

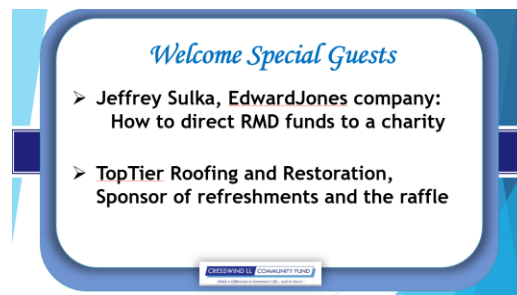
Fall Member Meeting Minutes

October 9th, 2025 3:00 PM

Minutes

The meeting was called to order by President Mark Nestle at 3:03 pm. Mark thanked everyone for attending and the volunteers responsible for setting up the meeting.

Mark introduced the guests and sponsors who would be participating in the meeting:



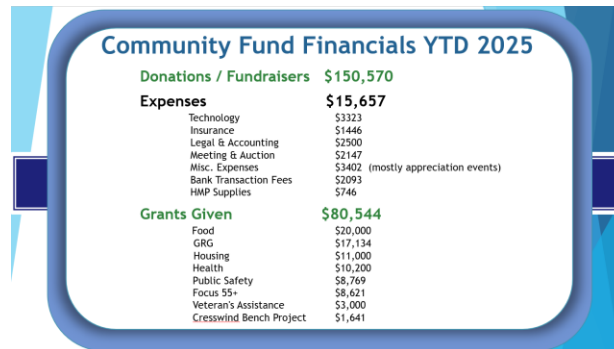
Mark introduced the current board and Board Advisors. He encouraged anyone interested in serving on the Cresswind Community Fund Board of Directors to consider running for election in January. He pointed out that in addition to serving on the Board there are many other ways to be involved including serving as a Board Advisor or as a member or chair of a committee. Mark said that in order to get more done we need to have more people involved in leading the organization.



Mark reviewed the Cresswind Community Fund Mission Statement:

The mission of the Cresswind LL Community Fund is to enhance the lives of adults primarily 55 and older through charitable, educational, medical health related, and cultural opportunities exclusively in Gainesville and Hall County

Mark introduced John Ulam to present the financial report. John reviewed the income and expenses for the year so far.




Community Fund Financials YTD 2025

Donations / Fundraisers	\$150,570
Expenses	\$15,657
Technology	\$3323
Insurance	\$1446
Legal & Accounting	\$2500
Meeting & Auction	\$2147
Misc. Expenses	\$3402 (mostly appreciation events)
Bank Transaction Fees	\$2093
HMP Supplies	\$746
Grants Given	\$80,544
Food	\$20,000
GRG	\$17,134
Housing	\$11,000
Health	\$10,200
Public Safety	\$8,769
Focus 55+	\$8,621
Veteran's Assistance	\$3,000
Cresswind Bench Project	\$1,641

John predicted that we will be making a significant donation to the local food banks this fall as part of the Help the Hungry campaign.

John reviewed the total donations and grants since the inception of the organization. He pointed out that we have already received over a million dollars in donations and expect to hit the million dollar mark in grants before the end of the year.

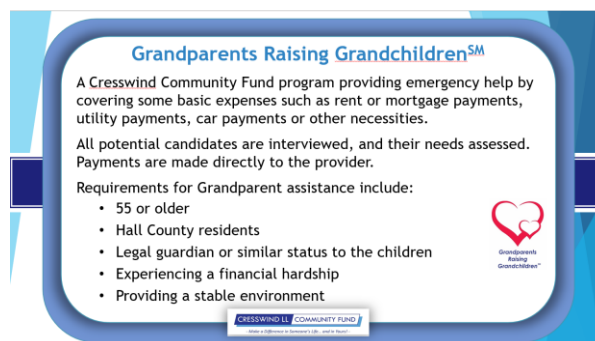


Financial Summary Since Inception

Total Funds Raised:	\$1,116,298
Total Grants:	\$938,133
Funds Currently Available for Grants:	\$75,100



Mark introduced Margie Rosen who chairs the Grandparents Raising Grandchildren Committee. Magie reviewed the criteria used in selecting grandparents who are helped by the Community Fund:




Grandparents Raising GrandchildrenSM

A Cresswind Community Fund program providing emergency help by covering some basic expenses such as rent or mortgage payments, utility payments, car payments or other necessities.

All potential candidates are interviewed, and their needs assessed. Payments are made directly to the provider.

Requirements for Grandparent assistance include:

- 55 or older
- Hall County residents
- Legal guardian or similar status to the children
- Experiencing a financial hardship
- Providing a stable environment



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Mark Rosen & Margaret J. Rosen, LLC (501) 352-1122

Bud said that as the requests go up more volunteers are needed. He encouraged anyone who has an interest in volunteering with Help Me Please to give him a call.

Lois Ehlers spoke about the work of the Fundraising Committee in 2025. She highlighted two fundraising events this fall:

- The 7th Annual Spirit of Cresswind Golf Tournament which is sponsored by Jeffrey Sulka of Edward Jones and other companies in the Gainesville area. This year Cresswind Clubs have also participated as sponsoring organizations. Lois stated that we will be providing a free golf day for 30 first responders.
- The Help the Hungry Thanksgiving Campaign will begin on November 1st. It will support 10 food banks in Gainesville/Hall County. Mark commented that one food bank has already asked if possible they need more this year than last year because food prices have gone up.

Mark introduced the raffle. He assisted Becky Lyons in announcing the raffle winners.

The meeting was adjourned at 4:20.

Respectfully submitted

Cathy Jeffrey
Secretary

Addendum

Supporting Documents

CRESSWIND LL COMMUNITY FUND
 - Make a Difference in Someone's Life... and in Yours! -

Fall Members Meeting
Happy 1st Fall!
Is Second Summer Coming?
 October 9th, 2025

CRESSWIND LL COMMUNITY FUND
10000 Highway 100, Suite 100, Houston, TX 77055

Welcome!

Members, Nonmembers, our Special
 Guests, and to all our Volunteers

**We could not assist others
 without all your help!**

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Welcome Special Guests

- Jeffrey Sulka, EdwardJones company:
 How to direct RMD funds to a charity
- TopTier Roofing and Restoration,
 Sponsor of refreshments and the raffle

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2025 Board of Directors & Officers

Mark Nestle, President
 Wilton Rooks, Vice-President
 John Ulam, Treasurer
 Cathy Jeffrey, Secretary
 Bud Baker
 Darla Eden
 Lois Ehlers
 Bill Papciak

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Board Advisors

Tom Alexandris, Glenn Beranek, Sue Garcia,
 Susie Holbrook, Arnie McCleese, Rose Micuch,
 Brian Olson, Dick Osborne, Ron Stowe,
 Ann Suttive, Russ Williams, Elaine Wood

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Your Community needs your help!

Please join your neighbors already
 active as Board Advisors, Committee
 Members, Help Me Please workers,
 and other Community Fund volunteers

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Mission Statement

The mission of the Cresswind LL Community Fund is to enhance the lives of adults primarily 55 and older through charitable, educational, medical health related, and cultural opportunities exclusively in Gainesville and Hall County.

CRESSWIND LL COMMUNITY FUND

CRESSWIND LL COMMUNITY FUND

- Make a Difference in Someone's Life... and in Yours! -

Raise Funds

Grant Funds

Helping Local Seniors In Need

Community Fund Financials YTD 2025

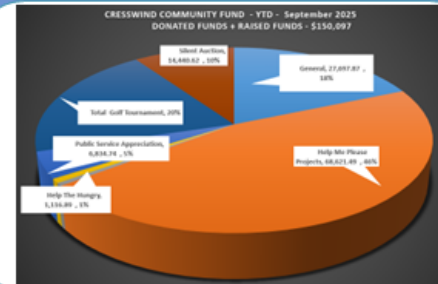
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It's a Tough Job!




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www.cresswindcommunityfund.com

GRG Testimonials

Married for 20 years, left when she found out he was cheating after she'd devoted herself to his medical and professional needs. She left with nothing but did have a college education. She got an apartment, one adult child moved in to help her afford it. Then another adult child had severe postpartum depression and the grandmother was given custody of the baby.

CWCF helped her pay rent until she got a job and she went from her help program into a fulltime job so she can now pay her bills.

Also, she was given furniture and clothing from people in Cresswind whom GRG called thinking they might be able to help. She is eternally grateful for the angels who have helped her along on her journey.

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GRG Testimonials

She was independent and working until her daughter (on drugs, unknown to grandmother) asked her to help baby on the way. She moved in with daughter and her two children, baby born, put daughter on her bank accounts to protect her. Daughter stole all her money, stopped paying rent, grandmother and kids evicted, lived in a tent for 6 months on the ground at 63 with a newborn. She got into a shelter, then moved into temporary housing for two years, and now in subsidized housing.

The children lost a school year during the tumultuous year. Oldest is starting college this fall. Cresswinders have given home articles - furniture, kitchen necessities. One family sold a car below appraised value (just wanted enough money for a golf cart), GRG paid some for car and grandmother paid the remainder. The grandmother has said repeatedly she doesn't know what she would have done without us.

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GRG Testimonials

Great-grandmother was called by DFAX because her great granddaughter's parents were doing drugs. She hadn't seen great granddaughter since she was two, now 8 years old, but nobody else would take her. She had never been to school, had no change of clothes, needed glasses and had 12 cavities. She had been living with parents in a series of motels and vehicles for 4 years, virtually unsupervised.

The great-grandmother is now able to provide her a more normal life, with help from GRG. The granddaughter is eating regularly, has medical and dental care, has her own room and bed and clothes, and is going to school. She also gets to play with her cousins in a safe environment, rather than motel parking lots. She is a happy, loved, thriving little girl.

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GRG Testimonials

Grandfather had cancer and other surgeries; a grandson who they have custody of, went to ER twice. Another grandson came to live with them because his parents were too sick to take care of him. Medical bills plus additional grandson stretched finances beyond what they could handle.

CWCF helped with rent and other overdue expenses. The cancer continued to spread and grandfather had more surgery, radiation and chemo. She did everything she could, such as going to multiple food banks as allowed. Then, one of her sons was killed in a motorcycle accident. The son who has the stability because of living with them graduated high school and is starting college in the Fall.

This all happened over the past two years. Disability finally started and she called to update us, and ask for prayers for her family. Her husband is back in the hospital.

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GRG Testimonials

Her daughter was incarcerated in 2022, so her two young teenage granddaughters moved among three different foster homes until they were moved to be with her. The younger granddaughter's father is incarcerated. Grandmother fell behind in rent with all her additional expenses.

Her daughter got out of prison and married a man who had been in prison on gang related charges. They are trying to regain custody of the girls. Grandmother had to hire a lawyer and called to let us know she didn't have money for laundry supplies. One of our GRG team members got her detergent, fabric softener and introduced her to wool dryer balls that last 1,000 loads, saving money by not having to buy dryer sheets. We try when we can to give grandparents pointers that will help them make their money go further to help in the future.

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2025 Fundraising

Help The Hungry
Thanksgiving Campaign

November 1st – Sunday 23rd
10 Gainesville – Hall County Food Banks

The Spirit of Cresswind is Needed Now!

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Raffle Time!!

Our Sponsor:
Nick Liger, TopTier Roofing and Restoration,
Gainesville GA Cell: 912-674-4148
Email: Nick_liger@yahoo.com

 **TOPTIER**
ROOFING AND RESTORATION

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Thank you for Attending

Have Fun This Fall!
(but careful, don't fall!)

Mingle, Munchies and More

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As an example, someone who plans to give \$15,000 in each of the next three years may not realize the benefits of itemizing. However, by stacking these gifts into a single year, they will be over the threshold to itemize and they can still take the standard deduction in the next two years.

	Not stacking donations		Stacking donations	
	Charitable giving	Tax deduction	Charitable giving	Tax deduction
Year 1	\$15,000	\$30,000	\$45,000	\$45,000
Year 2	\$15,000	\$30,000	\$0	\$30,000
Year 3	\$15,000	\$30,000	\$0	\$30,000
Total	\$45,000	\$90,000	\$45,000	\$105,000

Assumes married filing jointly, the standard deduction is claimed if total itemized deductions are less than the standard deduction amount and the 2025 standard deduction amount is held constant for the three-year period.

This strategy is especially useful in years your income is higher than it's expected to be going forward (e.g., if you sold a business, executed a Roth conversion or are approaching retirement). Typically, in high-income years, your marginal tax rate is also higher, so the benefits from charitable giving in those years would be greater than in subsequent, lower-income years.

Donor-advised fund (DAF)

The Edward Jones Charitable Gift Fund, a donor-advised fund, provides the potential for an immediate tax deduction for your irrevocable donation to the fund. In addition, you'll have the opportunity to advise on how the money is invested, when the funds are granted and which charities receive grants. Since the money is invested, you have the potential to grow your charitable impact over time. The higher level of ongoing control allows several benefits, such as:

- The ability to evaluate charities over time
- Share your giving values with loved ones
- Leave a legacy of charitable giving

By aggregating multiple years' worth of planned charitable giving into a single DAF donation, you may be able to realize greater tax benefits while still meeting your annual giving goals. While a DAF is generally thought of as a lifetime giving strategy, you are able to name a successor advisor, such as an heir, to continue in your spirit of giving, or you can direct the DAF to distribute the funds after you pass to the charities you choose. Others opt to leave assets to a DAF at their death to allow their families to make an impact in their name.

Giving via a complex charitable channel

If you're looking for more control over how your charitable dollars are invested and when the funds are disbursed to charity, you have choices. For example, a charitable remainder trust has the potential to supply you with a lifetime income stream while benefiting your chosen charities. This more complex strategy should be executed collaboratively by your financial advisor, tax preparer and legal professional.