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YOU CAN BE A PHILANTHROPIST. You can make a difference in Highlands by making a gift of cash, securities, life insurance or real estate. By pooling gifts of all sizes in one fund, you and your neighbors can provide significant support for local needs. Gifts to honor or remember an individual are always welcome. Gifts to the Highlands Community Foundation qualify for maximum deductibility for income, gift and estate tax purposes.

FOR MORE INFORMATION about the Highlands Community Foundation, contact Chair T. Wood Lovell at 828-526-4104. For more information about The Community Foundation or to subscribe to e-news, contact Tara Scholtz, affiliate & development officer, at 828-254-4960 or by email at scholtz@cfwnc.org.

FOR CHARITABLE GIFT PLANNING such as how to create your own charitable fund, the benefits of deferred giving through charitable remainder trusts and annuities or how to leave a legacy for your community by bequest, contact Sheryl Aikman, vice president of development, at 828-254-4960 or by email at aikman@cfwnc.org.

TO MAKE A GIFT, please make your check payable to Highlands Community Foundation and mail it to the address below or donate online at www.cfwnc.org.

Highlands Community Foundation

P.O. Box 1150, Highlands, NC 28741



Suite 1600, The BB&T Building, One West Pack Square, Asheville, NC 28801
(828) 254-4960 www.cfwnc.org



Highlands Community Foundation

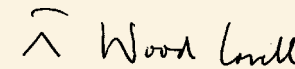
an affiliate of The Community Foundation of Western North Carolina since 1996

The recession affected each of us; 2009 has been a year marked by a financial upheaval, the likes of which many of us have not experienced. In partnership with The Community Foundation of Western North Carolina, the Highlands Community Foundation launched a Recession Response Fund campaign. The Community Foundation provided a \$10,000 challenge grant; with these funds and an overwhelming response from people like you, a total of **\$28,095** has been distributed since March. (See inside for a complete list of our Recession Response Fund Grants.)

As 2009 comes to a close, the financial markets have been relatively stable. Our assets are slowly recovering. It is time to reflect on this year's accomplishments and strategize on the key role we play in shaping our community's future.

On behalf of the board, our grateful appreciation goes to each of you who contributed to our efforts this year. In the uncertain economic climate, your response demonstrated a deep and abiding willingness to help those less fortunate. If you've not yet sent a gift, there is still time – every gift makes a lasting impact on the lives of everyone who calls Highlands home.

Sincerely,



T. Wood Lovell, Chair



The Community Care Clinic of Highlands-Cashiers provides health care to uninsured patients.

Photo courtesy of Community Care Clinic of Highlands-Cashiers

INTRODUCTION & HISTORY

The Highlands Community Foundation serves donors and nonprofits in Highlands. This endowment fund was established in 1996 by caring individuals who recognized the importance of a permanent charitable resource to support the ever-changing needs and opportunities in our community.

Contributions made to the Highlands Community Foundation are pooled and invested by The Community Foundation. Proceeds from the investments are used to make grants while the original gifts remain intact, continuing to grow and becoming an everlasting resource.

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RECESSION RESPONSE FUND

The Recession Response Fund campaign was launched to help front-line nonprofit organizations meet their clients' increasing needs for food, shelter, medical and utility assistance. No administrative fees were charged – every dollar raised was returned to the community. Our board reviewed compelling proposals on an expedited schedule to provide aid as quickly as possible. We are proud to have supported the following grantees during 2009:

- Blue Ridge Mountains Health Project - \$5,000 (2 grants)
- Community Care Clinic of Highlands-Cashiers - \$11,435 (2 grants)
- Highlands Emergency Council - \$7,225 (2 grants)
- International Friendship Center - \$4,435 (2 grants)

DONORS TO THE HIGHLANDS COMMUNITY FOUNDATION

Many thanks to these generous donors (10/1/08 - 9/30/09):

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