

Dear Friends,



In the newspaper, on television, on the Internet - stories about the unprecedented challenges facing the economy are everywhere, and we are all wondering, "Where do we go from here?" However, in the midst of so much change and uncertainty, one thing remains the same: the Monroe County YMCA is in our community supporting and engaging children, adults and families, just as we have done for nearly 150 years. We are able to continue that long tradition because supporters like you invest in our YMCA.

We would like to thank you for the significant impact your past gifts have made on our programs and services, such as Family Energize, Journey to Freedom, expansion of the Zone for teens and many others.

The YMCA's Heritage Club and Endowment Fund supporters are strong and active partners who believe in the vital importance of the YMCA in our community. Our goal is to provide enhanced, accessible programs and services that address the critical needs of our ever-changing community - your partnership and investment make that possible. As you prepare for the end of 2009, we ask you to join us in making a contribution to the Monroe County YMCA. Now, more than ever, we thank you for your continued support in helping us build strong kids, strong families and strong communities.

Roberta Kelzer
Executive Director

Bill Stuebe
Endowment Committee Chair

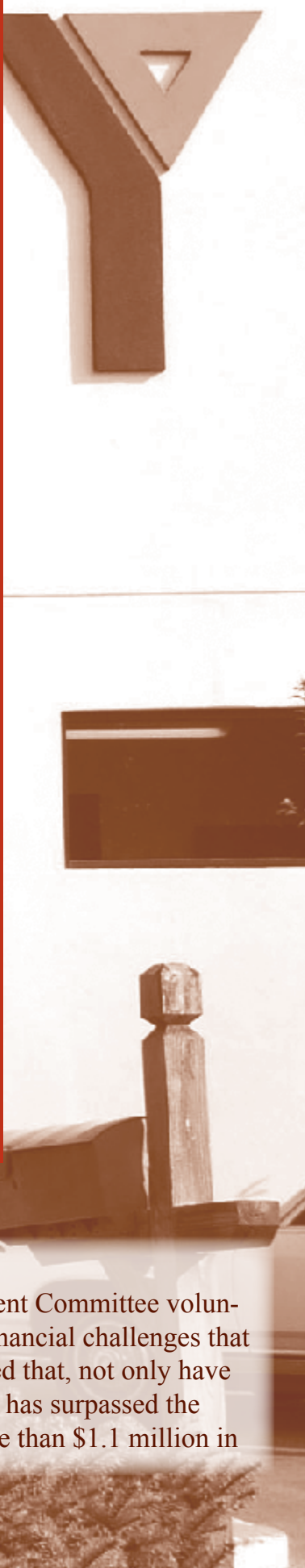
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Surviving the Storm – YMCA Endowment Update

In what is being referred to as the "perfect storm," the YMCA Gifts and Endowment Committee volunteers, along with investment managers, have worked diligently to overcome the financial challenges that our weakened economy has generated. Proper management of the fund has ensured that, not only have we weathered the storm, in fact, our growth rate of 17.43% over the last 8 months has surpassed the S & P 500 index. As of September 30, 2009, the fund still stands strong, with more than \$1.1 million in assets.



Building a Legacy – Naming a Special Endowed Fund at the YMCA

Our legacies grow with each passing day. Everything we do contributes to our life story. How long our legacy lasts depends on the people whose lives we touch, and what we choose to leave behind. One way to leave a lasting legacy is to create a permanent endowment fund at the YMCA, in your name, or in honor of a family member or friend.

Starting an endowment fund is easy – you can decide to make an outright gift or build the fund over time. As with all endowments, it is permanent fund set aside for a special purpose: it creates an opportunity to provide support for a YMCA program or service that is meaningful to you and your family. Since the principal is never invaded, the fund becomes a growing, perpetual source of income for the program you have chosen. All gifts are carefully administered through the Monroe County YMCA Endowment Fund.

To find out more:

Contact Erika Albert at 812-332-5555 extension 207. We would be happy to work with you to help you leave the legacy that you truly intend.

Special Endowed Gift Funds

Jonah Binkley Memorial Fund provides camp scholarships for teens.

Ginger Rink Youth Fund provides program enhancement and scholarship opportunities for our youth department.

Sonneborn Hearteam Fund provides scholarships and equipment for the Cardiac Rehabilitation program.

Marlene Vass Fund provides scholarships for Camp Arrowhead and financial support toward health initiatives for youth.

Craig Burk Memorial Fund provides scholarships for youth interested in Strength Training programs.

Leon & Thelma Thompson Fund provides programs and needed equipment for Prime Time Fitness Programs.

Wayne Nichols Youth Scholarship Fund In memory of Joanne "Ruff" Hufmagel provides youth scholarships to children based on potential for athletic and academic achievement.

The Heritage Club

Members of the Heritage Club are as diverse as our community – men, women and couples of all ages, faiths and backgrounds, who are united in a common bond: they have committed to supporting the mission of the YMCA.

The Club was created to give special recognition to friends who have included the YMCA in their will or estate, and to those who have made a gift or pledge of \$10,000 or more. In this way, we honor the dedicated individuals whose generosity and foresight have assisted in the actualization of the YMCA's many achievements in the community.

If you have already included the Monroe County YMCA in a bequest or other planned gift, we thank you wholeheartedly, and we also hope you will let us know. Your willingness to be acknowledged as a member of the Heritage Club encourages others to follow your example. It also inspires staff and instructors to know the YMCA's mission will continue for many generations to come. If you have not already included the Monroe County YMCA as a part of your plans, please consider making a gift of health, wellness, family strengthening, and youth development.

If you would like to become a member of the Heritage Club or are interested in more information, please contact Roberta Kelzer or Erika Albert at 812-332-5555.

Heritage Club Members

John and Patty Abshire
Anonymous (4)
Alice and Morris Binkley + &
Anne Binkley Findlay, James and
Morris Binkley, Jr.
John + and Martha Black
Rita and Brad Bomba
Harold and Pauline Bond
Carol P. Burk, Kevin Burk, Brenda
Quigley, and Angela Pietzak
Dr. David and Margery Byrne
Bill and Gayle Cook
In Memory of Bill Finch
Rebecca Johnloz Howard
Elise Jordan +

Roberta and Tom Kelzer
Sara and Tim Laughlin
Mr. and Mrs. Lyle Morton
Edward W. Najam, Jr.
Tom and Deb Porter
Dr. Larry and Ellie Rink
Mary Beth and Fred Roedel
Jerry and Nancy Ruff
Jules and June Sonneborn
Bill and Gayle Stuebe
In Memory of Eva and Morris Stone
Thelma and Leon Thompson + &
John Thompson
Marlene Vass
+ Deceased

Valuable life-changing programs and services will be continued for future generations thanks to your vision and commitment.

Retired Doctor Honors Sister and Local Teacher for Their Dedication to Youth

When Joanne Ruff Hufnagel died two years ago from ovarian cancer in Evansville, Indiana, no one realized the impact her life would have on young people living in Monroe County. Joanne's tenacity and tough demeanor in motivating young students to be physically active inspired her little brother, Jerry Ruff, M.D., a retired physician, to name a YMCA Endowment Scholarship Fund in honor of her and in honor of Wayne Nichols, a physical education teacher.

The new fund is a testament to Joanne, and what she inspired others, especially children, to become. Joanne was a life-long athlete, a competitive women's golfer and a physical education teacher, with a passion for helping others. *"Children who wouldn't otherwise be able to participate in YMCA programs because of financial barriers will now have a chance to become more physically active, and that is something Joanne would be proud of,"* said Dr. Ruff.

Early in the process of setting up the fund, Dr. Ruff asked his long-time friend, coach and physical education teacher, Wayne Nichols, to help him figure out the details of the scholarship fund – thus ensuring that the YMCA would relate to kids and families in a way that was neither threatening nor condescending. Dr. Ruff soon felt compelled to name the fund after Coach Nichols in addition to being in honor of his sister, stating that the fund might have a broader reach if it were also named after a local child health advocate. Coach Nichols remarked, after learning the name of the fund, *"I am humbled and honored that Dr. Ruff is willing to sponsor a scholarship in my name, and I am excited for the recipients to have this opportunity."*

The impact the YMCA has on youth is particularly important to Dr. Ruff, who happens to be both a retired pediatrician and a lifetime member of the YMCA. *"In these challenging times, the YMCA is well-positioned to provide an a la carte menu from which youngsters can select the health enhancers which best suit their individual tastes,"* stated Dr. Ruff. "Highly seductive electronic gadgetry is taking a huge bite out of general fitness levels, but it's been especially debilitating for society's underclass. It's been said that nothing of lasting value comes easily. Democratizing robust good health and instilling healthful behaviors early on? Exceedingly difficult, immutably valuable."

Already, two young girls have benefited from the YMCA youth scholarships. Lauren and Jennifer, both aged 11, have aspirations to become runners, and will greatly benefit from being a part of the YMCA. We certainly hope the Wayne Nichols Youth Scholarship Fund in memory of Jo Ruff Hufnagel will thrive and help create bright futures for a broad spectrum of children throughout our community and beyond.



Roberta Kelzer, Dr. Ruff, Lauren Sims, scholarship recipient, and Erika Albert at the Annual Heritage Club event



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Your Gifts In Action - 2009 Endowment Grants

We are happy to announce that this year we were able to award more than \$9,000 in grants to YMCA programs and projects. These grants were made:

Family Energize - a collaborative program between the YMCA and Volunteers in Medicine to engage families in initiating and sustaining healthy lifestyle changes.

Journey to Freedom - a new group mentoring program that revolves around the stages of change. The program helps people reflect inwardly and reach their full potential through a supportive group atmosphere.

The Zone - with an average of 400 visits per month, this funding will provide much needed updated equipment for kids aged 7 - 12 who use the Zone.

Arthritis Aquatics Program Equipment - this gift keeps the program at an affordable cost to the over 600 participants involved annually.

Financial Workshops - providing free workshops to community members on topics related to financial planning and the economy.

Monroe County YMCA
Gifts and Endowment
Newsletter 2009

Building a Legacy