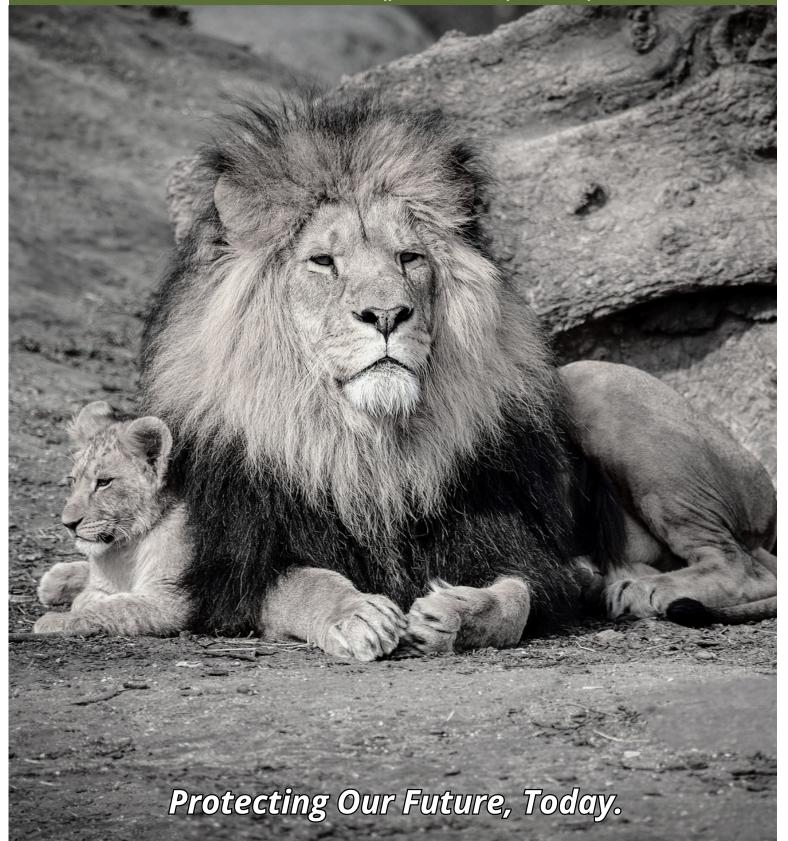


Lions of Illinois Endowment Fund

Creating a Present Day Capability for Future Unmet Needs Since 1983

The Official Newsletter of the Lions of Illinois Endowment Fund



Inside this Issue

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Page 2 Contact Us

Page 3 2024-2025 Board of Trustees

Page 4 Letter from Ronald Fruit, PDG

Page 5 Did you know? Contribution Info

Page 6 2023-2024 Year End Report

Page 7 Endowment Supporter Programs

Page 8 Endowment Supporter Q & A

Page 9 What is a Laureate?

Page 10 - 11 50th Anniversary Foundation Fellow Application

Page 12 Foundation Fellow Awards

Page 13 Tree of Service

Page 14 Letter from Merrill Lynch Advisor

Page 15 2024 Birdies For Charity Update

Page 16 - 17 Camp Lions Staff Scholarships

Page 18 Holiday Tribute Program

Page 19 October 2024 Tribute Donations

Back Cover Endowment Vision/Mission Statements

Featured in our Next Issue: 🥌

Legacy Club... Bequests & Beneficiaries

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2024-2025 LIEF Board of Trustees

LIEF Executive Officers

President: Terry Knollenberg, PCC (1-H) md1cc1112@gmail.com Vice President: Shelia Perkins, PDG (1-BK) sheliaperkins929@gmail.com

Secretary/Treasurer: Ralph Zarada, PDG (1-A) ralph.zarada.1a@gmail.com

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> JEROME PEREZ, PCC Kingston, IL 60145 *lion.jerry.perez@gmail.com*

M & E Chair

DICK BARK, PDG (1-BK) Sandwich, IL 60548 <u>rbbark@outlook.com</u>

A Letter from your Executive Director, Ronald Fruit, PDG

My fellow Lions,



In 1997 the Lions of Illinois Foundation created the Endowment trust to create the "Permanent Vehicle for the delivery of services". Since then, there has been diligent work by Lions to keep the Endowment growing. The result of these efforts is the Endowment fund is now over \$16 Million. This is a great achievement, but the Fund needs to continue to grow to meet the future needs of the foundation's programs.

The Foundation Fellow Program drives a significant amount growth to the endowment fund. There is a special 50th anniversary Fellow available until the 2025 State Convention. These fellows count toward a person's progressive levels. It costs \$500 to get a Foundation Fellow Level. This is a great way to recognize those who are important to our clubs' efforts. A Foundation Fellow can be awarded to anyone in your community, it is not only for Lions.

The Sustaining Supporter Program allows people to provide a steady amount over time to help build the Endowment Fund. The donation is \$25 per level and levels are banked toward a Foundation Fellow. As part of the 50th Anniversary, the board has created a Legacy Supporter program to run until 2029. The Legacy Supporter is a \$50 donation per year. The Legacy Supporter program has its own pin and dangler to reflect each level of giving. These donations will be bankable just like the sustaining supporter program. Both programs will run in parallel.

Tributes are a creative way to support the Endowment Fund and recognize those that have a significant impact in Lions efforts. Tribute donations can be for anything, birthdays, anniversaries, graduations, other recognitions. Most tributes come in the form of memorials. But we can recognize anyone at any time. Tributes create a lasting acknowledgement of someone's efforts on behalf of Lions in the Endowment Fund.

These different types of donations come together to grow the Endowment Fund. As the Fund grows it moves closer to securing the "Permanent" delivery of services for those in need throughout Illinois. It is through the Endowment Fund that we make sure there will always be a Camp Lions, Low Vision screenings for students and a mobile unit out on the road to test those at risk.

Thank You Lions of Illinois, Ronald Fruit, PDG Executive Director



If Every Lion Contributed \$25-\$50 per year to our Sustaining Supporter Program... The Endowment Fund would grow by upwards of \$500,000-\$750,000 each year.

This is proof that a little can become A LOT! By contributing to the Endowment Fund today, we are building security for not only our future, but the future of generations to come.

Make your contribution today.

District	2023-24 Tributes	2023-24 Foundation Fellows		2023-24 Sustaining Supporters
1-A	\$ 3,615.00	\$ 6,030.14		\$ 250.00
1-BK	\$ 2,685.00	\$ 5,950.00		\$ 1,220.00
1-CN	\$ 1,625.00	\$ 7,054.00		\$ 3,950.00
1-CS	\$ 525.00	\$ -		\$ 425.00
1-D	\$ 2,215.00	\$ 7,920.00		\$ 965.00
1-F	\$ 2,550.00	\$ 15,317.74		\$ 1,405.00
1-G	\$ 500.00	\$ 5,063.00	Π	\$ 1,090.00
1-H	\$ 929.54	\$ 4,136.80	Π	\$ 1,475.00
1-J	\$ 3,520.00	\$ 3,500.00		\$ 1,600.00
1-M	\$ 370.00	\$ 5,050.20		\$ 2,575.00
Private Donations	\$ 4,335.21	\$ 2,500.00	Γ	\$ 400.00
TOTAL	\$ 22,869.75	\$ 62,521.88		\$ 15,355.00

	2022-23	2022-23 Foundation	Τ	2022-23 Sustainin	g
District	Tributes	Fellows		Supporter	s
1-A	\$ 2,110.00	\$ 5,508.93		\$ 1,725.0	0
1-BK	\$ 2,300.00	\$ 6,200.00		\$ 935.0	0
1-CN	\$ 1,255.00	\$ 4,850.00		\$ 3,975.0	0
1-CS	\$ 625.00	\$ 582.80		\$ 460.0	0
1-D	\$ 1,450.00	\$ 8,025.00		\$ 938.0	0
1-F	\$ 2,075.00	\$ 19,103.07		\$ 1,625.0	0
1-G	\$ 385.00	\$ 2,421.60		\$ 500.0	0
1-H	\$ 645.00	\$ 8,516.26		\$ 1,525.0	0
1-J	\$ 4,355.00	\$ 8,772.00		\$ 1,425.0	0
1-M	\$ 1,060.00	\$ 8,748.00		\$ 1,645.0	0
Private Donations	\$ 5,168.54	\$ 1,000.00		\$ 400.0	0
TOTAL	\$ 21,428.54	\$ 73,727.66		\$ 15,153.0	0
2017-18 Donations	\$ 21,477.52	\$ 60,360.88		\$ 21,473.0	00
2018-19 Donations	\$ 14,986.06	\$ 65,057.57		\$ 20,345.0	00
2019-20 Donations	\$ 41,278.00	\$ 38,931.52		\$ 12,520.0	00
2020-21 Donations	\$ 23,981.54	\$ 33,319.63		\$ 12,945.0	00
2021-22 Donations	\$ 27,829.35	\$ 39,634.47		\$ 18,415.0	00
2022-23 Donations	\$ 21,428.54	\$ 73,627.66		\$ 15,153.0	00

Endowment Supporter Programs

Making a donation to ensure our future.

Legacy Supporter



Our Newest Addition to the Endowment Supporter Programs.

The Legacy Supporter program is a 5-year commitment with an annual contribution of \$50. Our goal is to add one-million dollars to our Endowment Fund over the next 5 years.

The Legacy Supporter program is a method of giving, in which anyone (Lion or non-Lion) is encouraged to give a tax-deductible donation on an annual basis to help support the many programs and services of the Lions of Illinois Foundation.

With the **annual contribution of \$50** (less than 14¢ per day) through the **LEGACY SUPPORTER** program, an individual is able to demonstrate a commitment to the Lions of Illinois Foundation and to its vision of creating a permanent vehicle for the delivery of programs and services to people with vision and hearing needs.

Sustaining Supporter



The **Sustaining Supporter** program is a method of giving, in which anyone (Lion or non-Lion) is encouraged to give a tax-deductible donation on an annual basis to help support the many programs and services of the Lions of Illinois Foundation.

With the **annual contribution of \$25** (less than 7¢ per day) through the **Sustaining Supporter** program, an individual is able to demonstrate a commitment to the Lions of Illinois Foundation and to its vision of creating a permanent vehicle for the delivery of programs and services to people with vision and hearing needs.

First Time Donors

ENDOWMENT FUND 50/50 RAMP UP CAMPAIGN

Make a minimum donation of \$25 to the Lions of Illinois Foundation Endowment Fund **and receive a \$25 match.** This would place you at the first level of our Legacy Supporter Campaign. You will receive a Legacy Supporter Pin. An annual donation of \$50 can be made for the next 4 years to receive all 5 levels, which include special danglers, for this 50th Anniversary Campaign. Yes, these contributions mirror the Sustaining Supporter Program and levels can be converted to Foundation Fellow Awards.

Can Contributions be Applied Toward a Foundation Fellow?

Yes! Sustaining Supporter contributions and Legacy Supporter contributions are completely convertible to Foundation Fellows.

How are Funds Used?

Contributions are pooled and invested in the Lions of Illinois Endowment Fund – a restricted fund of which the principal remains intact. Only the income from the Endowment Fund can be used to support Lions of Illinois Foundation programs and services for the visually and hearing impaired. The Endowment Fund provides contributors with an opportunity to give a gift that keeps on giving.

How do I Become a Supporter? Sustaining Supporter

Contribute \$25 to the Lions of Illinois Endowment Fund and attach the form below. Renewals are \$25 each. (Or, contribute \$25 to give someone a Sustaining Supporter as a gift or award/recognition.) Sustaining Supporter receive an initial pin and then a dangler.

<u>Legacy Supporter</u>

Contribute \$50 to the Lions of Illinois Endowment Fund and attach the form below. Renewals are \$50 each. (Or, contribute \$50 to give someone a Legacy Supporter as a gift or award/recognition.) Legacy Supporters receive a special pin or dangler for each of the 5 years of support.

Application and Renewal Form

\$25 Sustaining Supporter			
\Box \$50 Legacy Supporter \Box O	ier Amount		
Initial Pin already received	Donor Name (if different than supporter):		
Supporter:			
Address:	Address:		
City:	City:		
State: Zip:	State: Zip:		
E-Mail:	E-Mail:		
Phone Number:	Phone Number:		
Club:	Club:		

If you would like to pay with a Credit Card, please visit us online at www.lionsofillinoisfoundation.org and click the Donate Now button. Under "Select Donation Type," click "Endowment" and fill in the remaining fields as appropriate.

What is a Laureate?

A Laureate is an additional recognition that is bestowed with the achievement of the 25th Foundation Fellow Level. Recipient is presented with a Chevron, Certificate and Diamond Studded Medallion.



Lion Ronald Fruit, PDG presented a Laureate Award to Lions Lynda Middle Calf, PDG and James Middle Calf, PDG at the 1-CN Convention in October 2024. Lion Ronald Fruit, PDG and Trustee Lion Bill Stanley presented a 50th Foundation Fellow Award to Lion William "Bill" Jordan, PDG at the 1-F Convention in March 2024, where he was then awarded with a Laureate.



Did you know... you can convert your Sustaining Supporter money to purchase a leaf on the Tree of Service?

Lions of Illinois Foundation Celebrating 50 Years of Service



Application Deadline is March 30, 2025.

Final 50th Anniversary Foundation Fellows will be presented at the State Convention in May 2025

A Foundation Fellow is the greatest level of recognition that can be bestowed by the Lions of Illinois Foundation and can honor anyone (Lion or non-Lion).



The Lions of Illinois Foundation is reaching its 50th year of serving people with vision and hearing needs. The Lions of Illinois Endowment Fund is celebrating the Foundation's 50 years of service with a 50th Anniversary Foundation Fellow Award and 50th Anniversary Foundation Fellow Pin.

A Foundation Fellow can be presented to a person who donates \$500 to the Lions of Illinois Endowment Fund, or it can be used as a way for others to honor a person's dedication to the club, community, Lions District, Lions of Illinois Foundation, and/or Lionism in general.

This Special Edition 50th Anniversary Foundation Fellow is progressive and counts towards your Laureate Level. 100% of the contributions will go directly to the Lions of Illinois Endowment Fund.

The wording on this 50th Fellow reads:

"For Your Ongoing Dedication and Support to Serving Those in Need."

What a perfect opportunity to award those Lions in your clubs or people in your communities who have dedicated their lives to serving others. Our goal is to award over 500 of these special 50th Anniversary Plaques during the 2023-2024 and 2024-2025 fiscal years. Please fill out an award form or contact the Foundation office for more details.



Email: kmk@lifnd.org or call 815-756-5633

How does someone become a Foundation Fellow?

To become an "initial" Foundation Fellow, contribute \$500 (in partial payments or in one payment) to the Lions of Illinois Endowment Fund and attach the form provided below. Subsequent "progressive" Foundation Fellows are \$500 each.

–Foundation Fellow Application – <i>Check one:</i> Initial Foundation Fellow Progressive Foundation Fellow	,
Check one: Initial Foundation Fellow Progressive Foundation Fellow Name of Foundation Fellow as it should appear on certificate (please print):	
Name of Foundation Fellow as te should appear on certificate (picase printy).	
Check one: Lion Lioness Leo PDG DG DT	
Other (specify:) Do NOT include title	
Is Foundation Fellow to be presented posthumously? \Box Yes \Box No	
<u>Please select one of the following:</u> Special 50th Anniversary Plaque and Pin Special 50th Anniversary <u>PIN ONLY</u>	
Foundation Fellow's Address:	
City:State:Zip:	
Daytime Phone: E-mail:	
District: Club Name:	
Contact Person's Name (if different than Foundation Fellow):	
Dayime Phone: E-mail:	
Shipping Address:	
Date to be presented: Is this a surprise?	
Would you like a Foundation representative to present the Foundation Fellow?] No
Full Payment (\$500) enclosed 🛛 🗍 Funds on Account 🔲 Partial Payment Enclosed \$	
Make check payable to <i>LIONS OF ILLINOIS ENDOWMENT FUND</i> Mail to: 700 N Peace Road, Suite B • DeKalb, IL 60115	
If you would like to place a birdies guess, please fill in your number here: To learn more about Birdies for Charity, please visit www.lionsofillinoisfoundation.org	

Congratulations to those awarded with a Foundation Fellow from July 1, 2023 - November 2024.

Carol Anderson Donaldo Batiste **Rick Bean** John Bendixen **Carol Bergbower** Sean Birmingham Brenda Block **Richard Blondin** Don Borgwardt Kenneth Bozue Al Brandel **George Brown Roger Brunner** Mark Bryant Amanda Cardin Marlene Chaney Lori Chassee Mike Clements Martin Crapnell **Janis Daugherty Richard Delp Gerald Dennis** Donald Dietz Sherwin Ditlove **Ray Ditsworth Becky DiVincenzo Terry Dooley** Pat Dunham Jim Durham Lvdia Ellis Thomas Elsey Leroy Engelke David Erwin Michele Farley Walter Farley Mike Fishel Scott Friese Nicole Fruit Scott Fuller **Tyler Garlock** Wanda Gerzel Carolyn Godby Belinda Gordon **Rich Gordon** Sandy Gordon Robert Grivetti

Connie Guennewig Gianna Guskey Larry Hanson James Hauenschild **Dean Hemming** Nila Hemming **Bobbie Horn Ioe Hrabusickv** Maggie Jabeck **Juliet** Jagiella Leslie T. Jefferson **Jill Johnson** Alex Jones William Jordan Shajan Jose Dan Kallbrier **Bernie Kearns** Tom Kellv Frank Kirar Robin Kirar Jim Klepfer Joy Knollenberg Terry Knollenberg Kirsten Kotlarchik **David Kriege Ronald Krum** JoAnn Kruse **Ronald Kulak** Pam Kultsar Lani Lagudas **Bob** Law Mike Lawler **Bob** Lee Rebecca Leone Vince Leone Jeff Lewis **Marjorie** Llanes Patrick MacKenzie **Guiseppe Maglione** Resa Mai Sarah McGinnis Samuel McGrew **Raymond McShane** Jani Mendenhall Kevin Mendenhall Sandra Meyer

Darrell Michalowski **James Middle Calf** Lynda Middle Calf Jerry Ming **Carol Moats** Ed Mollo Victor Mortensen Daniel Mulderink Maureen Murphy Laimutis Nargelenas **Benton** Nelson **Reed Nelson** Ron Niemaszyk John Nienhuis Larry Niggli Jim Noller Jerry Novak Ken Novak Harold Owens Pamela Palmer Molly Penny Shelia Perkins **Stephanie Petty Ron Pruett** Loraine Raddatz **Martin Reading** Cheri Reardon Dave Reed Mike Reidy Nancy Rex **Ed** Richardson **Rick Riddle** Don Robey M. J. Rogers Mary Ellen Sample **Terry Scherman Richard Schiefer David Schiver** Louis Schlaefer Fred Schmitz Tom Schon Rhonda Schroeder Karl Schulz Joseph Serafini Don Sonnenberg Sandra Sowers

Peter Sprosty Steve Sroka **Bill Stanley Julie Stanley** Mike Starko **Judge Brian Stevenson Bvron Stewart Trudy Stoner** Barbara Taylor **Jack Templeton** Elizabeth Thien **Tyler** Thomas Howard Tingley **Rick Tonozzi** Hina Trivedi Ali Usedom Lynn Marie Vermillion Tom Vesely Anne Vinyard Elisabeth Watter **Elaine White Richard Whiteside** Nick Williams **Tracy Williams** Robert Wilson Moe Wimbley **Ruthie Wimbley Iim Worden Ralph Zarada** Dennis Zimmerman



The Tree of Service Stands for Our Various Service Programs



The Branches are symbolic of how Lions Clubs reach out into the community through their services.

The Leaves are symbolic of the communities in Illinois.

The Trunk of the tree is symbolic of the programs and services the Lions of Illinois support through the Lions of Illinois Foundation.

How your Gift Grows

The contributions for the Tree of Service are deposited into The Lions of Illinois Endowment Fund.

This Fund will continue to grow like the tree it represents.

Only the interest from the donation is used to help support the programs and services of the Lions of Illinois Foundation.

Levels of Involvement

Leaf \$1,000 Cluster of Leaves \$3,000 Rocks Start at \$5,000

rocks progress to larger rocks and boulders

The inscription you choose can honor or memorialize another person or event, or it can simply reflect that you gave a gift.



Investment Update from:

MERRILL A BANK OF AMERICA COMPANY Eric Graue, Wealth Management Advisor

Merrill Lynch has enjoyed a partnership with the Lions of Illinois Foundation for over three decades now. I am personally entering my 15th year helping the Lions of Illinois Foundation invest their Endowment Fund and am proud to have been honored as a 50th Anniversary Foundation Fellow. We have worked with the finance committee to transform the Fund over the years, shifting the investments to take advantage of opportunities in the market. These updates have led to impressive growth in the Endowment Fund, while also providing stability and support for the Lions of Illinois Foundation operations.

While inflation remains a bit elevated and the recent run in the market means stock prices are high by historic standards, there are still reasons for optimism across the investment landscape. We expect companies' earnings to continue to grow at high rates. The Federal Reserve has clearly signaled a desire reduce interest rates in an effort to keep the economy strong. And technologies like artificial intelligence offer opportunities to increase productivity across many industries. The Lions of Illinois Endowment Fund is positioned to take advantage of these opportunities and continue to provide the financial stability to help the Lions deliver the programs and services that make a positive impact on so many.



Eric D. Graue, CFP®, CRPC™ Managing Director Wealth Management Advisor NMLS ID 697931

The Graue Group Merrill Lynch Wealth Management



To Merrill Lynch for your continued support of the Lions of Illinois Foundation's Charity Golf Classic with your sponsorship of Golf Balls and Golf Tees.



BIRDIES FOR CHARITY



The Birdies for Charity program is intended to support charitable organizations, services, operations and programs through the Birdies for Charity Bonus Fund which is based on tournament revenues.

Did you know?

100% of your pledge comes back to LIEF & the Foundation?

The Lions of Illinois Foundation partnered with Birdies For Charity & the John Deere Golf Classic in 1994 to support the Endowment Fund and the Programs & Services offered through the Foundation to assist those with hearing and vision needs throughout Illinois.

2024 Total LIEF Donations Received: 2024 Total LIF Donations Received: \$124,787.13 \$438,134.17 8% BONUS AWARD: \$9,982.97 \$35,050.73 LIEF CHARITY BIRD NUMBER: ALL Pledges MUST be received at the Foundation Office no later than May 30, 2025. John Deere Classic Date: July 1-7, 2025







CAMP LIONS STAFF











Camp Lions Camp Counselors

Camp counselors are positive role models, as many of them are visually or hearing impaired and have had a first hand Camp Lions Experience as former campers themselves, thus offering a unique perspective in mentoring campers each season. They encourage every camper to reach for new goals, strengthening their abilities & self-esteem. Most Camp Lions Counselors are fluent in American Sign Language. All Counselors are 18 years or older & are trained in CPR & First Aid.

Visit our website www.lionsofillinoisfoundation.org Email us at camplions@lifnd.org



CAMP LIONS SUSAN F. YOUNG SCHOLARSHIP PROGRAM

The Camp Lions Scholarship Program was established in 2022 to be awarded to all staff that complete the year of Summer Camp. These scholarships are intended to aid the recipients in furthering their educational and personal development.

Our Camp Directors are currently in the process of completing their advanced degrees, while all of the Camp Counselors are just starting their path to higher education. With your donation to the Susan F. Young Scholarship Program, you are not only supporting the personal growth of each Staff member, but acknowledging their dedication to the Camp Lions Program and the campers they have mentored during the camp season.

"Growing Camp Leaders"

The cost of this Program is approximately \$7,500 per year. In 2024, thanks to the generosity of Susan F. Young, a former LIF employee, a dedicated camp scholarship account was created in the Lions of Illinois Endowment Fund. The principal of all donations to the Scholarship Program will remain untouched in the Endowment Fund and only the interest from the donations will be used each year to fund the scholarships awarded.

Send donations to Lions of Illinois Foundation 700 N. Peace Rd. Suite B, DeKalb, IL 60115

Camp Lions Susan F. Young Scholarship Program Donation Form				
Club	District:			
Enclosed is a check for \$	to support the Camp Lions Scholarship Program.			
Contact Name:	Email:			
Address:				
For Credit Card Donations plea	ase visit our website at: <u>www.lionsofillinoisfoundation.org</u>			
or conta	ct accounting at (815) 756-5633 x351			



Holiday Tributes

Lions of Illinois Endowment Fund Tributes

Serving People with Vision and Hearing Needs Since 1974

As the Holiday Season approaches and the year comes to a close, we are reminded of the warmth, joy and sense of community this special time brings. It's a period of reflection, gratitude, and an opportunity to show appreciation to those that have touched our lives. This year, we invite you to join us in making a meaningful impact by supporting the Lions of Illinois Endowment Fund.

As a way to celebrate the season, please consider making a monetary contribution in honor of a loved one, mentor, or someone in your community who has made an impact on you personally or has shown great service to those in need.



Donors will receive a simple thank you letter from LIF and the personalized acknowledgement is sent to the honoree as a nicely wrapped gift. Printed on high quality, ivory vellum paper and sealed in a matching 9x6 ivory envelope. Tributes will truly feel special.

Tribute Donations

October 1, 2024 - October 31, 2024

Get Well Donations:

Ernie Lapid

Jerry Novak

Memorial Donations

Jim Beam

• Bob Fowler

Wanda Bernhardy

Hinckley LC

PDG Glenn "Bird" Combs

- Braidwood LC
- John Joseph & Bobbi Honiotes
- Joliet Noon LC
- Ken Novak
- Onarga LC
- Shelia Perkins
- Sandra Sowers
- Derrald Taylor
- Rick Tonozzi
- Bud & Jama Wahl

Jim Frenchy

Nicolette Frenchy

Justine Furbeck

• Roselle LC

Dorothy Jean Henniger

Joliet Noon LC

Reuel Hoffman

• Donald & Elizabeth Greeley

Thomas Labash

• Stickney Forest View LC

Norma Ori

Craig Slaw

Suzanne Sedlacek

Waterman LC

PDG Charlie Siefert

- Dick & Barb Bark
- Steve & Kelly Boettger
- Braidwood LC
- Jan Entwistle-Farrington
- Bob Fowler
- Frankfort LC
- John Joseph & Bobbi Honiotes
- Joliet Noon LC
- Ed & Pam Kelley
- Chad Keuneke
- Frank & Robin Kirar
- Suzanne Kluge
- Gary & Marcia Meyers
- Miller Cooper & Co. Charitable Foundation
- Mokena LC
- Suzanne Neloff
- Ken Novak
- Onarga LC

PDG Charlie Siefert Cont'd

- Sarah & Randy Riley
- Terry Scherman
- Richard Schrumpf
- Serena LC
- Angela Soderquist
- Sandra Sowers
- Bob & Phyllis Storrs
- Joe & Anne Vineyard
- Craig Weber

"When someone you love becomes a memory, that memory becomes a treasure."

Lions of Illinois Endowment Fund Vision Statement

The Vision of the Lions of Illinois Endowment Fund is to create a fund of sufficient quantity and quality to provide a steady and adequate stream of revenue to the Lions of Illinois Foundation and other organizations embracing similar charitable purposes.

Lions of Illinois Endowment Fund Mission Statement

The Lions of Illinois Endowment Fund exists for the sole purpose of creating a consistent and permanent stream of revenue to fund the programs and services provided by the Lions for the visually and hearing impaired. It is recognized that future unmet human needs may need to be addressed and the Lions may not be able to affect those needs directly. Therefore, the Lions of Illinois through this fund are creating a present-day capability for those future needs.



Lions of Illinois Endowment Fund Objectives

- 1. To provide an ever-increasing investment fund providing a sustainable income stream.
- 2. To provide a high level of stability of the asset base as well as reliability of the income stream.
- 3. To avoid the risk of large losses through diversification and aggressive management of the Asset Allocation Model, described in the Statement of Investment Policy.

WHERE THERE IS A NEED, THERE IS A LION.