



# Happy Holidays! Happy Holidays!



## DECEMBER 2020 NEWSLETTER

### A Letter from the President

RIF President's message, Fall 2020

Dear Islanders,

I love the fall on Russell Island. We have our early Halloween; it is quiet, and we usually get some warm weather mixed in with the coolness. I have been at my cottage more this season than ever and it has been a welcome change of scenery and respite. Last swim at the big dock this year: September 27<sup>th</sup> and yes, it was great!

The trustees of RIF have been busy this fall, mostly with distributing the work that used to be done by long-time and now retired trustee Kathy Engelhart. For years, she did so much. Two of her big tasks are now being done by other trustees -- Jeanne LoVasco will be accepting and depositing donations, and Margaret Mutch will be maintaining our membership list. Thank you to Jeanne and Margaret for stepping up!

We have our new website up and running, check it out at <http://russellisland.org>. Many thanks to trustee Peter Bardin and his son, Bryan, for creating the website. The website includes sections for RIF, RIPOA, and RIYC. The website has a link to PayPal for making donations to RIF. You do not need to set up a personal PayPal account to donate to RIF, credit/debit cards work just fine with RIF's PayPal account.

Also, RIF has a new postal address. We will be getting new envelopes printed and placed on the ferry next spring. Feel free to mail checks for membership, memorials, or donations to:

Russell Island Foundation  
P.O. 361322  
Grosse Pointe Farms, MI 48236

I wish all of you good health and happiness and look forward to seeing you in the spring of 2021.

Warmly,

Karen Ridgway, President

### Memorial Plaque

If you would like to have a name added to the Russell Island Memorial Plaque, please send a check for \$100.00 to The Russell Island Foundation and mail it to P.O.Box 361322, Grosse Pointe Farms, MI 48236.

### Musicfest

With the hope for change in water level, and resolve of the pandemic, live music on Russell Island may be in our future. It is reasonable to think our next RI Musicfest could occur Summer 2021. Catfish Mafia, The Shirt Tail Brothers, Burnwood, and our own island band Marginal Effort were very well received a few years ago, and \$3K + was raised. Due to the success, additional bands have contacted me to play at our next Musicfest.

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As a new member to the RIF Board, it is a great pleasure to again help bring live music, good food, and fun to our beloved island.

Dave Mason

**Direct Gifts From Your IRA To RIF**

Do you have an IRA? Are you required to take required minimum distributions (RMD) from your IRA since you are 70 ½ years old or older? Would you like to contribute to the betterment of Russell Island? **Why not consider a direct charitable contribution from your IRA to the Russell Island Foundation using funds from your required minimum distribution (RMD)?**

This is a WIN WIN for YOU and Russell Island!

YOU: You ensure future generations enjoy Russell Island as you have over the years. A gift that keeps giving! You essentially get a tax deduction for the charitable contribution, even if you don't itemize. For example, if you are in the 25 percent tax bracket, the after tax cost of a \$200 gift is only \$150. You lower your adjusted gross income which could reduce the amount of social security that is taxed, possibly lower Medicare premiums you pay, and/or reduce your state income tax.

RUSSELL ISLAND: The Island can continue to improve and maintain the park, seawalls, roads, bridges, parking, and other needs identified by RIPOA.

Please discuss with your tax and financial advisors.

Remember your RMD must be distributed by December 31 each year so start planning now!

**Membership Dues and Contributions**

The Russell Island Foundation was established to financially support Russell Island improvements and beautification projects. Many Island projects have been accomplished thanks to your continued support.

Annual dues of \$100.00 are tax deductible and qualify you to be a voting member at the annual meeting held on Labor Day weekend.

Please consider becoming a member. You do not have to be a cottage owner to be a member. A membership in the Foundation may be a great gift idea for a birthday, anniversary, Christmas, or any other special occasion.

Please send annual dues made payable to: **The Russell Island Foundation**

Mail to: Russell Island Foundation  
P.O. Box 361322  
Grosse Pointe Farms, MI 48236

My gift is in: Dues \_\_\_\_\_ A contribution (\$100, \$150, etc.) \_\_\_\_\_  
Memory of \_\_\_\_\_  
Honor of \_\_\_\_\_

Name \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
Email \_\_\_\_\_

## Kroger Community Rewards Program / AmazonSmile

### **Kroger:**

To get enrolled in the program, all you need to do is register online at [www.krogercommunityrewards.com](http://www.krogercommunityrewards.com). Be sure to have your Kroger Plus Card handy and register your card with the Russell Island Foundation after you sign up. If you do not yet have a Kroger Plus Card, they are available at the customer service desk at any Kroger store.

Here is a step by step explanation of what to do to get enrolled in this beneficial program:

1. Go to [www.krogercommunityrewards.com](http://www.krogercommunityrewards.com) and click on MICHIGAN, scroll down the page and click on the ENROLL box.
2. Click on SIGN UP TODAY in the “New Customer?” box.
3. Sign up for a Kroger Rewards Account by entering your zip code, clicking on favorite store, entering your email address and creating a password. You will need to agree to the terms and conditions.
4. You will then get a message to check in your email inbox and click on the link within the body of the email. Follow the instructions in your email.
5. Click on MY ACCOUNT and use your email address and password to proceed to the next step.
6. Click on EDIT KROGER COMMUNITY REWARDS INFORMATION and input your Kroger Plus Card number. Update or confirm your information.
7. Find Russell Island Foundation which can be selected from the drop down list (or enter the NPO number – 90286) click SELECT in the next section and Click SAVE CHANGES in the third section

To verify that you are enrolled correctly, you should see Russell Island Foundation on the bottom left portion of your information page. It will take 7-10 days before your purchases will begin earning rewards for the Russell Island Foundation after you have registered your Kroger Plus Card online. You will know that you have successfully registered your Kroger Plus Card because at the bottom of your Kroger receipt you will see: ***“At your request, Kroger is donating to The Russell Island Foundation”***.

REMEMBER that purchases will not count for the Russell Island Foundation until after you register your card – so please take the time to do that now! You will need to swipe your registered Kroger Plus Card or use the phone number that is related to your registered Kroger Plus Card when shopping for each purchase in order for it to count towards the quarterly rewards check sent to the Russell Island Foundation. For those of us who regularly shop at Kroger – this is an easy way to help the Foundation accrue monies.

### **Amazon Smile:**

AmazonSmile is the same Amazon you know with the added benefit of supporting charitable organizations like the Russell Island Foundation! It offers the same products, prices and services as Amazon.com.

AmazonSmile is a simple and automatic way for you to support your favorite charitable organization every time you shop at no cost to you. When you shop at [smile.amazon.com](http://smile.amazon.com) you'll find the exact same low prices, vast selection and convenient shopping experience as Amazon.com, with the added bonus that Amazon will donate a portion of the purchase price to your favorite charitable organization. To shop at AmazonSmile, simply go to [smile.amazon.com](http://smile.amazon.com) from the web browser on your computer or mobile device. Tens of millions of products on AmazonSmile are eligible for donations. You will see eligible products marked "Eligible for AmazonSmile donation" on their product detail pages. On your first visit to : you will need to select the Russell Island Foundation as your charitable organization to receive donations from eligible purchases before you begin shopping. AmazonSmile will remember your selection, and then every eligible purchase you make on AmazonSmile will result in a donation to the Foundation.

Please take advantage of this program, encourage family and friends to sign up also! This is just another way to add money to the Foundation by doing what we normally do....shop!

## **Russell Island Foundation Board**

President – Karen Ridgeway

Vice President – Claude Caponi

Secretary – Emily Quail

Treasurer – Peter Bardin

Trustees: Dave Mason

Dan Hickey

Margaret Mutch

Jeanne LoVasco

Emil Holka

RIPOA President:

Steve Engelhart