

MAINE TIES

NEWS FROM THE MAINE COMMUNITY FOUNDATION

FALL 2021

From inland
to islands,
small towns
across Maine
find hope
in community



PRESIDENT'S LETTER



The Gift of People Makes Maine Special

Waves of eager immigrants – from refugees fleeing conflict to retirees retreating from cities – make Maine a very special place. I've only been here a short time as MaineCF's interim president and CEO, but I've never seen anything close to the sense of community among those attracted to this vast state. Maine's pronounced sense of place is palpable in the connections between people and their shared affection for this place they've all chosen to call home.

While Mainers may live miles, towns, or counties apart, they are more united than neighbors in a densely packed city. It's not surprising to learn Maine ranks near the top nationally for contributions of time from volunteers. That's such a gift for us as a place-based foundation, rooted here as an ally and champion for all people.

As MaineCF nears its 40th year, we're embracing our own time of transition as we all adapt to change and invent the next new normal. In the coming months, MaineCF will welcome a new president and identify strategic organizational goals to help guide our future work.

Meanwhile, our commitment to Maine people thrives with the support of generous donors and volunteers. I was fortunate recently to see firsthand how a grassroots commitment to community can change lives. Last May, after months of fundraising, the Families First Community Center in Ellsworth hosted a grand opening in a renovated Victorian house. It's home now to four families (with room for two more), who can build stability in their own apartments and learn life skills to break the cycle of homelessness. The folks who made it happen, with MaineCF and other grant support, are some 180 people from across the state who care – from youth groups to retirees who volunteered their help to the nonprofit's small staff.

We hear such stories time and again about people who come here to contribute, forge friendships, and find new meaning in their lives. That's a precious resource as we assess how we at MaineCF can work with our partners to tackle Maine's emerging challenges and opportunities – climate change and broadband expansion, education, and an entrepreneurial economy – to name a few. We don't have to solve problems like climate change for the world. But we do need to identify how Maine can thrive.

The late Anne Jackson, who we salute on the back cover of this *Maine Ties*, was one of those people who came to Maine and left a legacy of commitment to lifelong learning, philanthropy, and friendship. She brought strong leadership as MaineCF's board chair and devoted decades of service to many other nonprofit boards. And, in a final act of generosity, she left MaineCF not only ideas for the future but a gift without restrictions that will help us respond quickly to future challenges.

A \$2.5 million gift from philanthropist MacKenzie Scott and her husband, Dan Jewett, to our Maine Expansion Arts fund will lift spirits when we need it most. Her donation will double grant awards this year to arts organizations and programs that reach rural communities and Black, Indigenous, and other people of color.

There's nothing we can't tackle with our collective aspirations and the support of such generous people who want to give back to communities. With the alchemy of philanthropy and a passion for Maine, we can realize big dreams in the face of big challenges.



Sterling Speirn, Interim President and CEO
Maine Community Foundation

BETHEL

"Togetherness" is the theme of the Bethel Mural Project's colorful work at The Gem theater. The project was funded in part by a grant from MaineCF's Maine Expansion Arts fund to Bethel Area Arts and Music. Students in Telstar Middle School's community art classes brainstormed ideas for the theme and worked for months with muralist and painter Ryan Adams of Portland. Volunteers spent weeks last summer working eight hours a day to paint about 8,000 square feet. *Photo courtesy The Gem*

INSIDE

6 / One donor finds a way to make up for lost opportunities as she learns more about structural racism.

8 / What keeps rural towns ticking? In Dover-Foxcroft, it's the lure of community.

10 / The Start Up Scale Up grant program provides a boost for entrepreneurs.

12 / MaineCF's newest board members share stories of resilience.

14 / A Qualified Charitable Distribution helps donors support nonprofit organizations and lower taxable income.

On the cover / The Islesford Boatworks gathers community, from ages 7 to 97. Story, page 4.

The Maine Community Foundation works with donors and other partners to improve the quality of life for all Maine people. MaineCF is committed to equity, diversity, and inclusion, and ensuring Maine is a safe, welcoming, and accepting place for everyone. MaineCF's investment expertise supports our donors' effective and strategic giving. We offer a range of giving options tailored to fit each donor's financial means and charitable objectives. Our staff provides personalized service, community leadership, and a deep understanding of local issues. **Learn more at mainecf.org.**

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Building Boats and Community

Residents from 7 to 97 find common bonds at the Blue Duck.

Once leaves start their transformation from verdant to fiery, Little Cranberry Island's population dwindles. In the harbor summer sailboats slip their moorings for warmer climes, leaving only working lobster boats that power the island's economy.

Little Cranberry Island – or Islesford – is one of five islands off Mount Desert Island that comprise the Cranberry Isles. Despite a 20-minute boat ride from the mainland, the Little Cranberry Island community is humming with opportunities for all ages that have grown with funding from MaineCF grants.

Islesford Boatworks (IB), a nonprofit organization founded in 2006 and MaineCF grantee, supports the working waterfront and keeps the art of boatbuilding alive. Its core program is a summer boatbuilding workshop for children who live on the Cranberry Isles and Mount Desert Island.

Like most of Maine's unbridged islands, Islesford's industry and population have decreased over the past several decades. Once home to thriving maritime businesses, most of its year-round residents now work in the lobster fishing industry.

During high summer the Islesford population swells to 300. But come fall, its year-round population drops to less than a third of that. Island children attend a two-room schoolhouse with 12 students this year and a handful of teenaged islanders travel daily by boat to high school on Mount Desert Island.

IB Executive Director Tony Archino has helmed the organization since 2014. A trained educator-turned-boatbuilder, Archino has grown the organization from its summer program roots. Today IB's programming serves ages 7 to 97.



“Creating this boat out of nothing was really wonderful,” said Reece. “The program wove together the members of the community from Islesford and Great Cranberry – lobstermen, families, fishermen, and summer folks from all over the globe.” A community-building grant funded through a MaineCF donor-advised fund also supported IB’s new paid apprenticeship program so young adults could take on larger responsibilities in the shop and summer programs.

Islesford native Louise Chaplin has been involved with IB since she was six years old. Now a sophomore at the University of Maine in Orono, Chaplin was part of last summer’s apprenticeship program as lead instructor for the summer workshop. A grant from MaineCF’s Hancock County Fund enabled IB to pay teens for their work as apprentices. “It’s giving island teenagers a paid job and involving young adults at the next level of learning and involvement with the program,” she said. “Hopefully others will do what I did – start as a student in the summer workshop and work their way up to apprentice.”

New job opportunities are yet another benefit of IB’s expanded programming. “We have the chandlery job at Blue Duck, the school-year teaching jobs, and the paid apprenticeships for teens,” Archino said. “It’s added jobs that are making a difference for the island economy.”

Expanded offerings can help enrich life on Islesford and make it possible for families to stay on the island, or even choose to relocate there. “It makes a huge difference for whether a family might stay on the island during a child’s teen years,” Archino said.

Even those who aren’t craftsmen gathered at Blue Duck this summer for a series of coffee and storytelling from older islanders.

Gail Grandgent lived on Little Cranberry Island for 25 years and is president of the Islesford Historical Society and a teaching assistant at the island school. She said IB’s community hub is a boon to the island.

“I think almost every family on the island has had something to do with IB, whether their kids were involved, or they volunteered,” said Grandgent. “It used to be everyone would hang out on the dock drinking coffee and telling tales. Now it’s a gathering place like in the old days.”

Left: Melissa Amuso, chancellor of Islesford Boatworks, uses a hand sander on a piece of wood at the Islesford Boatworks. Photos Ashley L. Conti

Above: Elliott Hadlock, 8, works on a project during a Saturday community workshop at the Blue Duck.

Archino oversaw the organization’s 2019 lease and renovation of Blue Duck, an historic building at the head of Islesford harbor that sat vacant for more than three decades. A \$16,000 grant from MaineCF’s Belvedere Historic Preservation Fund helped support renovation of the 170-year-old structure that has become the island’s de facto community center.

With an established children’s summer program and a new waterfront home, IB saw the need to expand formal programming to older residents of Cranberry Isles where the median age is 62, compared to the statewide median age of 45. Archino turned to MaineCF’s Lifelong Communities Mini-Grants program, which supported efforts to improve the well-being of older people and their ability to age in communities.

A Lifelong Communities grant allowed IB to offer its masters program to older residents so they could spend afternoons and evenings working on the boat children crafted during the summer workshop. This year’s project was a 16-foot dory that a local lobsterman uses for bait fishing.

Frank Reece, an Islesford summer resident of 65 years, joined the masters program because he wanted to give boatbuilding a try after a lifetime of boating.

Marian Godfrey Gardner: Upping the Ante for Racial Equity

Marian Godfrey Gardner traces her interest in racial equity to living in Atlanta, Georgia, as a child during the Jim Crow era. Her parents spent “a great deal of time and effort” to teach her and her siblings that Black people deserved the same respect as they themselves did.

Another early lesson in racial awareness came in Ankara, Turkey, where Gardner’s father worked with the United Nations and the Turkish government to start the Middle East Technical University. In her three years there, Gardner heard her classmates at the Army school say ugly things about the Turks. “That experience in Ankara demonstrated how fearful Americans could be about those who are different,” says Gardner, “and how unfair and cruel we can be in expressing that fear.”

While fairness and respect became deeply held values, Gardner admits she did not come to appreciate the structural sources of racism and racial bias, including her own, until recently. Now she is trying to make up for lost time and lost opportunities, “to compensate for my earlier carelessness and my enduring privilege.”

When Gardner, a seasonal resident of the island of Vinalhaven, came into some money last year, her first thought was to up the ante on her giving, with racial equity a focus. She asked her investment advisor about donating the full required distribution of her IRA to her donor-advised fund at the Maine Community Foundation.

There was a hitch: In determining how this donation could be tax-deductible, Gardner learned that she would need to make the gift directly to MaineCF rather than to her fund. She turned to Director of Philanthropy and Donor Services Hannah Whalen and Senior Program Officer Gloria Aponte C. at MaineCF to figure out where the funds might be directed for greatest impact.

They suggested the gift, supplemented by a smaller donation from Gardner’s donor-advised fund, would cover an entire

year’s budget – about \$100,000 – for the Investing in Leaders of Color program. Gardner already knew and admired the program, which supports nonprofit leaders of color and their organizations by providing one-on-one coaching, a stipend for professional development and operating costs, and networking opportunities. She signed on; her gift will cover the 2023 cohort.

Gardner first came to MaineCF in 2019 to set up a donor-advised fund. She knows a lot about community foundations, having worked as an arts grantmaker for many years, including her 23-year tenure as director of culture at the Pew Charitable Trusts (she retired in 2012). “Community foundations fill a particular, and extremely important niche

within the ecosystem of public and private support of our [philanthropic] sector,” she notes, adding, “They have in-depth knowledge of the strengths and needs of their communities.”

Gardner set up Ada’s Journey Fund specifically to increase her support for arts and cultural organizations on Vinalhaven and in Maine (she has served on the boards of Maine College of Art & Design and the Haystack

Mountain School of Craft). More and more she is on the lookout for opportunities to support the intersection between the arts and social and racial justice.

Working with MaineCF, Gardner says, has been great, calling the foundation responsive, helpful, and patient in her transactions. “I especially enjoy the enthusiasm I share with Hannah and Gloria about the Investing in Leaders of Color program, its progress, and my ability to advance its future work.”

Noting that her personal community is quite small – “family and a small number of close friends with whom I am capable of sharing love, companionship, and material support” – Gardner and her giving reflect a passion for the greater good and her mission to advance the arts and racial equity in Maine.

‘Community foundations fill a particular, and extremely important niche within the ecosystem of public and private support of our [philanthropic] sector.’

– Marian Godfrey Gardner



Learning to Lead

A mind-opening experience helps guide a new nonprofit director.

Abbie Yamamoto began her work with the Maine Association of New Americans (MANA) shortly after her move to Maine in 2017. What began as a volunteer board position quickly evolved into a leadership role as executive director.

Yamamoto, a native of Japan, is a former academic, translator, and cross-cultural consultant who moved to the U.S. in 1997. After earning her doctorate, she spent four years as a professor before becoming a full-time interpreter.

During her time on the MANA board, the volunteer-run organization with no budget focused its mission on building connections for social and personal empowerment for immigrants and refugees. But once the COVID-19 pandemic

hit in early 2020, organization leaders realized they needed to shift course to address growing needs.

That's when Yamamoto and MANA looked to MaineCF.

Yamamoto found support through MaineCF's Investing in Leaders of Color (ILOC), which provided her training to oversee the fast-growing organization. ILOC includes one-on-one coaching, networking, a stipend for professional development,

and grants to improve organizations.

Under Yamamoto's leadership, MANA has expanded since 2020 to seven staff members and a \$400,000 budget. MANA provides free transportation to COVID-19 vaccine and testing clinics with drivers who speak passengers' native languages. The organization also holds peer support groups focused on trauma response and connects immigrants and their families to needed resources.

"Having the ILOC funds helped me look for opportunities I wouldn't have otherwise," Yamamoto said. "So much of this program is about opening up the minds of leaders who can get so buried in everything. It teaches you to look for ways to grow ourselves that ultimately grows the organization in a way that's sustainable."

Above: Abbie Yamamoto, center, oversees a vaccination and testing clinic held by the Maine Association of New Americans. Yamamoto says MaineCF's Investing in Leaders of Color program was invaluable for her professional development. Photo Jill Brady

Giving through an IRA Qualified Charitable Distribution (QCD)

If you are older than 70½, you can gift up to \$100,000 annually directly from your IRA to a qualified charity. A QCD cannot be made to a donor-advised fund or supporting organization but can be made to any other type of fund at MaineCF. When the Internal Revenue Code requirements are met, the gift amount counts

toward your required minimum distribution and is excluded from your taxable income. This is a benefit whether you claim the standard income tax deduction or you itemize deductions. For more information about the MaineCF funds that you can contribute to with a QCD, turn to page 14.

DOVER- FOXCROFT



Jason Rhoda, left, and Rebecca Siemerling run a scene during the Center Theatre after-school program.

Shared Optimism Guides a Rural Town's Future

What creates community?

For Gene and Mary Margaret Ripley, one answer is easy: vegetables. Carrots so sweet that children gobble them on the ride home, beets that tempt even picky eaters, and so many more varieties from their Ripley Farm in Dover-Foxcroft.

The couple, who met as Bates College students, have embraced their adopted small town in Piscataquis County where they found just the right farm. A dozen years later, they've realized their dream on six bountiful acres as a Community Supported Agriculture (CSA) farm with more than 200 families who buy CSA shares. They, in turn, give back to the community with free cooking classes and donations that supply scarce produce to area food banks.

"We loved how in Dover-Foxcroft there are locally owned hardware stores, a community theater, a community library, gas stations, a post office, and more all within 10 minutes of us. People like to live here and take pride in where they are from and we love being part of that," said Mary Margaret Ripley. "We value that there are many people who still have rural skills that we feel are important for our children to learn and will be able to help us teach them to live with respect for the land, resources, and its bounty."

Dover-Foxcroft, like many former Maine mill towns, once tapped the river's power to supply sawmills and manufacturers that produced carriages, chairs, forks, pails, pianos, wool, shingles, and other goods. Today, just months shy of the 100th anniversary of the two towns' merger, about 4,400 residents call it home. The strong community ties that have kept families here for generations continue to lure relative newcomers like the Ripleys, along with professionals drawn back to their hometown.

Maine Community Foundation support has helped strengthen Dover-Foxcroft and other communities in Piscataquis County for 35 years through more than \$900,000 in grants from the Piscataquis County Fund, including grants to the nonprofit Center Theatre.

Patrick Myers, Center Theatre's executive director, returned to his home in 2004 after years of post-college travels across the country. He and his wife abandoned plans for city life in Portland when his mother offered to sell them her home in nearby Sebec. Today it's become a family homestead with his wife's sister and parents, who also live on the property. For Myers, the move provided an opportunity to live, once again, in a place where a friendly wave on the street is commonplace.



Mary Margaret Ripley, right, co-owner and farmer at Ripley Farm, and assistant farmer Hannah Johnson, bottom left, harvest carrots at Ripley Farm.

Efforts by the Center Theatre led to designation of Dover-Foxcroft's downtown as a national historic district this fall. Photos Ashley L. Conti

Center Theatre, constructed in 1940, stood virtually empty for nearly three decades after it shut down in 1971. Myers and the nonprofit Center Theatre for the Performing Arts reopened the downtown landmark with continued MaineCF support – from a \$25,000 endowment match to sustain its operations to an energy-efficiency grant and funding for youth programs.

The theater's drama camps this summer reached about 80 students in three towns and in 2022 will expand to a fourth. The theater also is a drop-in center for high school students, a home to arts and drama programs, and an entertainment venue for town residents.

In September, a theater-led effort to bring new life to downtown was realized with the designation of the Dover-Foxcroft National Commercial Historic District. That recognition will open new funding sources for development and renovation of 19 buildings dating to 1836.

Myers, like the Ripleys, envisions a future that embraces the strengths of this rural community by providing a future for its children and resources for older residents who have the knowledge, wisdom, and experience to help guide Dover-Foxcroft forward.

"It's that sense of community that leads to a sense of connection. That's what I appreciate about it and what makes it special here," said Myers. "We want to make sure new and current residents have a sense for that community and help contribute to it."

"I think that at this point we're getting our feet back under us," said Myers. "We've got an economy that isn't focused on any particular industry. In every facet of life these days, if we can just embrace that diversity, be open to creativity, and create a strong, resilient community, I think we'll be doing all right."

35 Years of Impact

- **MaineCF stewards more than \$19 million in combined funds for Piscataquis County.**
- **MaineCF's Piscataquis County Fund has served residents of Dover-Foxcroft and their neighbors since 1986.**
- **The Piscataquis County Committee has awarded \$909,950 in grants through the county fund.**

For more information on the Piscataquis County Fund, contact Senior Foundation Officer Laura Reed, lreed@mainecf.org.

Pathways to Entrepreneurship Gives Ideas a Place to Grow

Susan Flaherty Walsh and Whytne Crabtree had experience as teachers helping students translate their real-life experiences into credits to graduate high school. They had an idea for a business that would help other teachers, businesses, and homeschool centers design curriculum for Maine students.

But they didn't have the confidence to pursue that idea until they turned to the Sunrise County Economic Council in Washington County earlier this year. They took a new online course offered by the council, called Pathways to Entrepreneurship, and used what they learned to launch an educational consulting service.

"These Pathways classes brought in real people, real Maine people," Crabtree said. "We could have easily taken some course in California online and done that, but it wouldn't really be as valuable to us, and we wouldn't be where we are now if we had done that."

MaineCF twice selected the Sunrise County Economic Council for a \$25,000 Start Up Scale Up grant. The nonprofit used the first award to establish Pathways to Entrepreneurship 1.0 and 2.0 in 2020, and the series was so successful that the council applied for the grant in 2021 to run it a second time.

Denise Cilley, the council's entrepreneurship program director, said she worried the audience would be small because no one would want to start a business during a pandemic. But more than 50 people signed up for the first course and more than 70 for second.

"COVID came up a lot," Cilley said. "I think it resulted in better business plans because we certainly had a proof of concept to draw from. But never did I hear that folks were discouraged at all about starting their businesses or continuing them."

Participants write a business plan and consult with an advisor. They discuss how to separate business and personal finances. They learn what resources are available when they need advice. They gain marketing strategies for social media. They even have the option to earn college credits for their coursework.

Even before the pandemic, Cilley wanted the classes to have a virtual component to reach more people in the rural county.

The program attracted students from across the state, including incarcerated people who could not have taken the classes otherwise. Pathways to Entrepreneurship will remain online even when the council returns to hosting events in person.

"I advocated for leaving it just as it is, so we can continue to serve the people that we serve in a very flexible and effective way," Cilley said.

That accessibility was a key goal for the Start Up Scale Up grants.

Maggie Drummond-Bahl, MaineCF's director of philanthropy, said the community foundation wanted to boost the reach of organizations that already were working with entrepreneurs in their own communities and help launch new programs to reach underserved entrepreneurs. Priority areas included applicants who supported people in rural communities or businesses led by women and people of color.

"When you're an entrepreneur in a rural community, or you're a woman or you are a person of color, you tend to get less investment," Drummond-Bahl said. "Your networks are smaller. You have fewer mentors. So, we just knew that there were barriers that we could help address by trying to focus the resources where they can make the biggest difference."

Walsh and Crabtree started Pathfinder Education Services this summer. In their first months, they helped a nonprofit align a basic scuba diving certification with the curriculum requirements for Maine high schoolers. Now, students who get that certificate can also get credits toward graduation, like one for physical education. They can also use their certificate to find work along Maine's coast, such as scraping the bottoms of boats.

That result is exactly what the two women envisioned for their business, and they said they never would have launched without the support they found at SCEC.

"We still wouldn't have pushed the button if we thought we were alone," Walsh said.



Investments for Innovation

MaineCF awarded \$425,000 through its Start Up Scale Up program in 2020-2021. The two-year initiative provided grants averaging \$20,000 to nonprofit organizations and projects that could help start new businesses or grow existing businesses. Donors contributed nearly \$185,000 more to 2021 grant awards through their donor-advised funds.

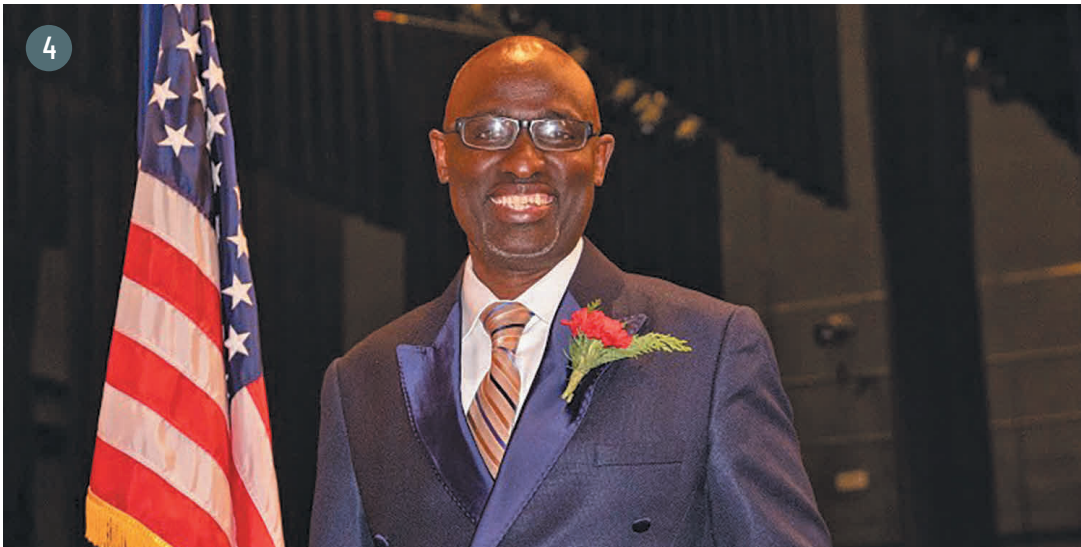
Grantees included:

- **Black Owned Maine in Saco**, to develop an entrepreneurship program for people who want to master African hair artistry while learning skills to become a successful business owner
- **Ignite Presque Isle**, to purchase furniture and equipment for its new coworking space and conference rooms at the downtown hub
- **New England Arab American Organization in Portland**, to launch an entrepreneurship program for women who are Arab American, immigrants, or refugees so they could gain skills, support, and knowledge about starting a small business
- **Town of Monson**, to expand the town's coworking pilot program and evaluate options for a larger, permanent location.

Common Threads of Maine in Westbrook continues its 12-week industrial sewing classes of 200-plus hours with more than \$23,000 in support this year from the Start Up Scale Up grant program. Students also learn to prepare resumes and practice interviews for a job fair with local manufacturing businesses after they finish their training. Most students are hired within a month of completing the class. Photo Tom McPherson

What is Resilience?

MaineCF's new board members share signs of strength in their communities.



Mark Howard

"It has been inspiring to see local governments, small businesses, and not-for-profits in Lincoln County assist each other, adapt and now emerge from this most difficult period. Yankee ingenuity, grit, and collaboration have been in full display as hurdle after hurdle have been overcome. The new normal for the mid-coast is different in many ways and hopefully fortified to adjust to future adversity."

① Mark and his family split their time between Boothbay and New York City, where he works for a leading global bank. Having spent 30-plus years in the markets, Howard feels privileged to share his experience, insights, and professional network as chair of the MaineCF Investment Committee. Howard received a Master of Business Administration in finance from New York University and a Bachelor of Arts in economics from Colby College.

Julie Mallett

"The community of Dover-Foxcroft is a unique place, sparsely populated and far off the beaten path. In normal times, it faces challenges that many poor, rural communities face. With the onset of the pandemic, those challenges increased. My community has shown tremendous resilience over the past year, from increasing food distribution to needy families and children, assisting seniors with grocery shopping, shifting community dinners to takeaway meals, and helping seniors to winterize their homes. My community is small but filled with individuals and organizations willing to work together to respond to changing needs."

② Mallett is pictured with her daughter Annie in her favorite spot, The Narrows on Sebec Lake. She's proud of her work representing Maine's most vulnerable older residents as an attorney for Legal Services for the Elderly in Bangor and is active in Dover-Foxcroft's Center Theatre and Piscataquis YMCA youth activities. She is a graduate of Colby College and the University of Maine School of Law.

Lili Pew

"The efforts locally to support working from home through broadband expansion and being kind and compassionate to our neighbors across the state is huge in my mind. Giving to food banks to feed the communities, driving older people to medical appointments and/or shopping ... Taking account of actions needed in the community that we may not have been aware of or had taken for granted are all part of resilience over the past year. If we look forward with courage, determination, and energized hope for tomorrow, today will be better for all."

③ Pew lives in Seal Harbor and learned about philanthropy and the power of partnerships from her family, especially her father Andy Pew, who chaired Pew Charitable Trusts for a quarter-century. The Harvard College graduate is a full-time volunteer member of MDI Search and Rescue and also serves on boards of Friends of Acadia and College of the Atlantic. She's pictured here bicycling in Acadia National Park.

Claude Rwaganje

"The community worked so hard to live through the pandemic. My community is comprised of essential workers in the health care, manufacturing, and other industries that couldn't afford to shut down during the lockdown. They survived despite not having enough protection during the time when 30 percent of the Maine cases were from people of color, even though they make up 1.4 percent of the entire Maine population."

④ Rwaganje is proud of his accomplishments as a New Mainer and community trust that led to his election as a Westbrook city councilor. He is the founder and executive director of the nonprofit organization ProsperityME and learned through his own immigration experience that financial stability is essential to building a new life in the United States. He holds a Master of Business Administration from University of Phoenix.

Ben Sprague

"For all the talk about how COVID-19 and our collective response to it has divided us, I've seen incredible examples of the good in people – helping older neighbors with grocery shopping, taking care of one another's children with schools closed and limited child care, or just being more compassionate. We live in one of the most beautiful places in the world, and during the pandemic it has been one of the safest. As communities found ways to help people better enjoy the outdoors, residents and visitors alike have enjoyed all that Maine has to offer, even during these challenging times."

⑤ Sprague and his wife live in his hometown of Bangor, where he was photographed on Election Day with their children. He graduated from Harvard University and is a vice president at First National Bank. The former city council member and two-term mayor also serves on the board of Good Shepherd Food Bank and founded Erin's Run, a road race that supports local domestic-violence resources and the Bangor YMCA.

A Good Time for Good Intentions

A Qualified Charitable Distribution helps donors support their favorite nonprofit organizations and lower taxable income.



MaineCF donor Anne Vartabedian of Southport Island supports local nonprofit organizations through her Qualified Charitable Distribution. Her giving also helps the community foundation address issues in Maine as they emerge. "I was glad to learn I could make a gift directly from my IRA to MaineCF. My QCDs were used to help build my local county fund (Lincoln) and the Invest in Maine Fund."

Photo Ashley L. Conti

Jen Richard, MaineCF's director of gift planning, speaks with colleague Hannah Whalen, director of philanthropy and donor services, about conversations with donors when making a Qualified Charitable Distribution (QCD) from their Individual Retirement Account (IRA).

Jen Richard: We know many people over the age of 70½ are taking advantage of making a Qualified Charitable Distribution (QCD) gift to benefit charitable organizations. What kinds of conversations are you having with donors?

Hannah Whalen: Most conversations begin with questions – I ask donors about their charitable interests and what is important to them now. As I learn more about their philanthropic aspirations, sometimes the answer is to simply make a QCD gift directly to their favorite nonprofit organization(s). Other times, I see their interest areas could align with an existing fund or initiative at the foundation.

Richard: What are some examples of existing funds at MaineCF that a donor might choose for contributions?

Whalen: We have more than 2,000 funds at MaineCF and most of them qualify for a QCD gift. If a donor hopes to address immediate needs in Maine, I mention our Critical Issues Fund. If they want to invest in supporting Maine for the long term, it's the Invest in Maine Fund. Our county funds are quite popular; we have an endowed fund for every county to support current and future needs in those regions.

We also have more than 20 grant funds, each with a specific focus, such as the environment, LGBTQ issues, the arts, animal welfare, and for Black, Indigenous, and other people of color. In addition, MaineCF stewards more than 650 scholarship funds that welcome contributions, such as our Adult Learner Scholarship Fund. Donors also may want to support a specific fund. The David Moses Bridges Scholarship Fund, for example, was established in 2017 to support education and engagement in the arts and culture of Indigenous people.

We always receive more grant requests and scholarship applications than we can possibly fund, so a QCD is a welcome gift that makes a difference.

Richard: What types of funds can a donor create at MaineCF that are eligible for a QCD gift? Are there particular circumstances when you might see this happen?

Whalen: A designated fund is a great option for a QCD gift. This type of fund functions as an endowment for a specific nonprofit chosen by the donor. These can be established with a minimum \$10,000 gift and benefit the named nonprofit annually long into the future. Scholarship funds and field-of-interest funds are other options. Of course, donors don't have to create a new fund – they can simply contribute to any existing funds at MaineCF.

I should mention that a number of people have already included MaineCF in their will and some have given us instructions to create a specific fund or funds after they die. If these bequest donors have required minimum distributions that they do not need now, they might want to jumpstart a future fund with a QCD gift so they can see the benefit of their giving. That fund could be “topped off” later through their bequest.

Richard: Although we know that a gift to a donor-advised fund (DAF) from an IRA does not qualify as a Qualified

Charitable Distribution for tax purposes, do you think this is common knowledge?*

Whalen: No, I have talked with many people with donor-advised funds who are looking to make a gift to their DAF with a QCD from their IRA, and they are not aware of the IRS rule.

Richard: What do you tell them?

Whalen: First, I ask if they have discussed this gift with their professional advisors and I encourage them to do so if they haven't. The rules can be complicated. Then, I let them know the gift will not qualify as a QCD if it is given to their DAF. But the good news is that many other gift options do qualify as a QCD.

Richard: We say that we are partners in philanthropy. What does that mean in your relationship with donors?

Whalen: The community foundation is a place where people can learn about issues, make grants, and see their giving making a difference. We invest and grow funds while our donors actively give to their community. We get to know people's interests, we listen, and as a statewide organization we can share information from our bird's-eye view of what is going on in Maine. Our Giving Together program allows donors to access proposals submitted to our competitive grant programs. I love hearing from Maine nonprofit partners who tell us how grant funding from donors makes a difference every day in their important work. It's incredibly satisfying for all parties to be part of this giving cycle. It truly is a partnership.

**Note: A person can make a gift from an IRA to a DAF, but it does not qualify as a QCD. The IRA withdrawal would be included in the donor's income and if the donor itemizes their deductions, they may receive a charitable deduction for the gift. The IRS rules relating to gifts of retirement funds are complex and should be discussed with the donor's personal tax advisor.*



‘Each year, we make a gift to the Critical Issues Fund and the Oxford County Fund from my IRA. These gifts represent a tax-exempt withdrawal, as we ask our investment manager to send funds directly to MaineCF. We allocate the gifts as a part of my required withdrawal. This is a way to easily fund charitable donations, in a tax-free manner to us.’

- Bill Kieffer

Announcing the Anne Jackson Fund for Maine

Her gift to MaineCF will support the foundation's leadership efforts.



Anne Oliver Jackson, a former Maine Community Foundation board chair, passed away Sept. 28, 2021. Jackson, a resident of Yarmouth whose generosity spanned the entire state, served on the MaineCF board from 2004-2013. She was passionate about Maine and nonprofit governance during her lifetime, and through her estate left a generous, unrestricted gift to MaineCF.

“MaineCF was a high priority for her,” said Meredith Jones, the community foundation’s former president and CEO. “Philanthropy was a big piece of who she was and how she led her life.”

During her time with MaineCF, Jackson brought her knowledge of governance to the board, helping it to evolve under her leadership. Her passions included the environment, leadership training, and the Maine Seacoast Mission.

“She was very quiet about her philanthropy yet very generous,” said Jones. “She was a very stately woman who really was a leader before her time and many of those qualities seemed to come from her DNA.”

Contributions to the Anne Jackson Fund for Maine can be made online and checks mailed to Maine Community Foundation at 245 Main Street, Ellsworth, ME 04605.

Anne O. Jackson