

New Fund Feature:



Lifewise Academy (Ayersville, Central Local, Defiance, Northwestern Local)

Recently created under The Defiance Area Foundation umbrella were four new funds for the local Defiance County Lifewise Academies. LifeWise Academy is a Bible based character education program offered to public school students. It serves students by offering practical Bible-based education for the betterment of students' academic performance, character development and mental health. LifeWise Academy serves communities by providing a practical way for community members to positively impact rising generations.



Classroom Discussion at
Lifewise Tinora



Lifewise Central Local
– Mia Woodring from
Mrs. Monroe's 4th
grade class



Local Lifewise participants
– Ayersville and Defiance -
(L to R) Jonathon
Middleton, Bekah Figley,
and Mason DeSota.



When asked "what do you love most about Lifewise"? Maddox replied "I love learning about God".

Contact us to learn more about how you can support your local Lifewise Academy.



TO ENHANCE, ENRICH, ENCOURAGE, AND SUPPORT THE DEFIANCE COUNTY COMMUNITY

Meet your Match

- New opportunities and challenges await, and gifts to the Community Fund position the Foundation to meet the most emerging needs of our community. During Meet YOUR Match campaign, when you donate \$4,000, the Foundation will match your gift 25% (\$1,000) to establish a fully funded Named Community Fund!
- 25% Match for NEW or EXISTING Community Fund Donations
- October 1st through December 31st, 2022
- \$10,000 maximum match per donor



Qualified Charitable Distribution (QCD):

A QCD is a direct transfer of funds from your IRA, payable directly to a qualified charity. Amounts distributed as a QCD can be counted toward satisfying your Required Minimum Distribution (RMD) for the year, up to \$100,000. The QCD is excluded from your taxable income. This is not the case with a regular withdrawal from an IRA, even if you use the money to make a charitable contribution later on.

Why is this distinction important? If you take the RMD as income, instead of as a QCD, your RMD will count as taxable income. This additional taxable income may push you into a higher tax bracket and may also reduce your eligibility for certain tax credits and deductions. To eliminate or reduce the impact of RMD income, charitably inclined investors may want to consider making a qualified charitable distribution (QCD). To learn more about this benefit and your eligibility contact your tax advisor.

Message from the Staff of The Defiance Area Foundation

Gratitude ... “the quality of being thankful, readiness to show appreciation for and to return kindness”. We are truly grateful for the generosity and support in our community. As this year comes to a close, we want to wish you and your families a blessed holiday season, joy, and good health for the coming year. Have a blessed Christmas and Happy New Year!



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