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About The Community Foundation

Overview of Community Foundations

Created more than 100 years ago, a community foundation is a nonprofit organization that administers charitable funds established with gifts from individuals, families, businesses and nonprofit organizations. The foundation makes grants and other distributions from these funds to qualified charitable organizations and government entities.

Community foundations are designed to accommodate the personal interests and concerns of each donor. Depending on the donor’s goals, grant distributions from the fund may be made for broad or specific purposes.

Founded in 1998, the Community Foundation of North Central Florida (CFNCF) is one of more than 750 community foundations in the country and one of more than 1,800 worldwide.

What CFNCF Does

CFNCF works with individuals, families, businesses and organizations to create funds that support community causes they care about. Donors can set up a fund that goes on giving for generations.

CFNCF’s management of its investments allows us to distribute more than $3 million in grants annually.

Additionally, CFNCF works to find collaborative, long-term solutions to issues facing our community. As a trusted nonpartisan convener, CFNCF builds bridges among the public, private and nonprofit sectors to address issues that no one sector can address on its own.

CFNCF’s History

In 1998, a group of members of the North Central Florida Estate Planning Council saw the need for a community foundation in Gainesville. They created the organization and in 2002, a generous gift from Dr. Robert Cade provided our launch.

CFNCF now manages more than $20 million through more than 100 charitable funds. CFNCF is classified as a “tax-exempt public charity” under section 501(c)(3) of the Internal Revenue Code.
As a professional advisor, you have clients who care about philanthropy. The Community Foundation of North Central Florida is here to help. Many of your clients may already be donating regularly to the organizations they care about. By partnering with CFNCF, you can make it easier for your clients to give effectively, receive significant tax benefits and take advantage of CFNCF’s knowledge of giving opportunities in our community. Your clients can enjoy the pleasure of giving without the burden of administration. We provide all administrative services related to a donor’s fund, including accounting, auditing, financial management, due diligence, grantmaking and evaluation.

We make starting a fund easy. Here is how we work with donors:

Your clients would:

• Meet with CFNCF staff to create a fund that reflects their goals.
• Learn the most effective way to give the assets they have in mind.
• Make a contribution to start the fund now or make a plan to fund it in their estate.

Your clients can:

• Start making grants or awarding scholarships through the fund with assistance from CFNCF staff.
• Involve family members, if they wish.
• Collaborate with other CFNCF donors for greater impact.
• Learn about the impact of their grantmaking.
• Watch their fund grow over time through a diversified investment strategy.
“The Community Foundation provides the resources and expertise to help donors achieve their charitable goals and makes such a positive impact to the donor and the recipients.”

Jeff Hogue, Financial Advisor

We work with you and your clients to complete the most complex gift transactions and help transform assets into charitable resources.

CFNCF accepts many assets, including:

- Cash
- Illiquid Assets
- Interests in Business Entities*
- Life Insurance Policies
- Marketable Securities
- Promissory Notes
- Real Estate*
- Retirement Plans
- Royalties and Distribution Rights
- Stock Options
- Tangible Personal Property

* Please see the Appendices, beginning on page 12, for a more complete explanation of CFNCF’s policies pertaining to these gifts.

PRIVATE FOUNDATION TRANSFERS

Clients with private foundations or other charitable funds who are concerned with succession planning or investment performance or who don’t have time to manage their foundation can create a fund and transfer those assets to CFNCF. CFNCF will ensure that your clients’ charitable goals are met and that their funds are invested wisely in perpetuity.
FUNDS AND SERVICES WE OFFER

Funds
We can help your clients choose what type of fund is right for them.

Donor Advised Fund
With a Donor Advised Fund, donors can be active participants by recommending grants to nonprofit organizations of their choosing. Our staff will also let donors know of organizations and projects that match their interests.

Scholarship Fund
Your clients can help increase access to higher education through a scholarship fund. Donors support the type of student they care about by setting purpose, selection and award criteria. We help donors design a scholarship fund that will have the greatest impact on aspiring students.

Donor Designated Fund
This type of fund is a simple tool for your clients to provide direct support to one or more specific charitable organizations.

Field of Interest Fund
Whether your clients’ passions are affordable housing, animal welfare or performing arts, this type of fund lets us direct them to outstanding nonprofits working in these areas.

Endowment Partner Fund
Nonprofit organizations may establish an endowment partner fund to permanently support their operations and programs.

Wholly expendable versus endowed funds
CFNCF creates both wholly expendable and endowed funds. Endowed funds are invested in our main pool, structured for long-term growth, with an appropriate percentage available each year for grantmaking. Wholly expendable funds are invested in our short-term pool and are fully available for grantmaking.
SERVICES

The Community Foundation of North Central Florida offers stability, expertise and a proven commitment to donors and to our local communities. We have 20 years of experience in managing our donors’ funds and helping donors achieve maximum impact in their communities.

Why partner with us? The reasons are simple. We offer your clients:

Philanthropic Advising
• Using either a current or deferred gift, we construct a fund that fulfills your clients’ charitable goals, ensures maximum tax advantages and can be incorporated into your clients’ plans.

Investment Management
• Your clients’ charitable funds are invested and professionally managed in a large and diversified portfolio. By pooling investments, we yield greater leverage and strong returns.

Grantmaking Assistance
• Your clients can participate in grantmaking to the extent that they choose. Whether their passion is for social services, the arts, the environment or any of dozens of other needs, our staff can help your clients maximize the impact of their grant dollars by providing research and information about local nonprofits.
CFNCF AND YOUR CLIENTS

CFNCF’s success is built on relationships. Our services support your clients’ goals and respect their values. Your clients can expect:

• **A Personal Connection.** Our staff helps guide donors through one-on-one or family meetings geared toward their interests. We also offer workshops on topics related to nonprofits and philanthropy.

• **Online Resources.** CFNCF has a comprehensive website with information for donors and grant seekers. Through our online portal, your clients can access fund information and have the ability to make grant recommendations anytime they wish.

• **Expertise in Accepting Gifts of Cash and Unmarketable Securities**

• **Donor Events and Education Opportunities.** If your clients like to be hands-on in their giving, CFNCF can help. Our events give donors the chance to engage with nonprofits and other donors in their community. We offer workshops focused on specific issues and best practices in philanthropy.

• **Research and Analysis.** From arts programs to early childhood education to natural resources, we research effective nonprofits. This knowledge base is available to your clients.

• **Option to Maintain Anonymity.** We offer your clients the option to remain anonymous at a level that is comfortable for them.
## Comparing Charitable Options

<table>
<thead>
<tr>
<th>CFNCF DONOR ADVISED FUNDS</th>
<th>COMMERCIAL DONOR ADVISED FUNDS</th>
<th>PRIVATE FOUNDATIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>PROCESS TO CREATE</strong></td>
<td>Simple fund agreement between donor and CFNCF; can be set up immediately.</td>
<td>Agreement between donor and commercial entity.</td>
</tr>
<tr>
<td><strong>MINIMUM CONTRIBUTION</strong></td>
<td>$10,000 to create fund.</td>
<td>Varies.</td>
</tr>
<tr>
<td><strong>SERVICES</strong></td>
<td>Service and relationship based. CFNCF supports donors' philanthropy by helping define strategies that reflect their interests, engaging family, offering learning opportunities, making connections with fellow donors and providing vetting of nonprofits.</td>
<td>Typically transaction-based. Most do not offer personalized advice on grantee selection or research on nonprofits.</td>
</tr>
<tr>
<td><strong>INVESTMENTS</strong></td>
<td>Donor selects from portfolios created by CFNCF. Our assets are managed by investment managers selected by CFNCF.</td>
<td>Donor selects from pools offered by commercial entity.</td>
</tr>
</tbody>
</table>
| **GRANTMAKING**           | Donor recommends grants to qualified nonprofit organizations. Staff can:  
  - Identify community needs.  
  - Perform vetting of nonprofits.  
  - Share grant proposals from nonprofits. | Donor recommends grants to qualified nonprofit organizations. Most do not offer personalized advice on grantee selection. | Donor appoints board that conducts grantmaking and conducts due diligence to ensure grant recipients are qualified nonprofits. |
| **FUND DURATION AND DONOR INTENT** | Donor may name two generation of successor advisor(s) to the fund. CFNCF’s knowledge of local nonprofits allows it to carry out donor intent into perpetuity. | Duration determined by commercial entity. Most do not offer ongoing expertise about local nonprofits to carry out donor intent into perpetuity. | Board continues into perpetuity if there is ongoing interest and can involve future generations. Insuring donor intent depends on expertise and commitment of future board and staff. |
| **CHARITABLE DEDUCTIONS** | Cash: up to 60% of adjusted gross income (AGI).  
Publicly traded securities: FMV up to 30% of AGI.  
Real estate: FMV up to 30% of AGI. | Cash: up to 60% of AGI.  
Publicly traded securities: FMV up to 30% of AGI.  
Real estate: FMV up to 30% of AGI. | Cash: up to 30% of AGI.  
Publicly traded securities: FMV up to 20% of AGI.  
Real estate: deductible at cost basis. |
| **CHARITABLE DISTRIBUTION REQUIREMENTS** | None. | None. | Annual distribution of 5% of assets. |
| **ADMINISTRATIVE CONSIDERATIONS** | None. All handled by CFNCF. Fees charged support CFNCF’s mission of promoting and sustaining local philanthropy. | None. Fees charged benefit commercial entity. | Donor must independently perform all financial and administrative services or hire staff to do so. Annual Form 990 PF and reporting required. Excise tax of up to 2% of net investment earnings; other taxes may apply. Family member may serve as paid staff. |
| **TAX STATUS**            | Public charity as a fund under CFNCF's public charity status. | Public charity. | Private charity as a separate 501(c)(3) entity under §509(a). |
Although we can establish wholly expendable funds, we encourage endowed funds because they align with our mission to support the needs of our state in perpetuity.

Your clients’ endowed funds can grow over time, even while grants or scholarships are made from the funds.
If your clients are interested in testamentary and life income gifts, we can help you and your clients plan and establish a fund agreement that will receive one or more of the deferred charitable gifts described below. This agreement establishes the best type of fund for the causes your clients wish to support.

**Bequests**

The estate of donors who leave a bequest to charity may take a charitable deduction of 100 percent of the gift’s value. Your clients’ bequest can be stated as a set amount of cash, securities or other assets or as the “residue” or a “percentage of the residue” of the estate. The bequest can also be contingent upon the occurrence of stated events.

**Charitable Remainder Trusts (CRT)**

Your clients may transfer assets to a charitable remainder trust that provides a specified distribution percentage to one or more (income) beneficiaries for life, or a term of years, with the remainder interest paid to charity.

**Charitable Lead Trusts**

Donors may transfer assets to a charitable lead trust. A charity is the income or “lead” beneficiary for a lifetime or term of years, after which the remaining assets are distributed to the donor or other beneficiaries.

**Gift Annuities**

In return for a donation of cash or other assets, the charity agrees to pay the donor — and/or someone designated by the donor — a fixed payment for life, with the residuum paid to charity.

**Life Insurance/IRA Beneficiaries**

IRA accounts listing The Community Foundation of North Central Florida as the beneficiary pass to CFNCF free of estate and income taxes. Not only can CFNCF be named as the beneficiary of a life insurance policy, but a donor can also transfer the policy irrevocably to the Foundation and claim an income tax deduction for the policy’s cost basis or cash surrender value (whichever is less). Any subsequent premium payments may be deductible.

Please see Appendix 3, page 14 for further information on bequest language and life income gifts.
CFNCF invests its funds to provide a stable resource for North Central Florida that responds to today’s needs while preserving and enhancing the real value of funds for future needs.

**Asset Allocation**

A well-diversified portfolio is fundamental to CFNCF’s investment strategy to help maximize investment returns and reduce risk and volatility. Our Investment Committee regularly reviews the asset allocation strategy.

**Distribution Policy**

Each year, CFNCF’s board of directors reviews the distribution rate. A prudent distribution rate between 4.0 to 5.0 percent helps to maintain the funds for future years. The distribution is calculated by using a 12-quarter trailing average of fund market values.

**Investment Committee**

CFNCF’s Investment Committee makes recommendations to the board of directors regarding investment policy and strategy, and hires and monitors investment managers. The Investment Committee includes CFNCF board members with expertise in investments and business.

**CFNCF Investment Committee Members as of 12/1/2018**

Richard White, Chair  
Mike Potapow  
WJ Rossi  
Bernie Machen  
Howard Patrick  
Mitch Glaeser  
Tony Kendzior  
Melanie Shore  
Carrie Lee
The Community Foundation of North Central Florida offers a range of investment options designed to satisfy a variety of philanthropic goals and time horizons. Each portfolio is broadly diversified in order to reduce risks that may negatively affect your returns.

The table below summarizes the asset allocation, suggested time horizon, and historical returns for each portfolio. We have provided average annualized returns over 1, 3, 5, and 10 year periods for each allocation. We have also included the best and worst annualized returns over the same periods from January 1988 to December 2017 (the longest time frame for which data exists).

<table>
<thead>
<tr>
<th>Portfolio Type</th>
<th>Asset Allocation</th>
<th>Annualized Standard Deviation</th>
<th>Weighted Average Expense Ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>Long-Term Endowed 7 years or more</td>
<td>80% equities / 20% fixed income</td>
<td>11.49%</td>
<td>0.30%</td>
</tr>
<tr>
<td>Endowed 3 - 7 years</td>
<td>60% equities / 40% fixed income</td>
<td>8.58%</td>
<td>0.26%</td>
</tr>
<tr>
<td>Fixed Income 3 years or less</td>
<td>100% fixed income</td>
<td>1.19%</td>
<td>0.18%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Portfolio Type</th>
<th>Annualized Returns</th>
<th>1 year</th>
<th>3 year</th>
<th>5 year</th>
<th>10 year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Long-Term Endowed 7 years or more</td>
<td>Best</td>
<td>47.94%</td>
<td>22.63%</td>
<td>17.91%</td>
<td>13.44%</td>
</tr>
<tr>
<td></td>
<td>Average</td>
<td>9.25%</td>
<td>8.41%</td>
<td>8.38%</td>
<td>7.80%</td>
</tr>
<tr>
<td></td>
<td>Worst</td>
<td>-38.71%</td>
<td>-11.44%</td>
<td>-2.47%</td>
<td>1.68%</td>
</tr>
<tr>
<td>Endowed 3 - 7 years</td>
<td>Best</td>
<td>35.09%</td>
<td>17.16%</td>
<td>13.92%</td>
<td>11.72%</td>
</tr>
<tr>
<td></td>
<td>Average</td>
<td>8.03%</td>
<td>7.53%</td>
<td>7.53%</td>
<td>7.15%</td>
</tr>
<tr>
<td></td>
<td>Worst</td>
<td>-29.54%</td>
<td>-7.14%</td>
<td>-0.70%</td>
<td>2.64%</td>
</tr>
<tr>
<td>Fixed Income 3 years or less</td>
<td>Best</td>
<td>10.28%</td>
<td>9.56%</td>
<td>8.10%</td>
<td>6.72%</td>
</tr>
<tr>
<td></td>
<td>Average</td>
<td>4.04%</td>
<td>4.00%</td>
<td>3.94%</td>
<td>4.05%</td>
</tr>
<tr>
<td></td>
<td>Worst</td>
<td>0.13%</td>
<td>0.29%</td>
<td>0.38%</td>
<td>1.00%</td>
</tr>
</tbody>
</table>

- US
- International (Developed)
- Emerging Markets
- Real Estate
- Fixed Income
Gifts of Real Estate

Giving a gift of real estate such as rental property, a vacant lot or a vacation home can be a highly effective philanthropic and financial strategy. CFNCF is able to work with its donors to accept gifts of real estate.

Prior to accepting real estate, CFNCF will request the following documents from donors:

- A completed questionnaire (provided by CFNCF)
- A phase 1 environmental assessment review (coordinated by CFNCF)
- A home/building inspection report (coordinated by CFNCF)
- A qualified appraisal
- A copy of the most recent tax statement
- A copy of any condominium agreements, leases, restrictive covenants, leases and management agreements

Each piece of property will be evaluated on a case-by-case basis by CFNCF’s Executive Committee. Once a proposed gift is approved by the committee, CFNCF and its counsel will coordinate with the donor and the donor’s legal advisor to arrange the closing and transfer of title. The date of the gift is the date on which title to the property is transferred to CFNCF. The donor will be responsible for all expenses and carrying costs associated with the property prior to its sale.
MORE ON REAL ESTATE AND GIVING

Gifts of real estate are often overlooked when donors consider their giving options, even though real estate often represents a significant portion of the assets they own. Real estate investments have generally appreciated over time, while stock market fluctuations continue to cause concern, making real estate an attractive option for creating a charitable fund. Also, a gift of appreciated real estate provides a charitable deduction at the qualified appraised value of the property.

Getting Started

The process of giving real estate and similar assets is more complicated than transferring securities or writing a check. It’s important to know whether the property is free and clear of debt, whether the donor holds clear title, whether the property is marketable, and whether there are any concerns about environmental or other potentially negative factors.

Part of the transfer process for gifts of real estate involves due diligence that CFNCF will undertake. Depending upon the condition, location and use of the property, environmental audits may be required in addition to on-site inspections.

Determining Value

The donor must obtain a qualified appraisal from a qualified appraiser to determine the value of the property. A market analysis from a real estate broker may be useful, but it won’t meet IRS requirements for substantiating a claim for a charitable deduction.

Selling the Property

The donor may not engage in negotiations prior to the donation, and the property cannot be listed for sale before it is donated. Potential buyers should work directly with CFNCF.

The Community Foundation has experience in handling many types of real estate gifts, from timberland to vacation properties, residences, and commercial buildings. We have a comprehensive set of guidelines and policies regarding the acceptance of real estate and similar gifts, and we work closely with donors to ensure that the acceptance and transfer processes are handled in a professional and timely manner.
<table>
<thead>
<tr>
<th>TYPE OF GIFT</th>
<th>MINIMUM TO ESTABLISH GIFT</th>
<th>DESIGNATION OF RESIDUUM/REMAINDER</th>
<th>NOTES</th>
</tr>
</thead>
<tbody>
<tr>
<td>CHARITABLE GIFT ANNUITY (CGA)</td>
<td>$50,000</td>
<td>Any existing permanent fund at CFNCF</td>
<td>Minimum age of the annuitant is 70, 55 and older eligible to set up deferred CGA, No fee</td>
</tr>
<tr>
<td></td>
<td>May be funded with cash or publicly traded securities</td>
<td>For a nonprofit endowment partner to add to an existing CFNCF endowment partner fund</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Create a new CFNCF permanent fund, if residuum meets current funding amount</td>
<td></td>
</tr>
<tr>
<td>CHARITABLE REMAINDER UNITRUST (CRUT)</td>
<td>$100,000</td>
<td>To serve as trustee, CFNCF must be named the irrevocable beneficiary of at least 50% of the charitable remainder value. Remaining 50% may be distributed directly to donor’s charity(ies) of choice. Remainder value may be designated for any permanent fund at CFNCF. New permanent fund may be created if the net present value of the remainder interest for CFNCF is greater than or equal to the current fund minimum.</td>
<td>Minimum age of beneficiary is 55, Payout percentage to beneficiary between 5% and 7%, Fees for preparation of trust document, Expenses related to carrying costs of unmarketable assets prior to their sale, Administrator fee approximately 80 bps annually</td>
</tr>
<tr>
<td></td>
<td>May be funded with cash, publicly traded securities and unmarketable assets (e.g., real estate, artwork, antique automobiles)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>CHARITABLE REMAINDER ANNUITY TRUST (CRAT)</td>
<td>$100,000</td>
<td>To serve as trustee, CFNCF must be named the irrevocable beneficiary of at least 50% of the charitable remainder value. Remaining 50% may be distributed directly to donor’s charity(ies) of choice. Remainder value may be designated for any permanent fund at CFNCF. New permanent fund may be created if the net present value of the remainder interest for CFNCF is greater than or equal to the current fund minimum.</td>
<td>Minimum age of beneficiary is 55, Payout percentage to beneficiary between 5% and 7%, Fees for preparation of trust document, Expenses related to carrying costs of unmarketable assets prior to their sale, Administrator fee approximately 80 bps annually</td>
</tr>
<tr>
<td></td>
<td>Mostly funded with cash and publicly traded securities</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Difficult to fund with unmarketable assets because of the immediate payment obligation</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Sample Bequest Language

The following are examples of language your client may use to name CFNCF as a beneficiary of their will or trust.

“I give, devise and bequeath $_______ (or a percentage of my estate or the rest, residue and remainder of my assets) to The Community Foundation of North Central Florida, a 501 (c)(3) tax exempt corporation organized and existing under the laws of the State of Florida and having an office in Gainesville, Florida, to establish and fund the (Name of Charitable Fund).”

“The Trustee shall distribute $_______ (or a percentage of trust assets) to The Community Foundation of North Central Florida, a 501 (c)(3) tax exempt corporation organized and existing under the laws of the State of Florida and having an office in Gainesville, Florida, to establish and fund the (Name of Charitable Fund).”

Contingent Bequest

A contingent bequest means that CFNCF will receive a gift from your client’s estate only if the primary named beneficiary is unable or unwilling to accept the gift.

“In the event that all of the beneficiaries named herein predecease me or are otherwise ineligible to receive a distribution from my estate, I give, devise and bequeath [interest] to The Community Foundation of North Central Florida, a 501 (c)(3) tax exempt corporation organized and existing under the laws of the State of Florida and having an office in Gainesville, Florida.”

The Community Foundation of North Central Florida, a Florida nonprofit corporation, EIN 59-3532330, is located in Gainesville, Florida.
Administrative Fees

Through careful management, CFNCF keeps its expenses low while providing high-quality services to donors and grantees. Each CFNCF fund pays a proportionate share of the Foundation’s administrative costs, based on an annual fee structure.

Endowed Funds

<table>
<thead>
<tr>
<th>Minimum</th>
<th>Maximum</th>
<th>Annual Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>-</td>
<td>500,000</td>
<td>1.5%</td>
</tr>
<tr>
<td>Next 500,001</td>
<td>4,000,000</td>
<td>1.0%</td>
</tr>
<tr>
<td>4,000,001</td>
<td>5,000,000</td>
<td>.85%</td>
</tr>
<tr>
<td>5,000,001</td>
<td>And above</td>
<td>.75%</td>
</tr>
</tbody>
</table>

Non-endowed Funds  2.0%

Nonprofit Funds

<table>
<thead>
<tr>
<th>Minimum</th>
<th>Maximum</th>
<th>Annual Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>-</td>
<td>100,000</td>
<td>2.0%</td>
</tr>
<tr>
<td>100,001</td>
<td>500,000</td>
<td>1.5%</td>
</tr>
<tr>
<td>500,001</td>
<td>1,000,000</td>
<td>1.0%</td>
</tr>
<tr>
<td>1,000,001</td>
<td>And above</td>
<td>.75%</td>
</tr>
</tbody>
</table>

Scholarship Funds

<table>
<thead>
<tr>
<th>Minimum</th>
<th>Maximum</th>
<th>Annual Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>-</td>
<td>500,000</td>
<td>3.0%</td>
</tr>
<tr>
<td>500,001</td>
<td>And above</td>
<td>2.0%</td>
</tr>
</tbody>
</table>

Minimum Annual Administrative Charge  $500

*Community funds and advised funds that award scholarships are assessed an additional fee for scholarship administration. Funds with special grant programs may be assessed an additional fee.

***Rates shown do not include investment management costs.

Investment Management Costs

CFNCF allocates the costs associated with investment management proportionally to the individual funds in its investment pool. These costs include fees paid for professional management and independent investment consulting associated with the program.

CFNCF’s investment returns are stated net of investment management costs.
THE COMMUNITY FOUNDATION OF NORTH CENTRAL FLORIDA

To create your legacy today, call your local CFNCF office at 352.367.0060 or visit www.cfnf.org