

Larry J. Wilwant Fund for Pembina, ND
c/o North Dakota Community Foundation
PO Box 387
Bismarck, ND 58502-0387

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2025 Annual Update

Dear Friends,

An article in The Chronicle of Philanthropy noted that rural areas in America receive much less charitable funding from national foundations than they should based on population. This doesn't come as a big surprise to many of us who live in "flyover country." The Midwest and especially its rural areas are often overlooked.

While this statistic may be discouraging to some, it is actually *inspiring* to our committee. We don't wait for help or handouts from national organizations to build projects or support programs in Pembina - while we appreciate any funding we can get from other groups, we are busy building our own charitable resource in the Larry J. Wilwant Community Fund for Pembina.

This foundation will generate charitable dollars for grant awards in our area forever, regardless of what other funding may come our way. **Please consider how you can help our fund grow to be a significant resource for our area.** Gifts of all sizes are appreciated!

If you ever have any questions about this fund or our grants, please don't hesitate to contact one of us!

- Ashley Schafer, Committee Chair

Committee members:

Teri Stoiber	Justine Masloski
Gary Helland	Shannon Cosley
Mike Fitzgerald	

Larry J. Wilwant Fund for Pembina, ND

- Established in 2007
- Market Value of Fund (as of 12/31/24): **\$1,145,956**
- Total grants awarded in 2025: **12 grants totaling \$42,290**
- Total grants awarded since inception: **164 grants totaling \$630,321**

\$42,290 Awarded in 2025

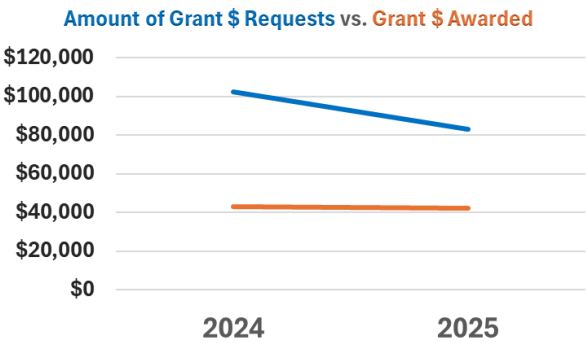
The Larry J. Wilwant Community Fund for Pembina awarded grants to the following organizations in April of this year:

- City of Pembina Fire Department:** \$5,000 for auto extrication and First Aid equipment
- Lamoure Memorial Golf Course:** \$4,000 for new doors for the Clubhouse, greens maintenance, and sharpen mower blades
- Pembina Recreation Board:** \$5,000 for community recreational events
- Pembina Skating Rink:** \$5,000 for goal nets
- City of Pembina:**
 - \$5,000 for the Pembina 4th of July Celebration
 - \$2,500 for the Larry J Wilwant Community Center flag pole & flag
- Pembina Ambulance Service:** \$4,500 for a Zoll AED and trainer
- Pembina Firefighters Association:** \$1,895 for state radios
- North Border Pembina School:** \$4,000 for playground expansion and installation of equipment
- Pembina Cemetery Association**
 - \$2,000 for 75 flags
 - \$1,895 for 2025 gravestones
- Fort Pembina Historical Society:** \$1,500 to develop a cultural and business center

Grants are awarded once a year. Any organization with a 501(c)(3) status or government agency may apply. Applications are available online at www.NDCF.net/Pembina.

Can you Help Us Fill This Gap?

Our committee receives many more grant requests every year than we have available dollars to grant. In fact, in the last two grant rounds, local organizations and service providers requested more than double what was available to grant (see chart below).



If we can grow our endowment fund, we will be able to better meet the needs in our community. Luckily, there are many easy ways to donate to this fund, now and as a planned gift in the future, including

- Setting up a recurring gift online that meets your budget - even \$25 or \$40/month helps this fund grow! Go to www.NDCF.net/Pembina to get started.
- Making a Qualified Charitable Distribution (QCD) from your IRA. The money transferred directly from your IRA to NDCF (for the Larry J. Wilwant Community Fund for Pembina) counts as your Required Minimum Distribution, but you don't have to pay taxes on it!
- Making a gift in memory of a loved one.
- Making our fund the beneficiary of your life insurance.

Can you help fund more grant requests?

Questions or want more information?



Larry J. Wilwant Fund for Pembina, ND
Attn: Teri Stoiber, Secretary
c/o City of Pembina
152 W Rolette Street, Pembina, ND 58271



701-825-6819 (Teri)

Pembina@NDCF.net

www.NDCF.net/Pembina

Don't Forget About the Tax Credit

The North Dakota Charitable Income Tax Credit, passed by the ND State Legislature in 2011, allows individuals that donate \$5,000 or more and businesses that donate any amount to qualified endowment funds to receive up to a 40% state tax credit.

Depending on your tax bracket, this means a \$5,000 gift to the Community Fund for Pembina may end up only costing about \$2,000 after taking advantage of the tax credit and other deductions! (see chart below)

Find more information about the State Tax Credit, go to the NDCF website – www.NDCF.net/40.

Gift Amount:	\$5,000	\$25,000	\$50,000
Federal tax savings*	(\$960)	(\$4,800)	(\$9,600)
ND state income tax credit	(\$2,000)	(\$10,000)	(\$20,000)
Net cost of gift	\$2,040	\$10,200	\$20,400

*Federal tax savings may change. Consult your tax advisor.



Leave Your Legacy in Pembina!

If you would like to leave some or all of your estate to the Larry J. Wilwant Community Fund for Pembina, the bequest language is as follows:

"I give and bequeath to the North Dakota Community Foundation (Tax ID 45-0336015), a qualified charitable organization under IRS 501 (c)(3), located in Bismarck, North Dakota, _____ (a percentage, specific dollar amount, or remainder) to the Larry J. Wilwant Community Fund for Pembina, a component fund of the North Dakota Community Foundation."

* Be sure to consult an attorney



The Larry J. Wilwant Fund for Pembina, ND is a component fund of the North Dakota Community Foundation (NDCF). Established in 1976, NDCF provides charitable giving and fiduciary services, including donor gift planning, bequest planning and an annual audit. For more information about NDCF or the Pembina fund, contact Amy Stromsodt, NDCF Development Director at 701-741-3193 or Amy@NDCF.net. She is also available for private gift planning discussions.