



Hubbard County Coalition of Lake Associations (HC COLA) mission is to protect and enhance the quality of our lakes and rivers, preserve the economic, recreational and natural environmental values of our shorelands and promote the responsible use of our waters and related habitats.

Formed in 1988 as a 501(c)(3), HC COLA now has a membership of 31 lake associations representing 43 lakes with over 2775 members. More information is available at www.hubbardcolamn.org

**Mail Donations directly to HC COLA at:
P.O. Box 746, Park Rapids, MN 56470**

Another way to contribute to the mission is

**Hubbard County COLA Charitable Fund a component of the
Northwest Minnesota Foundation**



The Hubbard County Coalition of Lake Associations (COLA) Charitable Fund provides financial support for charitable and educational programs, projects and activities that facilitate cooperation among member lake associations and to assist in encouraging environmentally sustainable use of lakes and watersheds that protect, preserve and enhance the quality of area lakes and their environs including funding for:

- Research, studies or projects on water quality, and shoreland development, aquatic invasive species (AIS) prevention, and disseminating information thereof to member associations and the general public.
- Developing and presenting guidelines concerning the development, and preservation of the rivers, lakes, shorelands and other lands to agencies of the government, business and private individuals in order to bring about appropriate action for the effective use of these valuable natural resources.
- Support of acquisition of property for sustainable public use, e.g. Conservation Easements.
- Other charitable and educational activities that support the HC COLA and associated lake associations.



The Hubbard County COLA Charitable Fund operates as a component fund of the Northwest Minnesota Foundation (NMF), a 501(c)3 charitable nonprofit.

Your contributions are tax deductible to the extent allowed by law. These donations are managed by Northwest Minnesota Foundation. To donate online, go to <https://nwmf.org/donors-giving/find-a-fund/>. Search for Hubbard County COLA. Mail donations to Northwest Minnesota Foundation, 201 3rd Street NW, Bemidji, MN 56601 and indicate Hubbard County COLA Charitable Fund in your check memo.

The Hubbard County COLA Charitable Fund participates in an annual grant round, through the Northwest MN Foundation. View Open Grant Rounds.

<https://nwmf.org/grants-scholarships/grants/>



- Eligible projects to be potentially considered for the Hubbard County COLA Charitable Fund include, but are not limited to restoration of critical shoreline habitat, buffer strips, rain gardens, shoreline erosion, redirect storm water run-off, AIS prevention, vegetation mapping, and education strategies in cooperation with shoreline restoration projects, public awareness, specialized sampling research, and limited support for scientific studies.



How Can We Help?

Current Gifts to Consider

- **Cash** - Gifts are tax-deductible as allowed by law.
- **Appreciated Assets - Donors** may be able to bypass capital gains taxes by giving a variety of appreciated assets, i.e. stocks, bonds, and more.
- **Real Estate** - A gift of property can provide federal tax advantages.
- **Retirement Plan Assets** - By naming the Hubbard County COLA Charitable Fund a beneficiary of a qualified retirement plan, donors may retain control and receive lifetime income benefits.

Future Gifts to Consider

- **Wills** - By naming the Hubbard County COLA Charitable Fund as a beneficiary, donors may identify a specific dollar amount, a percentage of assets, or a residual of their estate to be donated upon their death.
- **Life Insurance** - Donors may earn tax benefits by naming the Hubbard County COLA Charitable Fund as owner of the policy, or by naming the same as a policy beneficiary.
- **Charitable Gift Annuities** - Donors may earn income tax deductions and lifetime annuity payments by making a permanent gift of cash or stock.
- **Charitable Remainder Trusts** - A special tax-exempt, irrevocable arrangement, whereby donors transfer cash or assets to a trust account and receive income for life or other stated period of time.

*What a man does for himself dies with him. What a man does for his community lives long after he's gone.
-Theodore Roosevelt*

- **Contact NW Minnesota Foundation for personal consultation on gift options:**

Terri Darco
Community Philanthropy Officer
201 3rd Street NW
Bemidji, MN 56601
218.759.2057 (office)
terrid@nwmf.org

- **Your tax-deductible contribution as allowed by law may be sent to:**
Northwest Minnesota Foundation
201 3rd Street NW
Bemidji, MN 56601
Indicate on the **Check Memo** that you are contributing to
Hubbard County COLA Charitable Fund
- **To make an online contribution:**
Go to <https://nwmf.org/donors-giving/find-a-fund/> Search for:
Hubbard County COLA

After completing your Personal Information, indicate how to **Direct Your Donation** to either the "General Spendable" area to be immediately available or to the "Endowment Fund" to grow the base funds.