

July 2008



# Foundation NEWS

## Making a Difference Through Leaving a Legacy

Many different forms of planned gifts enable you to arrange your charitable contribution in a way that maximizes your personal giving objectives, minimizes your after-tax cost, and defers any impact on your current lifestyle. Though a deferred gift, it is possible for you to make a truly important contribution to Fairport Baptist Homes.

Making a planned gift to Fairport Baptist Homes through FBH Caring Ministries Foundation offers you an opportunity to create a personal legacy and to act directly to further a cause that touches your heart. You don't need to give away tremendous amounts of money or other assets to make a genuine difference. Every gift, large or small, has an impact. Planned gifts ensure that FBH can sustain and build our ministry to the elderly and to others in our community, whether they need skilled nursing or transitional care, community or early childhood learning services, housing, transportation or other assistance.

Unless you specify otherwise, all planned gifts are designated to the Foundation's Permanent Endowment Fund, where they are leveraged by other gifts, helping the Fairport Baptist Homes to care for generations to come.

### Marcena Ricker Society

Members of the Marcena Ricker Society carry on the spirit of Dr. Marcena Ricker (1852-1933), founder of the Fairport Baptist Homes, whose faith and never-ending efforts on behalf of the underserved were realized in this home of care and rest for the aged.

The Marcena Ricker Society was established in December 2004 as part of the Fairport Baptist Homes' Centennial Celebration (1904-2004). By sharing your commitment to the Fairport Baptist Homes beyond your lifetime, you automatically become a member of the Homes' Marcena Ricker Society. The society recognizes individuals who have shown the foresight and thoughtfulness to make a confirmed planned gift of



Dr. Marcena Ricker

any amount to the FBH Caring Ministries Foundation through any planned giving vehicle, such as a bequest, charitable gift annuity or trust, life insurance policy, retirement plan, or gift of property.

### Planning for Tomorrow's Needs

Many ongoing areas of need may be addressed over time through your planned gift. As a donor, continued on page 4



# Letter from the Chair

During my career as an estate planning attorney, I have had the privilege of assisting many families in structuring their affairs. My goal was to ensure the realization of their wishes in the most effective and efficient manner possible. One question I would often raise is, "What do you most value?" High on most lists, of course, was the future welfare of their families. Often there was acknowledgement of the impact of religious educational or service organizations in their lives. We would then discuss the meaning of legacy and how resources built over a lifetime could be used to help ensure that those organizations which had touched their lives in some significant way would continue to be available for future generations.

The Fairport Baptist Homes Caring Ministries family is one of those organizations that carries out values central to my own life: care, respect, and dignity for those served. This is the reason that I have agreed to support the building of the Foundation's endowment. This is my way to make sure that these ministries for future generations of our aging and infirm community will continue past my own lifetime.

Endowments are primarily built on legacies. There are many ways those legacies can be made. Let me list just a few:

1. Including a bequest in your Will (or Trust).
2. Designating the Fairport Baptist Homes Caring Ministries Foundation as a beneficiary of a percentage of your life insurance policy or retirement program.
3. Assigning a life insurance policy to the Foundation, and if premiums are due, making annual contributions to pay those premiums.
4. Establishing a charitable gift annuity with the Foundation which provides lifetime income for you (and your spouse or others) with any remainder benefiting the Foundation.
5. For larger gifts, creating a charitable remainder trust which provides income for designated



individuals (for life or for term of years) with the remainder going to the Foundation.

6. Gifting appreciated assets resulting in avoidance of capital gains tax.

There are often gift tax, estate tax and income tax benefits in making charitable gifts which members of the Foundation would be pleased to discuss with you. During my years advising clients, I discovered many people who were surprised that they could support the organizations they most valued without significantly impacting the benefit left to their families. In reviewing—and creating—your personal legacy, I would encourage you to consider joining me and others in building an endowment for future generations by including the Foundation in your estate planning.

*Paul*

Paul A. Vick, Chair  
FBH Caring Ministries Foundation

Legacy (continued)

you may designate your gift for a purpose that is personally meaningful to you.

Unrestricted support allows Fairport Baptist Homes' board leadership to respond effectively to the most pressing changing needs of the future. The Foundation's Permanent Endowment Fund, where planned gifts are deposited, is invested in the American Baptist Churches USA National Ministries' Common Investment Fund. Through the Foundation's board decision, 5% is withdrawn quarterly, based on earnings calculated on a five year rolling average. This calculation ensures that principal is not touched and that withdrawals remain relatively stable despite dips or spikes in the financial markets. These withdrawals allow the Foundation to allocate grant monies to FBH's various corporations and also support Foundation operations.

Restricted support to the Endowment at the donor's specific designation may fund special projects or staff positions. An endowed fund may be established, accruing over time, to support a staff position such as the president's or chaplain's chair, in honor or memory of an individual, or to support scholarships, campus beautification, specific programs, technology updates, or equipment purchases. The current "Framing the Future" Campaign is really an income-generating campaign for the endowment, in which a substantial portion of the income received will support FBH's North Wing renovation.

## Planned or Annual Giving?

Annual giving, the most basic fundraising program, produces cash to benefit FBH's current operations. Annual gifts are considered repeatable and replaceable gifts, immediately effective and earmarked for the Fairport Baptist Homes' present needs. Giving an annual gift is like putting money in a checking account, where it is used to pay for ongoing expenses.

Planned giving does not substitute for an annual charitable contribution but is a more permanent contribution, providing income for FBH for the long term rather than for immediate needs. It may use assets that offer more current income tax advantages and the donor may continue to receive income, as well. Because planned gifts are invested in the Foundation's Permanent Endowment Fund, they earn income, some of which the Foundation may re-gift to Fairport Baptist Homes in particular ways. Planned giving is like investing in the Foundation's savings account, where it is used thoughtfully to fulfill future needs.

## Types of Planned Gifts

Planned gifts fall into several key categories. Some planned gifts can provide you, as well as the Fairport Baptist Homes, with income.

### Planned Gifts That Provide Income to You

A charitable gift annuity is a simple irrevocable agreement between you as a donor and the Fairport Baptist Homes Caring Ministries Foundation. A charitable gift annuity ensures you stable, guaranteed, fixed and attractive payments with no investment worries or responsibilities. It is also a good way to make an enduring gift which will strengthen FBH when the remainder becomes available.

In exchange for your gift of cash or marketable securities, the Foundation agrees to pay you (and/or another individual) designated fixed payments each year for life. The rate of payment to you is determined by your age at the time of your contribution. The older you are, the higher the rate of return the Foundation will pay, but your rate of return remains constant once the gift is made. For two lives, the rate of return is slightly lower because the payment period is usually longer. At current rates, if you make a gift at age 70, your rate of return is 6.5%; if you are 80, the rate of return is 8%. Annuity payments can begin immediately or can be deferred to some future date. This income paid under the annuity is secured by the assets of the charity and will be a nice complement to other income sources in your retirement years.

You receive a charitable deduction the year you make the gift and, in most cases, part of each payment to you thereafter is also tax-free. Part of the annual amount you receive (usually more than 30%) is tax-free return of capital, excluding it

from gross income until you reach your life expectancy. When you itemize deductions for taxes, you qualify for a federal income tax charitable contribution deduction for part of the value of your gift when you file that year's income tax return, an amount that depends upon your age. This is generally the gift amount less the present value of the annuity, substantially reducing the cost of the gift.

Charitable gift annuity rates are recommended by the American Council of Gift Annuities and are re-determined annually. There are no administrative fees or commissions. Probate or court involvement is avoided on these funds.

A charitable remainder annuity trust is a custom designed and individually managed trust that enables you to retain a fixed income for your lifetime or a fixed term of years, claim a current income tax deduction, and make a future gift to charity.

A charitable remainder trust is set up to pay you a percentage of the fair market value of the trust assets as revalued annually for a term of years or one or more lives. At the end of the trust term, the remaining principal goes to the charity you have chosen.

A pooled income fund is a trust, operated by a charitable organization, that enables you to retain a life income, claim a current income tax deduction, and make a future gift to charity.

## Gifts That Provide Income to the Charity

Some planned gifts primarily provide income to the charitable organization, such as the Foundation of the Fairport Baptist Homes.

A charitable lead annuity trust is a custom-designed and individually-managed trust that enables you to give a fixed annual amount to charity for either a fixed term of years or the life of one or more individuals.

Upon conclusion of the term, the trust terminates and, according to the terms of trust instrument, distributes its remaining assets (called the remainder interest) back to you or to one or more individuals that you have specified.

A charitable lead unitrust is a custom-designed and individually-managed trust that enables you to give an annual income to charity for a fixed term of years or the life of one or more individuals. Upon conclusion of the measuring term, the remaining trust asset can revert to you or be transferred to one or more individuals that you select.

Depending on when the trust is established and who receives the remainder interest, you may qualify for a charitable income, gift or estate tax deduction.

Life Insurance and Retirement Plans may be an especially attractive gift vehicle if you own a plan or policy that is no longer needed for its original purpose. It

usually produces a sizeable gift for a relatively small investment on your part. Those who qualify for low cost premiums may find it more affordable and convenient to plan a significant gift using life insurance. By naming a charity as the owner and beneficiary of a life insurance policy, you can take an immediate tax deduction for the accumulated cash value of the policy (if any) and a future deduction for any subsequent premiums that you pay.

## Bequests Through Your Will

A bequest is a gift of property or assets to a beneficiary, such as the FBH Caring Ministries Foundation, as defined in your will. Your bequest can be outright or contingent upon the death of another family member. All bequests received by the Foundation, unless otherwise designated, become part of the Foundation's Permanent Endowment Fund.

You might choose to determine the final distribution of your estate by designating in your will that a portion of your assets be used to benefit the ministry of the Fairport Baptist Homes. In this way you can ensure that your values extend to others even after your lifetime.

You can give an outright gift or set up an endowment fund to pay a fixed percentage of the annual value of the fund to the designated recipient or project each year, reinvesting additional earnings and building up the fund over time. The fund can last in perpetuity.

Your bequest might occur in a variety of ways. A fixed amount general bequest is the most common (but not necessarily the best) type of bequest. You simply leave a specific dollar amount to the Fairport Baptist Homes Caring Ministries Foundation. A residuary bequest gives all or part of your estate after debts, taxes, expenses, and other bequests have been fulfilled. A percentage bequest is the most flexible way to give. The gift amount automatically changes with the size of your estate. The bequest can be expressed as a percentage of the estate or of the residuary estate. A combination bequest can be a percentage plus the residue. A restricted bequest will be used for a specific purpose. A restricted bequest should be made in the broadest terms possible consistent with your interests, to guard against your gift's becoming obsolete, especially as new and pressing needs emerge.

You may also gift specific property such as real estate or stocks. These will be sold and the proceeds deposited in the FBH Caring Ministries Foundation's Permanent Endowment Fund.

#### Gifts Offering Retained Use

A life estate agreement is an arrangement whereby you transfer title to a personal residence, farm, or yacht to charity while retaining the right to occupy and otherwise enjoy the full use of the property for your choice of a term of years or the lifetime of one or more individuals.

## Your Legacy is Up to You

A planned gift is an "ultimate" gift, expressing your deeply felt philanthropic commitment in doing what you believe is right for an organization or institution. This proposal asks you to consider making such a gift on behalf of the Fairport Baptist Homes. A planned gift also demonstrates to your family that giving beyond self is an ultimate personal value.

You have worked hard to accumulate assets throughout your life. When you decide upon a planned gift, you determine how those assets will be distributed at your death, and in so doing, you affect the lives not only of those closest to you, but also the lives of future generations.

There are many reasons to consider making a planned philanthropic gift. These decisions should be discussed with your family and with your financial and legal advisors. But remember to view your resources in terms of "eternal return."

## Making a Difference

Exactly how you wish to make a difference is up to you. There are many strategies and issues to think about, based on your own deeply held values and beliefs, about how you can leave a lasting legacy and make a true impact by investing in Fairport Baptist Homes for the long term. A gift to the Fairport Baptist Homes is a testimony to the faith and confidence you have in its ministry to the elderly in our community. You will have

the satisfaction of knowing that whatever you do not use in this life will continue after your death to help shape the lives and character of those who come after you.

### Marcena Ricker Society Members (as of 5/31/08)

Florence Baldrige  
 Fred J. Belluscio\*  
 Lois R. Chambers  
 Allie Bond Coger  
 Mary and Richard Copp  
 John R. and Barbara Courneen\*  
 Mildred R. Evans  
 Rev. Alvin C. Foster\*  
 Dorothy A. Franklin\*  
 Rev. Paul R. and  
 Dorothy C. Gleason  
 Jean L. Moore  
 Margaret Morahan  
 Norma F. Oakes  
 Gretchen K. Pallischeck  
 Shirley B. Pappert-Hammond  
 Olga M. Peet\*  
 Dr. Henry Rohrer  
 Elmer G. and Lois A. Sharp  
 Meredith Sorensen  
 Rosemary Starks  
 Eric J. Stettner  
 Elizabeth Taillie  
 Elizabeth Thompson  
 The Honorable and  
 Mrs. Robert H. Wagner  
 Ida Wilde  
 Rev. W. Kenneth Williams

\*deceased



The best use of life  
is to invest  
in something  
that will outlive life.

Remember the Fairport Baptist Homes in your will.

It's a simple step that accomplishes a lot. Through your will, you can reflect the important role that Fairport Baptist Homes has played in your life. You can also help ensure quality care for future residents. Contact Ellen Bevan at (585) 388-2324 or [ebevan@fbhcm.org](mailto:ebevan@fbhcm.org) for ideas on making a gift with personal and lasting significance.



Please provide further information on bequest planning:

Name \_\_\_\_\_  
Address \_\_\_\_\_  
City, State, Zip \_\_\_\_\_  
Phone \_\_\_\_\_ E-mail \_\_\_\_\_

My/our Estate Plans:

- |  |   |   |
|--|---|---|
| <input type="checkbox"/> Bequest         | <input checked="" type="checkbox"/> Charitable Gift Annuity | <input checked="" type="checkbox"/> Life Insurance Policy |
| <input type="checkbox"/> Retirement Plan | <input type="checkbox"/> Gifts of Real Estate               | <input checked="" type="checkbox"/> Life Income Gift      |

# Memorial Giving Made Easy

Any gift can be made in memory or in honor of a special person or event.

We all know someone special—someone we love, admire and respect. Relationships like these are priceless. Memorial donations in thoughtful remembrance may be given in honor or memory of individuals who touched your life in a special way. These gifts serve as a permanent expression of love, honor and recognition. At the same time, your gift helps FBH to continue caring for the elderly in our community.

Your gift will be acknowledged to family members and others you specify.

## Obituary Designations

People often want to do or give something when someone dies. Asking in funeral notices for memorial donations to FBH through the Foundation is a way to honor loved ones who have passed away. The Foundation staff can

help you include memorial gift information in obituaries. A sample sentence might read: "The family thanks the caring staff of FBH and requests that memorial gifts be forwarded to the FBH Caring Ministries Foundation, 4646 Nine Mile Point Road, Fairport, NY." Please contact us (388-2324) for more information.

Honorariums offer a way to express appreciation or love and respect for a living family member, friend, coworker or other special person. Such a contribution is a thoughtful way to remember someone's birthday, anniversary, graduation, birth of a grandchild, or other special occasion. The person honored by your contribution will receive a letter announcing your gift.

Many people make annual memorial or honor contributions to remember the birthday or anniversary of a loved one.

## Other Special Gifts

Other ways to honor a loved one who has passed away include purchasing a leaf or rock on the Homes' Wall of Remembrance, endowing a named fund, or purchasing a needed piece of furniture or equipment in his or her honor. The Foundation staff can assist you with these decisions.

When making your gift, please indicate the name of the person you wish to honor and provide a mailing address as appropriate in a short note or in the memo portion of a check addressed to the FBH Caring Ministries Foundation. We will send a notification of your generous remembrance to the individual or individuals memorialized or honored. Your gift amount is not disclosed.

The next time you need a special gift to celebrate a birthday or anniversary, remember a loved one or thank a business associate, please consider making a contribution to FBH Caring Ministries Foundation.

## We'd like your feedback on our new format!

This is the first edition of our newsletter in its new format. We chose to use this new printing format as a method of cost savings. The new format saves the Foundation approximately \$1000 for each newsletter that we mail out, approximately \$3000 per year. The Foundation can use these funds in other ways while still providing you a quality newsletter with our most up-to-date information.

Please let either Ellen Bevan (585-388-2324 or [ebevan@fbhcm.org](mailto:ebevan@fbhcm.org)) or Laurie Thorpe (585-388-2322 or [devassoc@fbhcm.org](mailto:devassoc@fbhcm.org)) know what you think of this new format. We welcome your comments and suggestions!

# Faith and Estate Planning

By Rev. Garth E. Brokaw, President/CEO  
FBH Caring Ministries, Inc.

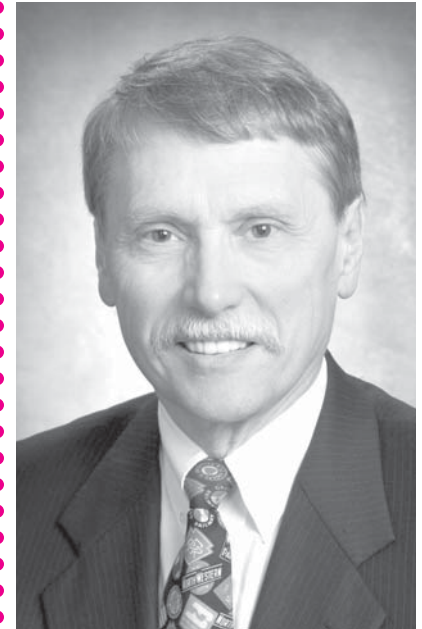
People of faith understand that God as creator is owner of all things. Out of the experience of creation, God gave form, light, plants, rocks, earth, water, creatures, and the very breath of life that created humanity. The Old Testament, through proclaiming the Sabbath and the Jubilee years, gave expression to the belief that the land and the persons belong to God. In the New Testament, Jesus announces the year of the Lord's favor, a new Jubilee year, if you will. Jesus then proceeds to lay out the expected results of the establishment of God's Kingdom. That is, he gives believers guides to living life as good stewards of all that God has given to each person—talents, resources, and riches, as well as the land, its creatures, and its vegetation. We are stewards, then, of all that God has created and has gifted to each of us. We are stewards of our money and of our possessions. Being stewards means that we are to live simply, use our resources to lift up those in need, and do so cheerfully, for what we give

of our money, possessions, and time is not to our credit, but to the glory of God, to the actualizing fragments of the Kingdom.

Over the course of a lifetime, people of faith usually discover different forms of ministry and mission. They give generously of their time and/or resources, putting their resources into a cause that will surely continue to need support long after they are no longer able to give to it themselves. For some, it may be supporting children or families in crisis; for others, it may be supporting missionaries in foreign lands who help folks to learn new farming techniques so that they can feed their own families.

We hope that you see supporting the frail elderly as a fragment of your own Kingdom-building.

You can make sure that your personal mission continues, by leaving a portion of your financial resources for the future. Each of us completes the last chapter of life, knowing that there will continue to be



those who will work toward the Kingdom by way of those missions we believed in while we were alive, working for and supporting them for so many years.

We depend on you to ensure that when you are no longer with us, there will be those who will feed and care for the frail elderly, who can no longer lift the spoon for themselves.

We invite you to consider, therefore, planning an ultimate gift to the ministries of the Fairport Baptist Homes Caring Ministries.

# What is an Endowment?

An endowment fund is a gift that keeps on giving.

An endowment, or endowed fund, is created by donors to provide long-term sources of funding. An endowment is an amount of money (fund) that is given with a stipulation that the funds are invested to earn investment returns rather than being spent immediately. Endowments are permanent funds in which the principal is held in perpetuity and only investment returns generated by the principal amount is expended annually. A portion of the annual earnings is used to fund the organization's operations, programs, or services. The remaining earnings are reallocated back into the fund's principal to ensure that the endowment continues to grow for future support of institutional priorities.

An endowment fund is made up of gifts and bequests that are subject to a requirement that the principal be maintained intact and invested to create a source of income for an organization. Donors may also set up an designated endowment to fund a specific interest. In any case, an endowment requires that the principal remain intact in perpetuity, or for a defined period of time or until sufficient assets have been accumulated to achieve a designated purpose.

Why establish an endowment?

Endowment funds are the lifeblood of any charitable organization. Without them, our ability to deliver the promise of our mission and vision would be limited. There is a growing need to have long-term financial stability in order to deliver reliable service despite changes in the economy and government funding.

How is FBH's endowed fund invested?

The Foundation's investment policies are determined by the Board of Directors of FBH Caring Ministries Foundation and are intended to preserve and increase the real principal value of its endowment while providing a dependable stream of income. The Foundation does not engage in high-risk or speculative activities. Portfolio management always follows written guidelines recommended by the Foundation's Investment and Finance Committees and agreed to by the Foundation Board. The Foundation's portfolio is diversified so as to keep volatility within acceptable limits for the portfolio as a whole.

The strategy of the Foundation Board's Investment and Finance Committee is a prudent one, designed to ensure that future generations derive maximum benefit from the endowment.

Currently, the Foundation's Endowment is professionally managed and invested in the socially responsible Common Investment Fund offered through The American Baptist Home Mission Society. The Common Investment Fund has been managing assets since it was begun in 1962, and was expanded in 1975 to allow American Baptist churches and related organizations to participate in the fund. The Foundation invested its portfolio into The Common Investment Fund in April 2006.

What is the current value of FBH's endowment?

Currently, the Foundation manages more than \$1.7 million invested in its endowment.

## A Gift of Hope

An endowment is a gift of hope. It is an investment that provides endless support to charitable causes. It's an investment in the future. Endowments are permanent. They are funds with the requirement that the principal is never spent. The balance in these funds is invested, earning income that is then spent to FBH's charitable work in perpetuity.

# Support for the Annual Fund is always needed.

**YES! I WANT TO HELP SUPPORT THE MISSION OF THE FAIRPORT BAPTIST HOMES FOUNDATION AND ENSURE QUALITY CARE FOR OUR COMMUNITY'S ELDERLY**

Enclosed is our/my check for \$\_\_\_\_\_ (Please make checks payable to FBHCM Foundation)

Please charge this gift to our/my: \_\_\_\_\_ Visa \_\_\_\_\_ MasterCard

Account Number: \_\_\_\_\_

Expiration Date: \_\_\_\_\_

Signature (required): \_\_\_\_\_

Please circle: Dr. Mr. Mrs. Mr. & Mrs. Ms. Miss Rev.

Name: \_\_\_\_\_ Spouse: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Telephone: \_\_\_\_\_ E-mail: \_\_\_\_\_

This gift is in honor/memory (please circle one) of: \_\_\_\_\_

**Please return pledge form to: FBHCM Foundation, 4646 Nine Mile Point Road  
Fairport, NY 14450**

Our "Framing the Future" Campaign has reached one-third of its goal.

Thank you to our "Framing the Future" supporters:

Ellen Bevan  
James and Jean Borden  
Kay Brockway  
James and Katie Coyne  
Daisy Marquis Jones Foundation  
Ken and Sally Dodgson  
Robert and Norma Easley  
Clint and Barbara Emery  
Matson and Ruth Ewell  
Trevor and Elizabeth Ewell  
The Fairport Ladies  
Fairport Savings Bank  
First Baptist Church, Rochester  
First Niagara Risk Management  
Tom and Sue Forsyth  
Paul and Dorothy Gleason  
David and Linda Glossner  
Harter Secrest & Emery, LLP  
Peter and Sara Hartman  
J. Brooks Howard and  
Elizabeth Thorley

John and Martha Jack  
Nick and Susan Jones  
Eleanor Keith  
Isabelle Kellogg  
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Providium Consulting Group  
Dorothy Roat  
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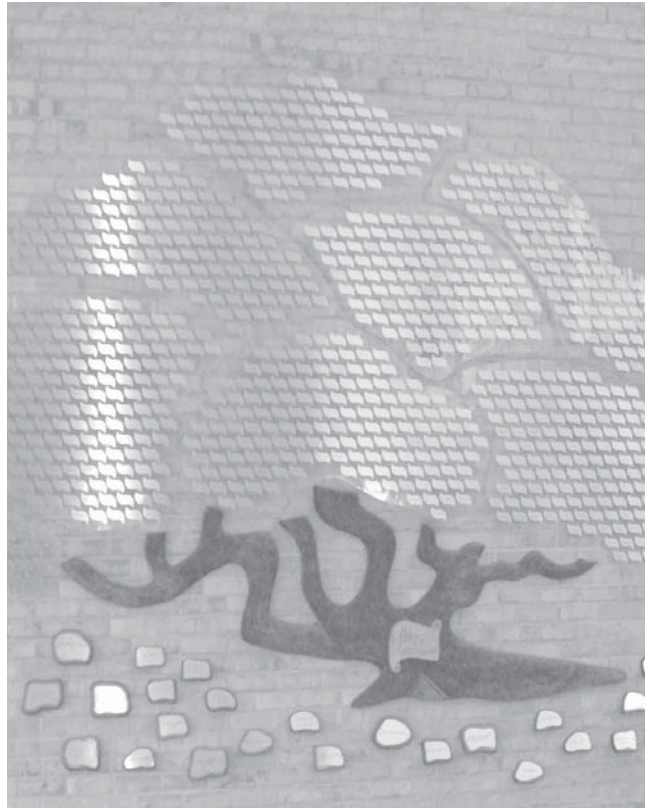
Mary Ross  
Marion Rubenstein  
Stephen and Laraine Segar  
David and Susan Sharp  
Elmer and Lois Sharp  
Kermit and Barbara Slye  
Frederick and Harriet Stahl  
Glenn and Carol Stahl  
Bruce and Christine Steele  
Arlene Suwijn  
Laurie Thorpe  
Paul and Joyce Vick  
Robert and Winifred Wagner  
Matthew and Jennifer Wallace  
Doug and Jean Whitney  
Richard and Judy Wien  
Ida Wilde  
Jerry and Heather Woytash

## Gifts to FBH's Wall of Remembrance Support Endowment

Placing a leaf or a rock on the Wall of Remembrance situated in the Homes' McKnight Room in honor of your loved one's birthday, anniversary, or passing is a beautiful way of making sure that they are permanently remembered here at Fairport Baptist Homes. Your gift will also help those who will live here for many years to come.

Since the unveiling of the Wall as part of the Homes' Centennial Celebration in December 2004, 147 leaves and 25 rocks have been placed on our Wall of Remembrance to honor loved ones.

Funds donated for a leaf or a rock for the Wall of Remembrance are designated to the Foundation's Permanent Endowment Fund. Donations to the endowment are especially important because the income earned from this fund's investments is used to give back to FBH in many forms, including yearly grants to FBH Caring Ministries' subsidiary corporations.



### FBH CARING MINISTRIES FOUNDATION

4646 Nine Mile Point Road  
Fairport, NY 14450  
(585)388-2324  
ebean@fbhcm.org

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PERMIT NO. 1056

