with economic uncertainty for so many. So, I’m not sure where to start…but maybe it’s important to focus more on what we gained, opposed to lost.

Despite the challenges of 2020, many families reconnected on new levels embracing technology to stay linked to one another and finding new ways to bond. The sense of “we are in this together” was awe-inspiring. The ways in which our communities rallied around our front-line healthcare workers was amazing. Here at the FM Area Foundation, in collaboration with the Offutt Family Foundation and many generous donors, we provided 8,000, $5 gift cards to our area healthcare workers at Sanford, Essentia, Fargo Cass Public Health, Clay County Public Health, and our local Veterans Hospital. It was a small demonstration of gratitude for those who went above and beyond to keep our community healthy.

We also learned about ourselves during these trying times. We learned despite the color of our skin we need to be united in justice and equality for all. We hope to do our part as your local foundation to create more equitable communities right here in Cass and Clay counties.

Lastly, we learned how to give more during very uncertain times, to care for our neighbors, to make this the best place to live. The compassion and generosity shown by local donors was unprecedented. The donor and fund holders here at the FM Area Foundation worked to do their part, granting $6.4 million to charitable causes in 2020. This includes our quick response grants nearing $500,000 during the peak of the pandemic, as well as $60,000 in surprise grants to 12 arts organizations. Every one of our nonprofits are vital in ensuring we have a welcoming and supportive community. We are so thankful for their caring spirits.

Here at the FM Area Foundation, we exist to help donors maximize their philanthropy to create a vibrant community full of opportunities for everyone. We want to help you with charitable giving strategies to drive local impact. Thank you for your support in 2020, for helping us not only survive an unprecedented year, but to thrive.

Look for the FM Area Foundation to unveil a new vision for our future in 2021. One we hope will connect us to you in making our communities a great place to call home!
How Does the FM Area Foundation Work?

It starts with DONORS, who use their passion to give:
- Cash
- Securities
- Retirement Funds
- Insurance
- Bequests
- Unrestricted
- Donor Advised
- Designated
- Scholarship
- Agency

From the endowments fulfill their charitable passions through ALL ENDOWED FUNDS:
- Education
- Basic Human Needs
- Community Building
- The Arts
- Nonprofits
- Corporations
- Education
- The Arts
- Corporations

Who use their GIFTS:
- Cash
- Securities
- Retirement Funds
- Insurance
- Bequests
- Unrestricted
- Donor Advised
- Designated
- Scholarship
- Agency

DISTRIBUTIONS:
- Grants to Charitable Organizations
- Scholarships for Students
- Basic Human Needs
- Community Building
- The Arts

Meets with donors to determine which type of fund is right for their goals. Assists donors with giving complex gifts. Helps donors grow funds. Provides regular statements of fund activity. Offers expertise on community needs. Preserves donor wishes. Creates legacies.

FM Area Foundation: Connecting people and purpose.
When COVID-19 struck our region, our Donor Advised Fundholders responded by making grants from their funds to help support charitable organizations in our region and beyond. More than $4.4 million was granted out from FM Area Foundation Donor Advised Funds in 2020.

MORE THAN $4.4 MILLION was granted out from FM Area Foundation Donor Advised Funds in 2020.

8,000 COFFEE GIFT CARDS TO HEALTHCARE HEROS

$426,897 TO FORTY-NINE NONPROFITS COMMUNITY RESPONSE FUND

$60,000 IN GRANTS TO 12 ARTS ORGS IN SUPRISE FUNDING

LOCAL BUSINESSES GIVE BACK IN INNOVATIVE WAYS
COFFEE FOR HEALTHCARE HEROES

8,000 coffee gift cards delivered to frontline healthcare workers at Essentia Health, Sanford Health, Fargo VA, Fargo Cass Public Health and Clay County Public Health.

In response to increased demands being placed on healthcare workers throughout the pandemic, the FM Area Foundation set out to find a way to show appreciation for local healthcare heroes.

This effort resulted in a partnership with the Offutt Family Foundation and creation of the Coffee for Healthcare Heroes Fund. The purpose of the Coffee for Healthcare Heroes Fund is to bring joy to frontline healthcare heroes working in the hospitals in the Fargo-Moorhead area by providing coffee gift cards. The FM Area Foundation and the Offutt Family Foundation each invested $20,000 into the fund. RDO Equipment and Microsoft TechSpark also contributed to the fund, along with individual donors.

“Thank you, FM Area Foundation and Offutt Family Foundation, for your kindness and coffee treat! We sure do enjoy our caffeine these days. Be well and stay safe!”

– Essentia Health Neurosciences and Surgical Specialty Teams

“A HUGE thank you goes out to your foundation! I just received a Coffee for Healthcare Heroes $5 value card from my manager at Sanford. Thank you for all you do!”

– Julie Martin
RESPONDING TO COMMUNITY NEEDS
Community Response Fund of Cass and Clay Counties

The Community Response Fund is a local disaster fund created by the FM Area Foundation to support our region following a community crisis or disaster, such as floods, tornadoes and other events. Because when a disaster happens, our community wants to help. The Community Response Fund offers donors a collaborative option to pool resources to address both immediate and long-term needs that arise.

COVID-19 RELIEF

In March 2020, the Foundation activated the Community Response Fund to assist people in Cass-Clay impacted by COVID-19. Donations were used to support nonprofits addressing needs for vulnerable populations, such as people experiencing homelessness and senior citizens.

When many people were losing their jobs and in desperate need of assistance, our local nonprofits stepped up, despite the many challenges they were facing. At the FM Area Foundation, we support the important work of local nonprofits, so those in need get the help they deserve.

COMMUNITY RESPONSE FUND GRANT RECIPIENTS:
- A Place for Hope $7,500
- Access of the RRV., Inc. $7,500
- Afro American Development Association $10,000
- Apple Tree Dental $6,000
- Arc of Cass County $5,000
- Barnesville Area HELPERS $7,500
- Bethany Retirement Living $3,000
- BIO Girls $5,000
- BridgePointe Community Church $5,000
- Cass County Rural Community Emergency Food Pantry, Inc. $5,000
- CCRI - Creative Care for Reaching Independence $10,000
- CHI Friendship $897
- Chira Global Development Organization $5,000
- Churches United for the Homeless $15,000
- Community of Care $5,000
- Cultural Diversity Resources $7,500
- Down Home $5,000
- Emergency Food Pantry $15,000
- ESHIPARA Distance Learning Project $40,000
- Eventide Foundation $3,000
- Family HealthCare $10,000
- Fargo Public Schools Development Foundation $5,000
- FirstLink $10,000
- Fraser, Ltd. $20,000
- Friends of the Children-FM $10,000
- Heart-N-Soul Community Cafe $12,200
- HERO $7,500
- Immigrant Development Center $10,000
- Jail Chaplains $5,000
- Jasmin Childcare $15,000
- Jeremiah Program $7,500
- Lighthouse Church $5,000
- Lutheran Social Services of North Dakota $7,800
- New American Consortium for Wellness & Empowerment $10,000
- New Life Center $15,000
- North Dakota Association for the Disabled $5,000
- PATH ND, Inc. $12,000
- P’s & Q’s Etiquette $7,500
- REACH Rural Enrichment & Counseling Headquarters, Inc $7,500
- ShareHouse of Fargo, Inc. $7,500
- South Sudan Lutheran Church $5,000
- South Sudanese Foundation $5,000
- The Young Shepherds $3,000
- Tu’dako Group $3,000
- United Liberian Association of ND $3,500
- Valley Senior Services $15,000
- WIN-Liberia $5,000
- YMCA of Cass and Clay Counties $15,000
- YWCA Cass Clay $15,000

$426,897 AWARDED TO NONPROFITS in Cass-Clay for COVID-19 relief efforts.
WHAT THE GRANT recipIENTS ARE SAYING:

"I am so pleased and grateful to receive this news. The FM Area Foundation is doing amazing work for nonprofits in our community to help during this time of crisis. Valley Senior Services is honored to receive your support."
– Chrissy Nelson, Valley Senior Services

"We are sincerely grateful for your support of YWCA Cass Clay during this unprecedented health crisis. With your support, YWCA will continue to be here when women and children need us most, including during the coronavirus pandemic. Thank you so much for your continued support of providing safety, support and hope to families in our community."
– Julie Haugen, YWCA Cass Clay

"Thank you for the continued and generous support over the years. We are extremely grateful for the support that will allow us to continue our mission! Telehealth has been a lifesaver and the support from the FM Area Foundation is what got the program off the ground last year!"
– Julie Sorby, Family HealthCare

BUILDING COMMUNITY ONE MEAL AT A TIME
Heart-n-Soul Community Café Makes Sack Lunches for Vulnerable Populations

Food insecurity is a reality for many people in our community, and the problem has grown due to the coronavirus pandemic. Heart-n-Soul Community Café, a pop-up café that provides nutritional, locally grown food in the Fargo-Moorhead area, is adapting to meet the needs of those they serve.

Gathering restrictions put in place because of COVID-19 put a hold on their usual community cafés. Making the decision to adapt to the new normal, Heart-n-Soul Community Café began making sack lunches for individuals in supportive housing, as well as people that may not be served by an agency and need food assistance over the weekends—those with limited resources, transportation issues, and who are in the COVID-19 high-risk categories.

The sack lunches are made by the organization’s Executive Director and volunteers on Fridays at Square One kitchen and then delivered. They partner with Beyond Shelter Inc. and obtain food from local farmers and Great Plains Food Bank when available.

“Each lunch costs approximately $2.60 and includes sandwiches, fruit, vegetables, chips and a cookie. A special uplifting message is also included with the meals to continue their mission of building community. Through initial funding, Heart-n-Soul Community Café was able to provide 275 sack meals to sites across Fargo-Moorhead; however, by mid-May funds ran out. A $12,200 grant from the FM Area Foundation’s Community Response Fund allowed the sack lunch program to continue. “We are grateful to have the opportunity to continue serving and bringing community together with our weekend sack lunch program. Without our additional funds from FM Area Foundation, this would not be possible,” said Daul.

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As schools transitioned to distance learning in March of 2020, students, teachers and staff had to adjust very quickly to a new way of doing things. This proved to be challenging for many families, but even more so for students and families new to the country and overcoming language barriers. This was a rising concern, especially when it became clear distance learning would be the new normal for the unforeseeable future.

The FM Area Foundation looked for ways to address this issue with funds from the Community Response Fund. An opportunity presented itself through a collaboration between the South Sudanese Foundation (SSF), Afro-American Development Association (AADA), the ESHARA Workforce Development Partnership and the local school districts for a COVID-19 Distance Learning Project. A $40,000 grant was awarded from the Foundation’s Community Response Fund to support this initiative.

The purpose of the program is to improve student academic success and achievement during COVID-19. Mentors work with New American students, their families and school staff to implement strategies to address academic achievement and support services needed for completion of homework, learning new materials and even graduating.

“It was obvious from the parents that remote learning can be quite challenging for students and families who are already confronting significant linguistic, sociocultural and economic challenges,” said Matuor Alier, Director of Equity and Inclusion at Moorhead Public Schools.

While schools provided equipment to promote independent learning and continue engagement with peers, many students were often unable to take advantage of this, due to a myriad of barriers. Many students live in multigenerational households and often share resources and space with their siblings and other family members. In many cases, parents had difficulties understanding the technology, curriculum and navigating the coursework to assist their children.

“Educators worked extra hard to assist their students and soon they would need help to make sure the students are supported in their learning in an equitable manner. AADA and SSF, in partnership with school districts, provided support to assist these students and families with mentorship and programming to improve achievement during this pandemic,” said Alier.

Overall, 894 students were able to access distance learning support in Fargo, West Fargo and Moorhead Public Schools thanks to the work of this collaborative program.
Throughout the pandemic, arts organizations struggled as they faced the reality of having to close art exhibits, cancel performances and workshops, and re-think fundraising events entirely.

At the same time, people in our community and around the world showcased how they were utilizing various art forms as an outlet during a time when businesses and schools were closed and the future unknown. This reinforced how important the arts are to our social fabric, even in a virtual world.

In response to the need for the arts in our community, the FM Area Foundation awarded $60,000 in surprise grants to twelve local art organizations.

The following organizations received a $5,000 grant:
- Cass County Historical Society
- Fargo Moorhead Area Youth Symphonies
- Fargo Moorhead Community Theatre
- Fargo-Moorhead Opera
- Fargo-Moorhead Symphony Orchestra
- Fargo Moorhead Youth Choir
- Fargo Theatre Management Corp.
- Historical and Cultural Society of Clay County
- Plains Art Museum
- The Arts Partnership
- Theatre B
- Trollwood Performing Arts School

In addition to the surprise grants, $40,000 was awarded to a variety of arts organizations from our designated and donor advised funds.

“Oh my goodness! What a surprise indeed! Thank you SO VERY MUCH FM Area Foundation for this generous grant and supporting arts organizations in our community. We are beyond grateful for this gift, especially during these times,”

– Erika Tomten, FM Symphony

*Photos Provided By: Theatre B, Fargo Moorhead Youth Choir, Plains Art Museum, and The Arts Partnership*
LOCAL BUSINESSES GIVE BACK
Provide Support to Community Members During COVID-19

The FM Area Foundation works with businesses across the region to help find innovative and collaborative ways to facilitate giving that aligns with each company’s core values.

All Together FM Fund
A fund created by Drekker Brewing Company and Fargo Underground to provide disaster relief to individuals in the local hospitality and service industry affected by the COVID-19 pandemic in the greater Fargo, West Fargo, and Moorhead communities. This nationwide effort, championed locally by Drekker Brewing, raised dollars through the brewing and distribution of a special beer called All Together. The beer was released to the public in April. More than $24,000 was raised, and grants to 82 hospitality and service industry workers in our community were awarded through the All Together FM Fund.

Hospitality for Healthcare Fund
The Hospitality for Healthcare Fund was established by the Fargo-Moorhead Convention and Visitor’s Bureau, Fargo Moorhead West Fargo Chamber of Commerce, and the Downtown Community Partnership to offer discounted meals to healthcare workers and first responders and to support participating restaurants to help them retain/rehire staff. This program supported nearly 30 local restaurants in our community and provided those working on the frontlines with discounted meals the first part of May.

Thomsen Homes COVID-19 Emergency Fund
A fund created by Thomsen Homes to provide disaster relief to those affected by the COVID-19 pandemic in the greater Fargo, West Fargo, Moorhead, and Grand Forks communities. This fund collected and granted out $174,575 to 36 individuals and organizations.

“Part of the reason why we love building houses is that we have a passion to enrich the lives of all those we interact with. Giving back to the communities we serve has always been a core value of ours. With something like this, that impacts everyone, we, along with the other businesses that contributed, felt this was something we could do to help others when they truly need it,” said Chris Thomsen, Founder/CEO of Thomsen Homes.
Wilkie has been working in nonprofits for 20 years. Half of those years have been spent in the trenches of the nonprofit world, helping to directly impact the lives of those served by the organization. The other half has been spent working in philanthropy; helping donors identify their passions and aligning those passions with an organization for greater impact.

“My role at the FM Area Foundation aligns well with what I’ve been doing the last 10 years, except now I get to focus on helping more donors impact a variety of charities with their financial support,” said Wilkie.

Wilkie grew up in the Red River Valley and has been a part of the Fargo-Moorhead community since 1997. He’s an active member of the Moorhead Rotary Club and Moorhead Business Association.

“The FM Area Foundation is excited to have Eric Wilkie serve as Executive Director of our organization,” said Louise Dardis, chair of the search committee and current board chair. “His leadership experience, expertise and knowledge of nonprofit operations and expectations, as well as his positive reputation and influence across the state and within this region, is a definite asset as the Foundation continues to address community needs now and into the future.”

Wilkie earned his Certified Fund Raising Executive (CFRE) certificate in 2017. CFRE certification is the only accredited certification for fundraising professionals and is recognized as the global standard for fundraising professionalism. Prior to joining the FM Area Foundation, Wilkie held leadership positions at prominent nonprofits in our region, including the Anne Carlsen Center, Oak Grove Lutheran School and the Dakota Boys and Girls Ranch. He lives in Dilworth with his wife Rebekah and their four children.

“The FM Area Foundation has an amazing reputation of investing in great causes in our region and inspiring generosity among our citizens. I’m excited to help grow the impact of the Foundation,” said Wilkie.

If you’d like to visit with Eric, do not hesitate to reach out to him at eric@areafoundation.org or 701.234.0756.
The holidays are a great time to spread joy and show generosity. From gift giving, to baking goodies for loved ones, to volunteering, many people find creative ways to give back. The Caring Catalog, hosted by the FM Area Foundation, makes it easy for community members to learn about and give to local nonprofits during the most wonderful time of the year.

In 2020, the Caring Catalog had a record-breaking year, helping raise more than $226,000 for nearly 100 local nonprofits. The Caring Catalog is free for nonprofits to participate in and every dollar raised goes back out to the participants for their end-of-year needs.

The FM Area Foundation partners with generous sponsors to offer fun giving incentives to inspire more people to give.

There were matching dollars available on the launch day of the Caring Catalog, as well as GivingTuesday, a global day of giving that takes place each year on the Tuesday after Thanksgiving. The popular Caring Catalog FundayMondays made their return along with new social media contests to engage community members and nonprofits in new and fun ways.

The Caring Catalog returns November 29-December 13, 2021. Visit areafoundation.org/initiatives/caring-catalog to learn more.
The purpose of impact investing is to invest in projects that generate both a social and financial return. An example of this is when in 2016, the FM Area Foundation provided a loan to the nonprofit CAPLP - Lakes & Prairies Community Action Partnership of Moorhead, who exist to eliminate poverty, empower families and engage communities. Our loan helped this local nonprofit complete the down payment for the purchase of a building in south Moorhead. Since then, this space has allowed them to extend their services to help serve more families in the area. The FM Area Foundation is exploring ways to grow and expand its local impact investing program.

“Our local impact investing program represents a new and exciting opportunity to provide meaningful support to our community nonprofits in a different manner than a traditional grant. Our nonprofits are doing great work but sometimes lack the capacity to attract traditional financial support. We want to help fill the gap between hopes and reality by coming alongside our nonprofits to make a difference locally,” said Eric Wilkie, Executive Director.

As interest grows around the idea of impact investing, as well as proven success stories from around the philanthropic sector, there is an opportunity for the FM Area Foundation to find ways to invest more dollars in Cass and Clay counties. These investments, once returned to the Foundation, will be re-used for other socially beneficial projects. The recycling of this capital into local projects will generate positive outcomes year after year.

The FM Area Foundation continues to develop this new program while simultaneously looking for more opportunities to invest. If you are interested in learning more or investing in local impact opportunities, call us today at 701.234.0756.

“We want to help fill the gap between hopes and reality by coming alongside our nonprofits...”
My name is Madeline Etter and I was selected to receive the Spencer and Ferne Jones Trust scholarship for the 2020-2021 school year. I wanted to thank you for helping to make this scholarship fund possible.

I grew up here in the amazing community of Moorhead, Minnesota. I couldn’t find myself leaving this great town, and I’m thrilled to be staying here to continue my education. Through my years in Moorhead, I’ve been involved in sports and in the community. I’ve had the opportunity to coach a recreational soccer team, as well as help students at summer school. I love to be part of their lives and help them grow as people, athletes and in academics.

For the incoming school year, I will be a freshmen at MSUM. I plan on majoring in Elementary Education. During my senior year at Moorhead High School, I had the opportunity to do peer tutoring at Reinertsen Elementary. I helped students every day with literacy, sight words, math and helped the teachers. It has been such an amazing experience and I absolutely love working with these kids. I am extremely excited to go to college and learn more about how to teach kids and get my teaching license so I can have a classroom of my own.

I am grateful to have received the Spencer and Ferne Jones Trust scholarship. It has made a difference in my life that I no longer have to be as concerned with the debt that comes with furthering my education. This scholarship will help me pay for my first year of books and tuition. I am thankful it will help me continue my education here in Moorhead. I cannot wait to pursue a degree that I will use for the rest of my life. You have made an impact on my future.

I thank you sincerely,

Madeline Etter

The past school year was anything but normal, but the Foundation’s commitment to supporting student’s education remained the same.

Scholarship funds at the FM Area Foundation are created by generous individuals, families and businesses to provide financial assistance for students pursuing higher education and training. Scholarship funds are often named after a family, business or in memory of a loved one to carry on their legacy.

Thank you to all the students, teachers and staff for their perseverance, flexibility and commitment to education during an extremely challenging year.

$337,112 in scholarships awarded to 200+ students for the 2020-2021 academic year.
NEW FUNDS. MORE IMPACT

FUNDS ESTABLISHED IN 2020
- All Together FM Fund
- Anonymous Fund II
- ClarMar Farm Legacy Fund
- Coffee for Healthcare Heroes
- Diehl Family Legacy Fund
- Geninawind Fund
- Hospitality for Healthcare Fund
- Jamie and Andrew Passanante Family Fund
- Lakeshirts Charitable Fund
- Lanning Vision Fund
- Lisa Undem Scholarship Fund
- Lutheran Church of the Good Shepherd Family Members Fund
- Moorhead Legacy Education Impact Fund
- Moorhead Legacy Education Foundation Impact Fund II
- Park Christian School United Scholarship Fund
- Paul and Jessi Zenker Family Fund
- Red River Basin Commission Permanent Endowment Fund
- Red River Basin Commission Quasi-Endowment Fund
- Saeger Family Fund
- Safo Giving Fund
- Safo Legacy Fund
- Schwartzwalter Family Giving Fund
- Schwartzwalter Family Legacy Fund
- Steven and Christine Nelson Charitable Fund
- Thomsen Homes Covid-19 Emergency Fund
- Tulip Hill Fund

FUTURE FUNDS
The following funds have been set up by individuals who have included a gift to the FM Area Foundation in their will, estate plan or other planned gift. Legacy gifts are a way to continue to make a difference for the causes you care about, even beyond your lifetime. Those who establish a future fund become part of the FM Area Foundation’s Legacy Society.

- Hammerstrom Family Donor Advised Fund
- Louis Geller and Ida Rose Geller and Aaron Geller Foundation
- Molly J. Schreiner Legacy Fund
- Sharon and Harlan Ormbreck Giving Fund
- William B. Richardson Charitable Remainder Unitrust

FISCAL SPONSORSHIPS
Each year, the Foundation serves as the fiscal sponsor to help build capacity for charitable projects and for organizations in our community awaiting their nonprofit status. In 2020, we served as the fiscal sponsor for:

- Clay Veterans Assistance Fund
- Spirit of the Sandbagger Public Art Project

The FM Area Foundation stewards more than 400 charitable funds.

To view the full fund listing, visit areafoundation.org and click “Give Today.”
2020 FUNDS
Supporting and Commemorating Our Community

Saeger Family Fund
Ron and Nancy Saeger established the Saeger Family Fund through the FM Area Foundation as a way to consolidate their assets for charitable purposes. Ron and Nancy support organizations across a spectrum of social justice, human rights, education, cultural and conservation agencies serving our community, region, nation and world.

“There are many needs, and worthwhile endeavors to meet them, in our community and region. While we can only do so much as individuals, we can also give financial support to nonprofits that will, in turn, help many more in many ways,” said Ron.

Setting up the Saeger Family Fund allows the Saegers to easily manage their charitable dollars in one place while providing tax advantages that help make their dollars go further in helping others.

“Life phases evolve from learning years to earning and returning years, and we are in the latter. Our Donor Advised Fund will be a useful tool to facilitate our continued giving and community support,” said Ron.

Ron and Nancy are both retired military officers. Nancy was born and raised in Fargo and is a graduate of St Luke’s School of Nursing and North Dakota State University. She spent her career as an O.R. nurse and cardiovascular perfusionist. Nancy spends her spare time quilting and tending her flower garden, which covers their entire back yard. Ron graduated from Minnesota State University Moorhead, which at the time was Moorhead State College. He is a volunteer for the Dakota Prairie Chapter of the North Country Trail helping maintain a segment between Colfax and Walcott, N.D. Ron is also a founding board member of the nonprofit African Soul, American Heart whose mission is to “Protect, Educate and Empower” refugee orphans in East Africa.

Spirit of the Sandbagger Public Art Project
To commemorate its 100-year anniversary, the Fargo Lions Club is facilitating a public art project to honor the spirit, determination and cooperation of all who volunteered to protect the community from historic flooding in 1997 and 2009 by filling and laying sandbags. During these floods, city leaders organized efforts to have sandbags filled and delivered to threatened homeowners and businesses. Many volunteers answered the call to help protect their neighbors. The “Spirit of the Sandbagger” was one of tenacity, resilience and hope.

To honor that spirit, the Fargo Lions Club, with support from the City of Fargo, is working to develop a lasting structure to be placed at Riverside Gardens near the bridge on 1st Avenue North and 2nd Street in downtown Fargo. The piece of public art will provide a reminder of those difficult and triumphant times. The FM Area Foundation is serving as fiscal sponsor—helping to collect and receipt donations for this special community project.
Giving is simple. We accept a wide range of gift options—some for today and others for the future.
WAYS TO GIVE

Giving to the FM Area Foundation is simple. If at any time you have a question or would like to explore ways to maximize your impact and tax benefits of a particular giving option, our professional staff is here to help. We accept a wide range of gift options—some for today and others for the future.

MAKING A GIFT TODAY

Below are several options for immediately making an outright gift to the community foundation:

- Cash, check or online donation
- Stocks and other securities
- Privately held business interests
- Life insurance
- Retirement assets
- Real estate

PLANNING A GIFT FOR LATER

If you’d like to support your community after your lifetime or in a way that aligns with your financial and estate planning goals, a planned gift may be right for you.

Here are a few popular options:

**Bequest:**
Designate a gift amount or portion of your estate to the community foundation in your will or trust.

**Beneficiary Designation:**
Name the community foundation as a beneficiary of a retirement plan or life insurance policy.

**Charitable Gift Annuity:**
Transfer cash or property to the community foundation and we pay you or a loved one fixed payments (with rates based on your age) for life.

**Charitable Remainder Trust:**
Transfer cash or property to a trust that pays annual income to you (or other beneficiaries) for life. After your death, the remainder of the trust transfers to the community foundation and is placed into a charitable fund you have selected.

**Charitable Lead Trust:**
Place cash or property into a trust that pays a fixed amount to the community foundation for the number of years you select. Once this period ends, the assets held by the trust are transferred to the beneficiaries you name at potentially substantial tax savings.
**TYPES OF FUNDS**

The FM Area Foundation offers a variety of funds and flexible options to help you meet your charitable goals.

**Donor Advised Fund**
You work with our professional program staff, identifying ways to use dollars from your Donor Advised Fund to address the issues and needs you care about most. You have the ability to change the charity who benefits from your fund each time you recommend a distribution from your fund. We then distribute the grant dollars in your fund’s name or anonymously, according to your wishes.

**Designated Fund**
At the time you create the fund, you choose the specific nonprofit organization(s), generally to a maximum of five, who will receive the proceeds from the fund on an annual basis. Your one-time selection can help provide ongoing funding for a senior center, museum, homeless shelter, or virtually any 501(c)(3) nonprofit charitable organization.

**Field of Interest Fund**
You can target your gift to address needs in an area about which you are passionate - the arts, food insecurity, aging, mental health, at-risk youth, etc. You identify the interest area when making your gift; the FM Area Foundation awards grants to community organizations and programs that are making a difference in the area you select.

**Scholarship Fund**
You can invest in our community’s future and show students you care, all with guidance and personal services of the FM Area Foundation. You determine the criteria students must meet to receive the scholarship you establish. With your assistance, students achieve their academic and career-oriented goals.

**Unrestricted Fund**
Your gift can address ever-changing needs, including future needs that often cannot be anticipated at the time your gift is made. We evaluate all aspects of community well-being - basic human needs; arts and culture; community building; education; and many more. The flexibility of your unrestricted gift enables the FM Area Foundation to respond to the community’s most pressing needs, today and tomorrow.

**Nonprofit Agency Fund**
A nonprofit organization initiates a fund to permanently support the operations of the organization and enhance their ability to accept large and complex gifts.

**Supporting Organization**
You can use your gift to establish an excellent alternative to a private foundation with only a fraction of the administrative responsibilities. You select some of the board members, maintain personal involvement, and support the causes and organizations you care about while enjoying the favorable tax treatment of a public charity. Leave investment management, startup costs, grant administration and reporting to the FM Area Foundation.

**YOUR DOLLARS. YOUR FUND MANAGER. YOUR PASSION.**

When establishing a charitable fund through the FM Area Foundation, donors have the option to recommend their own fund manager. Advisors who manage the gifted funds according to the FM Area Foundation’s Investment Policy become part of our fund manager portfolio. This allows donors to continue to have their trusted advisor manage the dollars, and the FM Area Foundation becomes the charitable arm of the team to help maximize donor’s philanthropy.

The following professional, legal and financial advisors have helped one or more of their clients make a gift to the community by setting up a charitable fund through the FM Area Foundation in 2020. We would like to acknowledge their work on behalf of charitable giving in our community. Thank you!

Pam Johnson – Alerus  
Sandy Korbel – Alerus  
Becky Walen – Bell Bank Wealth Management  
Vikki Nielsen – Bell Bank Wealth Management  
Tom Halstenson – Choice Wealth / Choice Bank  
Doug Murch – Conmy Feste Ltd.  
Michael Thomas – Conmy Feste Ltd.  
Lance Ihry – Edward Jones  
Mike Richards – Edward Jones  
Paul Zenker – Edward Jones  
Kyle Barlow – Fredrikson and Byron P.A.  
William Guy – Fredrikson and Byron P.A.  
Ron Nomeland, Nomeland Heilman Group – Merrill Lynch  
Tom Heilman, Nomeland Heilman Group – Merrill Lynch  
Keven Kercher – Ohnstad Twichell PC  
Steven Nelson – Prairiewood Wealth Management  
Nathan Anderson – Prairiewood Wealth Management  
Kelly Steffes – Thoreson Steffes Trust Company  
Susan Richard – US Bank  
Fred Borstad – Waterfront Financial Group
$60.9 MILLION
GRANTS AWARDED TO DATE

$107.5 MILLION
TOTAL ASSETS

$100.6 MILLION
TOTAL CONTRIBUTIONS TO DATE

443 CHARITABLE COMPONENT FUNDS

75% OF FUNDS ARE ENDOWED
Making a difference today, tomorrow and forever!

Our complete audited financials and 990 can be found on our website, areafoundation.org/about-us/financials/, or by contacting our office at 701.234.0756.
In 2020, the FM Area Foundation celebrated 60 years of serving the Cass-Clay area through philanthropy.

Today, we acknowledge our community and all its citizens who have embraced the mission and work of the FM Area Foundation for over 60 years. We are so thankful for each of you, and it’s because of you, that we look enthusiastically forward to the future, proud to be your community foundation...for good, forever!