



Inspiring and Connecting Thoughtful Giving

Toledo Community Foundation

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About Your Foundation

Since 1973, **Toledo Community Foundation** has provided individuals, families and businesses interested in the well-being of our community with an *efficient, effective, low-cost, professionally managed* mechanism to achieve their charitable goals.

For philanthropists wishing to maximize the impact and life of their charitable gifts, the Foundation provides *resources for thoughtful giving*. Using its expertise and personalized services, **Toledo Community Foundation** helps donors transform their philanthropic impulse to measurable community impact. Beyond the gifting of assets, the Foundation helps donors identify issues of importance to them and *inspires engagement* with community organizations addressing these issues, thereby maximizing the impact of charitable gifts and creating a greater sense of fulfillment.

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Summertime Lessons in Giving Back

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School's out. Time to play, time to explore, time to learn things you can't learn from a book.

Beyond the vacation at the pool or beach, enjoying friends and family, travel, creative expression, and other typical summer activities, there are life-enhancing activities that can leave an imprint on children of any age, and their parents. If you believe in the premise that you are, in part, defined by what you do, the decisions you make about how you spend your time are important.

Summer means more unstructured time, ripe for the opportunity to build a sense of entitlement ("buy me this," "take me there," "I want...!" , "I need...") or to build character and work ethic that can ultimately lead to independence and self-sufficiency.

What does this have to do with philanthropy? People with a sense of entitlement are less likely to share and therefore, less likely to give. People who understand the value of money are usually those who have had experiences related to what it takes to make money.

There's a well-known expression "Give a man a fish and he'll eat for day; teach a man to fish and you have fed him for a lifetime." People who have "been taught to fish" are more likely to "teach others to fish."

When you see a child with a lemonade stand, there's a sense of nostalgia. Why? When your child wants to do craft or art projects and "have a sale" to make money or to raise it for a worthy cause, you may feel a sense of pride.

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Perhaps for some children such instincts are natural, but in most cases, entrepreneurial activity is imitated or taught. As a parent or member of the larger community, you have an opportunity to prevent young people from developing that sense of entitlement. This summer, teach a child to fish.

Philanthropy is not just about your relationship with money, although that's a part of it. It is also about understanding that first, we need to be responsible for ourselves, then our families, our immediate community and then, the larger community.

But that doesn't mean just "giving fish." It means teaching self-sufficiency and propagating that larger sense of responsibility.

An entire subset of philanthropy sprang from the concept of micro-grants, which itself was an outgrowth of the idea of micro-credit.

Typically associated with third-world countries, an individual who is too poor to get credit to begin farming or to start a small business is given a very amount of money, but it is not a handout. The goal is self-sufficiency over time and the receipt of the grant is tied to skill-building.

Some grants are for seed, or livestock and farming methods are taught. Some are for a small stall at the local market and the basic idea of exchanging goods for money or bartering is taught. Some are for the materials to produce handicrafts for sale, locally and for export through non-governmental organizations.

Whole economies are being built in villages around the world, one person at a time. In many cases, the micro-grants are given as part of a larger-scale sustainability effort.

This summer, teach your child to develop their entrepreneurial skills. To take initiative. To earn their money for the movies or for a special charitable project of their choice.

Prime the pump with a micro-loan repayable out of the profits of the enterprise. Maybe on a day off, your child will take you fishing.

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