



## Giving Opportunities

The Cedar Falls Bible Conference (“CFBC”) and the Riverview Conference Center aka Riverview Ministries (“Riverview”) have established the following funds with the Cedar Falls Community Foundation (“CFCF”). The purpose of each fund is described below:

- **Cedar Falls Bible Conference Speakers Fund** – The fund has been formed to promote and support Christian teaching and Biblical exegesis that will equip Christ-followers with a deeper understanding of the Christian faith and how to live and share that faith with others. Grants from the Fund are to be **used to cover speaker fees and honorariums**. Checks can be made payable to the “Cedar Falls Community Foundation” with a memo notation that the monies are to be deposited to the **“CFBC Speakers Fund.”**
- **Cedar Falls Bible Conference General Fund** – The fund has been formed to **support the overall ministry of the CFBC and its programming and operational costs, including but not limited to speaker fees and honorariums**. Checks can be made payable to the “Cedar Falls Community Foundation” with a memo notation that the monies are to be deposited to the **“CFBC General Fund.”**
- **Riverview Conference Center General Fund** – The fund has been formed to promote and **support the operational and capital needs of the conference center’s facilities and grounds**. Checks can be made payable to the “Cedar Falls Community Foundation” with a memo notation that the monies are to be deposited to the **“Riverview General Fund.”**

The mailing address for the Cedar Falls Community Foundation is PO Box 546, Cedar Falls, Iowa 50613-0546. The offices of the Cedar Falls Community Foundation are located at 515 Main Street, Cedar Falls, inside the Farmers State Bank building (located across the street from the Cedar Falls Public Library). Information regarding the Cedar Falls Community Foundation may be found at [www.cf-communityfoundation.org](http://www.cf-communityfoundation.org).

Donations can also still be made to the Cedar Falls Bible Conference (or to Riverview Ministries) with checks made out to either of those entities and mailed to 439 N. Division Street, Cedar Falls, IA 50613.

## Current Gifts

In addition to cash gifts, CFCF is able to accept *Gifts of Appreciated Securities* as well as *IRA Qualified Charitable Distributions*. You are able to transfer appreciated securities that you have owned for one year or more and receive a tax deduction equal to the fair market value of the security on the date of the transfer and avoid the recognition of a taxable capital gain.

If you have a traditional or a Roth IRA and are age 70 ½ or older, you are able to make a qualified charitable distribution to CFCF for CFBC and/or Riverview and have the distribution up to \$100,000 count toward your Required Minimum Distribution (RMD).

## Estate Gifts

You can also include a bequest to CFCF for CFBC and/or Riverview in your Will or Trust. You can make the bequest unrestricted, direct it to a specific purpose, or direct it to one of the above described funds. You can make the bequest for a specific amount or a percentage of the balance remaining in your estate or trust. You can also designate CFCF on behalf of CFBC and/or Riverview as a beneficiary of all or a portion of your IRA, 401(k), or other qualified retirement plan. You can also designate CFCF on behalf of CFBC and/or Riverview as the beneficiary of all or a portion of a life insurance policy. The following are proper designations of gifts to the CFCF on behalf of CFBC and/or Riverview:

### Sample Language for a Charitable Bequest

**Specific Bequest:** This is a bequest of a specific dollar or percentage amount, or a particular item of property.

“I give, devise and bequeath \_\_\_\_\_ (describe dollar amount, property to be given, or percentage of estate) to the Cedar Falls Community Foundation, a nonprofit corporation of the State of Iowa, located in Cedar Falls, Iowa 50613 (Tax Identification Number 42-1088936) to be added to the \_\_\_\_\_ (*Cedar Falls Bible Conference Speakers Fund or Cedar Falls Bible Conference General Fund or the Riverview Conference Center General Fund*).”

**Residual Bequest:** This type of bequest is honored after all other bequests have been made and all debts, expenses, and taxes have been paid.

“I give, devise and bequeath all the residue of my estate to the Cedar Falls Community Foundation, a nonprofit corporation of the State of Iowa, located in Cedar Falls, Iowa 50613 (Tax Identification Number 42-1088936) to be added to the \_\_\_\_\_  
\_\_\_\_\_ (*Cedar Falls Bible Conference Speakers Fund or Cedar Falls Bible Conference General Fund or the Riverview Conference Center General Fund*).”

**Contingent Bequest:** This type of bequest is fulfilled if certain conditions are met. For instance, if a beneficiary does not survive you, you can indicate your next choice through a contingent designation.

“In the event of the death of any of my beneficiaries, I give, devise and bequeath their share to the Cedar Falls Community Foundation, a nonprofit corporation of the State of Iowa, located in Cedar Falls, Iowa 50613 (Tax Identification Number 42-1088936), to be added to the \_\_\_\_\_ (*Cedar Falls Bible Conference Speakers Fund or Cedar Falls Bible Conference General Fund or the Riverview Conference Center General Fund*).”

The preceding language is intended to be illustrative only. The appropriate wording for making a gift depends on the type of gift, state law, and your unique circumstances. Prospective donors should seek the assistance of their personal legal and financial advisors in matters relating to their gifts and the resulting tax and estate planning consequences.

### **Permanent Funds**

The funds (*Cedar Falls Bible Conference Speakers Fund, Cedar Falls Bible Conference General Fund, and Riverview Conference Center General Fund*) are intended to be long term and ongoing. While the funds will be managed in the same manner as an endowment, distributions will not be limited to interest income. Principal can also be used if needed to support the ministry of the Cedar Falls Bible Conference.

## Why Was the Cedar Falls Community Foundation chosen as a Partner?

### Protection of Fund Assets and Investments

- The Cedar Falls Community Foundation guarantees adherence to the original purposes of each of the funds. Donors have the assurance that grants from the funds will be made in a manner consistent with the fund's original intent.
- The Cedar Falls Community Foundation assumes responsibility for the secure investment of all of its funds. Enhanced investment return is secured through (1) the pooling of assets; (2) the diversification of investments; and (3) the reduction of costs to any one fund through shared expenses. Currently, the Foundation uses the professional investment management services of US Bank Wealth Management.
- The Cedar Falls Community Foundation has a duty and responsibility to redirect distributions from the funds to charitable purposes similar to those supported by the Cedar Falls Bible Conference if the Bible Conference should cease to exist. Donors are assured that gifts given today will be available to support compatible charitable purposes.

### Other Benefits

- All gifts to the Cedar Falls Community Foundation are tax deductible.
- The Cedar Falls Community Foundation works to attract additional support for all of its funds through its publications, press releases, and website.
- The Cedar Falls Community Foundation office fields telephone calls and written requests for information on behalf of each individual fund.
- The Cedar Falls Community Foundation acknowledges all donations in a timely manner.
- Distributions are made in accordance with the terms establishing each fund.
- As the Cedar Falls Community Foundation grows, its ability to realize greater investment returns increases as well. By investing in a pool of charitable capital which continues to attract additional participants, each individual fund should benefit accordingly.
- By being part of the Cedar Falls Community Foundation, the Cedar Falls Bible Conference receives the benefit of association with a strong local community institution that has served the Cedar Falls area for over 40 years.

Questions regarding these funds can be directed to:

- Matt Reisetter, CFBC Director: [matt@cedarfallsbibleconference.com](mailto:matt@cedarfallsbibleconference.com) or (319) 230-2271
- Rod Kampman, Riverview Executive Director: [rkamp52@gmail.com](mailto:rkamp52@gmail.com) or (319) 268-0787
- Cedar Falls Community Foundation: [cfcf@cfu.net](mailto:cfcf@cfu.net) or (319) 243-9170