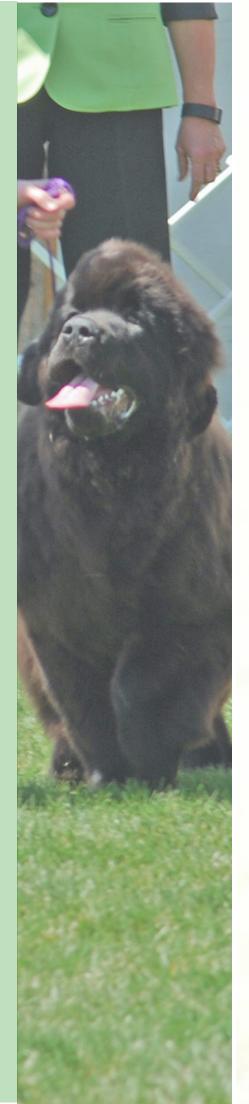


THANK YOU FOR YOUR SUPPORT!

Our Donors continue to amaze me each year with your increasing support of the NCA Charitable Trust and our activities including Rescue, Newfoundland Health Research, Junior Scholarship and Education. Thank You! The most recent fundraising initiative for Newfoundland Forelimb Anomaly research is going well with over \$23,000 of our \$40,000 goal already raised. Your continued support enables us to fund health research and rescue activities.

Clyde Dunphy, DVM Chair, NCA Charitable Trust Management Board



Looking back on the past year provided the opportunity to review the activities of the NCA Charitable Trust and to recognize the many challenges presented to the Trust and to each of you as well in 2020. While reviewing the Trust activities, I am reminded of a quote by actor Morgan Freeman, "Challenge yourself, it's the only path that leads to growth!" This past year was full of challenges that led to growth of the Trust, and as with any organization or business you must grow to survive.

Who manages the NCA Charitable Trust? Our Trustee, the NCA Board of Directors, oversees the activity of the Trust and has designated the Charitable Trust Management Board (CTMB) to manage the day-to-day activities of the Trust. The CTMB is comprised of Chairman Clyde Dunphy, Vice-Chair Lori Littleford, Secretary Mary Jane Spackman, Treasurer Mary L. Price and CTMB members John Cornell, Roger Powell, Christopher Plum, Denise Hatakeyama and Mary Lou Cuddy. All members are appointed by the Trustee and serve on a volunteer basis. The administrative management of the CTMB is funded annually with a grant from the Newfoundland Club of America so that 100% of donated funds may be used to support the Mission of the Trust and applied to the area directed by the Donor.

Each year as the Charitable Trust Management Board (CTMB) discusses our goals for the coming year, we stop and ask ourselves -- how can we accomplish those goals? This year our first goal was to improve communication between the Trust and our donors. Antoine de Saint-Exupery said, "a goal without a plan is just a wish." So the idea of a quarterly e-newsletter sent to You, our donors, to keep you informed of the activities of the NCA Charitable Trust was developed. August 15th was the launch of the first issue of NewfCare: Research and Rescue, which contains research updates, rescue stories and current activities of the Trust. I hope you have enjoyed the first two issues and if you are not subscribed you can do so at www.ncacharities.org or click on the link in any issue of NCA e-notes. A special thank you to Marylou Zimmerman for developing and setting up the NewfCare e-newsletter.

Our second goal was to become more pro-active in our quest for answers to serious health issues affecting Newfoundland dogs. We are already supporting many research studies through the AKC Canine Health Foundation and the Morris Animal Foundation (MAF), including osteosarcoma, cancer, bloat, tick borne disease and hemangio-sarcoma to name a few. We contacted MAF and found they were launching a new research program called the Donor Inspired Study (DIS) where the Donor commits a specific amount of funds for research in a specific health issue. Then Morris sends out Request for Proposals (RFP) that fulfills the requirements of the Donor for the required research.

I am happy to report that Morris's first Donor Inspired Study will research Newfoundland Forelimb Anomaly (Congenital Radial Head Luxation) and is in the final stages of review prior to funding by the NCA Charitable Trust Health Challenge for \$10,000. The second Donor Inspired Study involving Sub-Aortic Stenosis in the Newfoundland has just completed the Request for Proposals portion and will now begin the scientific review by Morris. This research study, if approved, will be funded for \$50,000 by the NCA Charitable Trust Health Challenge. The NCA Charitable Trust is very proud to be the first breed club to take advantage of the Donor Inspired Study program for research.

The pandemic brought increased interest in adopting Newfoundlands in rescue as people were spending more time at home. Rescue work continues throughout the year and with some regional clubs stepping away from rescue our network of regional volunteers and the resources of the NCA Trust Rescue committee become increasingly important. Our ever-increasing requests for grants to regional clubs to pay for needed veterinary care continue to grow annually. Barrister Fund grants continue to help Newfoundland dogs in need and allow these dogs to stay with their owners in lieu of surrender to rescue. Please see the Rescue report included in this annual report.

In 2020, the NCA CT funded the NCA Health and Longevity committee's Diversity Study for \$10,300 through the University of California-Davis. Two research studies through the AKC Canine Health Foundation, Grant #02773 Histotripsy for the treatment of Canine Appendicular Osteosarcoma for \$5,000 and Grant #02682A The effect of a modified approach on early weight bearing in dogs following a Tibial Plateau Leveling Osteotomy for Cranial Cruciate Rupture, for \$2,500 from our AKC CHF Donor Advised Fund.

How are we able to continually grow the Trust with expanded services, ever increasing rescue expenses and the cost of health research? The answer is simply, "with your help!"

"How can I help?" The Best way to help the NCA Charitable Trust is through a cash donation or a monthly recurring credit card donation, any amount helps. Also, you can make a donation from your IRA to the Trust as we are a 50 IC3 and your annual Required Minimum Distribution from your IRA qualifies as a Qualified Charitable Donation (QCD), it may be transferred directly to the Trust and is not subject to income tax. See article on IRA QCD elsewhere in the Annual Report.

You can also help by volunteering to join our network of rescue volunteers to help dogs in need, supporting the education of Newfoundland owners, especially those new to the fancy and to spread the word about the work we do in the Charitable Trust. Including the Trust in your estate planning is very beneficial to us as well. If you want to donate Newfoundland memorabilia or collectibles, please consider selling or auctioning those items and donating the proceeds to the Trust.

I am very optimistic about the future of the Newfoundland Club of America Charitable Trust and confident about our present state of the Trust both financially and with the important work we are accomplishing daily. However, we cannot rest on our past accomplishments! We must continue to challenge ourselves to be the best we can be for the sake of future generations of our Newfoundland companions and their owners.

Thank you for your past and continuing support of the Newfoundland Club of America
Charitable Trust!

RESCUE



The 2020 pandemic presented new challenges for Rescue – pre-adoption home visits were suspended but other technologies were implemented to screen adoptive homes; fundraising at the annual National Specialty evaporated when the show was cancelled; several hundred homebound potential adopters submitted applications and many owners postponed surrendering their Newfoundlands.

86 NEWFS REHOMED

Donations, bequests, investment gains and placement fees sustained the NCA Rescue Fund to provide veterinary care for 86 Newfoundlands surrendered in nine states in 2020. Two grants were sent to regional clubs to subsidize extraordinary veterinary care and two grants were awarded to help owners facing unusual veterinary costs. We are so grateful for your support in 2020.

4 GRANTS FOR CARE



The NCA Charities website and other sources generate inquiries for referrals to regional clubs' Rescue Services or NCA Rescue.

Owners are counseled about options for surrendering to Rescue, contacting the breeder for possible return, placing Newfoundlands directly into new homes and, on rare occasions they are advised to euthanize due to unreliable aggressive behavior.

DOZENS OF VOLUNTEERS



The NCA Charitable Trust
Management Board meets
monthly to review NCA
Rescue grants and investment
strategies to maximize
the NCA Rescue Fund and
to review Rescue policy
questions. With the help of
hundreds of dedicated Rescue
workers, adopters and donors,
nearly 1,700 Newfoundlands
have received care since NCA
Newfoundland Rescue was
established in 1983.

PLEASE CONTACT US ABOUT THE NCA RESCUE PROGRAM. THERE IS MORE RESCUE WORK TO BE DONE AND FOSTER CARE, POTENTIAL ADOPTERS AND DONATIONS ARE ALWAYS NEEDED.



Your donations to the Newfoundland Club of America Charitable

Trust are very important to canine research.

Lori Littleford, Vice-Chair NCA CTMB

Funding sources for animal research are very, very limited. The National Cancer Institute, for example, funds animal research but with the specific goal of advancing human medicine. Both Morris Animal Foundation and AKC Canine Health Foundation are primarily focused on improving animal health. These two organizations lend their expertise in soliciting, reviewing and finding "good science." They provide economies of scale allowing multiple donors to combine contributions on areas of common interest. These two organizations also provide expertise in contracting to minimize overhead charges and maximize research dollars. AKC Canine Health Foundation provides investment expertise for unallocated donations that has added nearly \$18,000 to available research funds since 1997.

This year the CTMB sponsored the first two Donor Inspired "call-for-proposals" through Morris Animal Foundation. We've funded a pilot study for Newfoundland Forelimb Anomaly/Congenital Radial Head Luxation and expect to fund a second proposal for Sub Aortic Stenosis in early 2021. This program allows us to specifically request research on areas of interest to the Newfoundland. We look forward to being able to use this exciting new approach with your continued support.

Using your donations to the Newfoundland Club of America Charitable Trust, through the Charitable Trust Management Board has successfully partnered with AKC Canine Health Foundation since 1997, supporting 30 studies totaling \$216,803.33, and with Morris Animal Foundation since 2000, supporting 15 studies totaling \$304,972.00. These studies address both basic science exploration and clinical treatments in a number of disease areas in dogs. Pilot studies and initial new investigator grants have been particularly successful in assisting researchers get their research careers started and opening new avenues of investigation. Sponsoring these studies gives us access to interim updates on multiyear studies and establishes goodwill that will undoubtedly provide dividends in the future.

The Charitable Trust Management Board also leverages various matching funds initiatives. Morris runs a mid-year campaign in May/June and a year-end campaign. These two campaigns offered matches by the Morris Animal Foundation Trustees up to \$200,000.00. A third opportunity occurs on National Dog Day in August, when donations are matched by a private sponsor up to \$50,000.00. The AKC Canine Health Foundation ran disease-based fundraisers which offered matching funds. We participated in both the osteosarcoma and hemangiosarcoma initiatives, doubling those donations.

HEALTH —— CHALLENGE



"Our very survival depends on our ability to stay awake, to adjust to new ideas, to remain vigilant and to face the challenge of change." - Martin Luther King Jr. In the challenge of change that we all face, 2020 was not an easy journey. The Newfoundland Health Challenge faced that challenge and was able to continue the legacy of supporting the health of our breed.

DONOR INSPIRED STUDIES



Partnering with Morris Animal Foundation (MAF) where we proposed two possible study areas. Requests for proposals generated 2 approved studies specific to the Newfoundland. \$10,000 for a Newfoundland Forelimb **Anomaly (Congenital Radial** Head Luxation) pilot DNA study and \$50,000 for a study on Sub-Aortic Stenosis. These studies met the requirements of the MAF **Scientific Review Board for** funding.

AKC CHF STUDIES



We funded two studies through the AKC Canine Health Foundation, one for Osteosarcoma and one for TPLO Surgery. Bone Cancer and Cranial Cruciate ruptures are always in the top five health concerns for our breed. The Newfoundland Heath Challenge continues to support the AKC CHF ongoing research studies on Bloat, Hemangiosarcoma, Tick-borne disease, and lymphoma.

TARGETED CAMPAIGNS



Our Stolen Heartbeats
fundraising campaign
continues for Subvalvular
Aortic Stenosis (SAS). It is
the second most common
heart defect in dogs and was
identified in our breed 54
years ago. We also launched
Stand By Me! a campaign
to help fully fund the DNA
pilot study at Michigan State
for Congenital Radial Head
Luxation, a crippling disorder
that can result in euthanasia
of affected puppies.

IN THE END, THE NHC EXISTS BECAUSE OF YOUR DONATIONS, YOUR GIFTS ARE THE FUTURE OF OUR BREED. THANK YOU FOR YOUR CONTINUED SUPPORT FOR THE HEALTH OF OUR BREED.



"Real generosity toward the future lies in giving all to the present."

Albert Camus

STAND BY ME!

A targeted campaign to raise funding for a DNA pilot study by Dr.Vilma Yuzbasiyan-Gurkan, professor at Michigan State University College of Veterinary Medicine

https://rb.gy/fegobs

AMAZON SMILE

AmazonSmile is a simple way for you to support NCA Charities every time you shop, at no cost to you. AmazonSmile is available at

smile.amazon.com

MONTHLY GIVING

An incredibly efficient way to support NCA Charities, monthly gifts allow us to focus more resources on our lifesaving programs, and less on raising necessary funds.

https://rb.gy/umezsi

PLANNED GIVING

With a planned or deferred gift, you can create a significant legacy to sustain the Trust in the future. At the same time, you can plan for your own future with a tax-wise gift.

https://rb.gy/ndyna4

PURINA PARENT CLUB

Purina Pro Club™
members can
designate the NCA as
their parent club, and
earn donations with
the weight circles they
submit.

I-877-PRO-CLUB

LEAVE A LEGACY

There are a variety of ways to create a charitable legacy in your estate plan to benefit the future of our gentle giants. Contact us to discuss some of the options.

info@ncacharities.org

EMPLOYER MATCHING

Leverage your donations by taking advantage of employer and pension provider matching programs. Search here or check with human resources where you work. https://rb.gy/zjs8jg

STOLEN HEARTBEATS

A campaign targeted to Subvalvular Aortic Stenosis (SAS). SAS is a potentially fatal congenital heart defect that occurs commonly in the Newfoundland.

https://rb.gy/o0d0lb

The Newfoundland Club of America Charitable Trust (Federal ID 06-1500326) is a 501(c)3 Charitable Foundation. Our Mission is to secure donations, to manage and to distribute funding in support of research grants to study health issues affecting Newfoundlands, to provide necessary monetary aid for Newfoundland rescue assistance, and to award educational scholarships to junior Newfoundland fanciers.

Elizabeth Lewis wrote an unusual will. She said, "I have made my will at the same time my close friend, Mary Louise O'Leary, made her will, and the two of us have agreed to leave all our individual property, both real and personal, tangible and intangible, to each other with the survivor of us to distribute the entire estate, including assets received from the first of us to die, to those persons listed in Article IV of my will. As consideration for leaving our estates to each other, we have agreed not to revoke our wills upon the death of the first of us so that those persons listed in Article IV will receive our respective estates." The list in Article IV included the Newfoundland Club of America Charitable Trust's Rescue Fund.

Elizabeth Lewis (1922-2010), was a member of the Newfoundland Club of America and predeceased her dear friend, Mary Louise O'Leary (1923-2013). Distributions from their combined estate are nearly complete. With their planned gift, they created a significant legacy that will ensure the resources necessary to sustain the NCA Rescue Fund in the future.

Planned gifts create extraordinary opportunities: for Newfoundlands and for you. In many cases, it makes sense to name the Newfoundland Club of America Charitable Trust as a percentage beneficiary of your estate; that way your estate plan can reflect your overall intent and goals regardless of valuation fluctuations.

Learn more about planning gifts wisely by Planning Your Legacy and choose a gift that is right for you by comparing Goals and Benefits at www. ncacharities.org/plannedgiving. Explore creative giving strategies that can enhance the well-being of you and your family and fulfill your charitable goals. If you wish your bequest to be used for a specific purpose, you can direct where and how your gift will be used. Most people simply indicate their gift be used "as needed," but your gift can be used for programs such as Health Challenge, Rescue or Scholarship and Education Grants to support the Trust's work for Newfoundlands.

JOINTHE CONVERSATION



ONTHEWEB

www.ncacharities.org info@ncacharities.org

The hub for our communications is our website. You can find study updates, campaign announcements, minutes from our Management Board's meetings and a wealth of program information. Drop us an email if you have additional questions or comments!



NEWSLETTER

https://bit.ly/2N8khWk

Subscribe today to our new quarterly newsletter. NewfCare: Research & Rescue will be in your in-box with timely articles on our latest news, project updates and Trust information.



SOCIAL MEDIA

https://www.facebook.com/ NCACharities

Follow us on Facebook™ for regular reports about the activities of the Trust, educational articles, breaking news and more.



STOLEN HEARTBEATS

https://charity.gofundme.com/o/en/campaign/stolenheartbeats

Help us to confront the scourge of Subvalvular Aortic Stenosis head on by raising funds to attract additional new research to finally put this disease in its place.



STAND BY ME!

https://charity.gofundme.com/o/en/campaign/stand-by-me2

Campaign to fund a study that will sequence all of the genetic code of select Newfoundland trios: consisting of normal dam and sire and affected offspring, setting the stage for additional advances.



DROP US A NOTE

1004 State Road 78 Mount Horeb, WI 53572

You can always reach out via mail to send donations, ask questions, give suggestions or let us know about a new study, a rising health concern, or area you feel we should focus on.

INSIDERTIPS - SUPPORT NCA CHARITIES WITH YOUR IRA



WHAT IS A OCD?

For those of you who are age 70½ and older, a qualified charitable distribution (QCD) could provide a unique opportunity to support the causes you love, such as the NCA Charitable Trust while possibly minimizing taxes in retirement

A QCD is a payment made directly from an IRA to an eligible charitable organization. Specific requirements and circumstances must be met before an IRA owner can make a QCD.



WHO IS ELIGIBLE TO MAKE A QCD?

To make a QCD, the IRA owner must be age 70½. Further, the distribution must be made on or after the date he or she reaches 70½. A QCD can also satisfy your IRS required minimum distribution. There are no required minimum distributions for 2020 but QCDs are most definitely allowed.



CAN ITAKE A CHARITABLE DEDUCTION FOR A QCD?

Since a QCD is not taxed, it cannot be claimed as a charitable deduction. That would be "double dipping". A tax advisor can help clients determine whether a QCD or a charitable deduction provides the most benefit based on their situation.



WHAT IS THE MAXIMUM DISTRIBUTION AMOUNT?

The maximum allowable amount per year that can be distributed as a QCD is \$100,000. Any donation amount above \$100,000 will not be considered a QCD and will not qualify for the QCD tax benefit. For married taxpayers filing a joint tax return, \$100,000 can be donated from each spouse's IRA. There's no limit on how many QCDs can be made but make sure the total amount of distributions does not exceed the \$100,000 annual limit and are made by December 31.



ARE SPECIAL PROCESSING REQUIREMENTS INVOLVED?

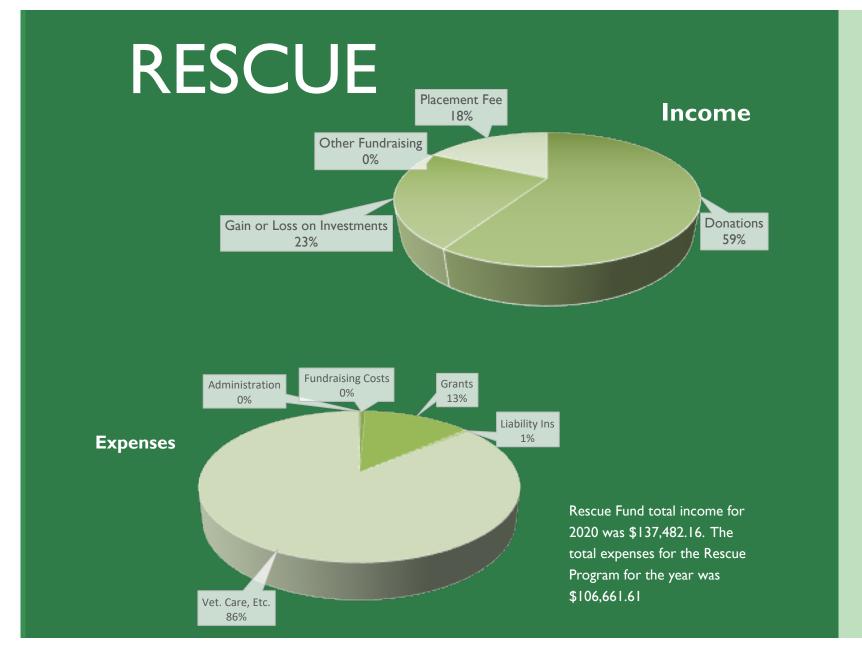
Yes. To qualify as a QCD, when issuing a check from the IRA, the check must be made payable to the charity. The funds cannot be distributed to the IRA owner and then later donated as a personal check. Typically, the check is mailed directly to the charity. In some situations, it can be mailed to the IRA owner, who can then send it to the charity (again, the check must be payable to the charity). It is recommended you obtain a receipt for your records.



HOW ARE QCDS REPORTED FOR TAX PURPOSES?

All distributions taken from the IRA will be reported on the Form 1099-R issued to the IRA owner and to the IRS. Note that there is no special coding on this form that designates your distribution as a QCD. Your tax preparer must be informed that your IRA distribution was a QCD.

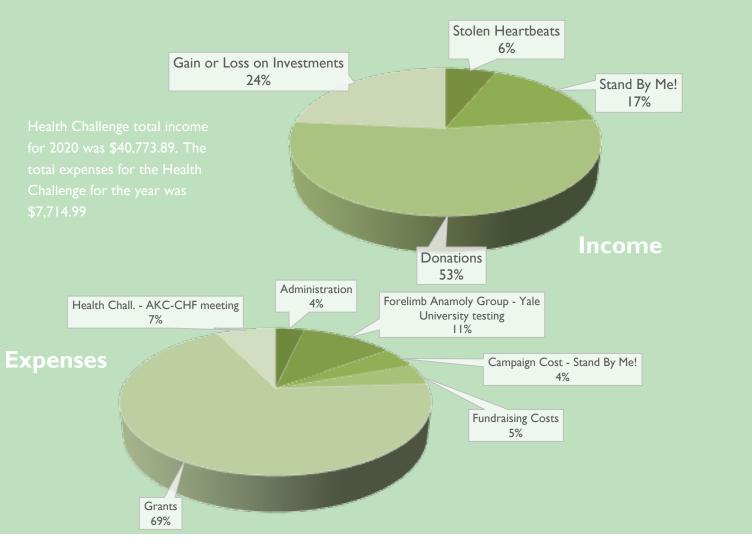
YOUR SUPPORT SAVES LIVES



INCOME	EDUCATION GRANTS	SCHOLARSHIP	ENDOWMENT
DONATIONS	\$905.00	\$1415.00	\$700.00
GAINS ON INVESTMENTS	\$39.37	\$89.22	\$2317.96
GRANTS RECEIVED	\$2900.00	\$3000.00	0
TOTAL	\$3844.37	\$4504.22	\$3017.96

CREATING A HEALTHY FUTURE

HEALTH CHALLENGE



EXPENSES	EDUCATION GRANTS	SCHOLARSHIP	ENDOWMENT
ADMINISTRATION	\$17.50	\$26.25	\$3.50
FUNDRAISING COSTS	0	\$8.90	\$16.80
GRANTS DISBURSED	0	0	\$10,000.00
TOTAL	\$17.50	\$35.15	\$10,020.30

THANK YOU FOR YOUR SUPPORT

Special Projects

Newfs Gone Bad Calendar Nuts For Newfs Calendar Ninety-Nine Newfies Purina Parent Club Partnership

Regional Clubs

Newfoundland Club of Seattle Penn Ohio Newfoundland Club South Central Newfoundland Club Northland Newfoundland Club

Donors Over \$1,000

Alyssa Wielde
Andrew Zinsmeyer
Charles McL. Hadley, III
Chris Plum
Dwight and Christine Gorsuch
Frances, Jack & Sarah DeBlasio
Margaret & David Helming
Pamela Rubio
Ted Meeker

Donors Over \$500

Ann Sorm

Carolyn Morrill
Cheryl Howe
Chester J. Renkun Estate
Diane and Owen Lynch
Janice Mahony
John and Patricia Zangerle
Lezlie and Bennett Alford
Mary Pat Guenther
Mike and Marjie Odle
Robert and Susan Rogers
Sheri Russell
Teddy Dela Cruz

Donors Over \$200

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Andrea Jung
Ashley Bartel
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Christy Mara
Cindy and John Flowers,
Old Bay Newfoundlands
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Newfoundlands
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Mary Jeanne Levitt
Mary Jo Seehausen
Mary Lou & Bill Cuddy
Mette Krohn

Milan Lint
Paul Ramey
Paula Brown

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Scott Dickensheets

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Charlene & Lance Freiberger Charles and Sherry Lane

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Aschenbrener
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WE APPRECIATE OUR DONORS

...many anonymous donors

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"NEVER DOUBT THAT A SMALL GROUP OF THOUGHTFUL, COMMITTED, CITIZENS CAN CHANGE THE WORLD. INDEED, IT IS THE ONLY THING THAT EVER HAS."-MARGARET MEAD

The Newfoundland Club of America Charitable Trust (Federal ID 06-1500326) is a 501(c)3 Charitable Foundation.

1004 State Rd 78, Mt Horeb, WI 53572 info@ncacharities.org www.ncacharities.org

Supplement to Newf Tide

Photos: page 5: Mary L Price; page 7 left: Lindsay Rescott; center: Sandra Nicholson; all other photos: Marylou Zimmerman

Our Mission is to secure donations, to manage and to distribute funding in support of research grants to study health issues affecting Newfoundlands, to provide necessary monetary aid for Newfoundland rescue assistance, and to award educational scholarships to junior Newfoundland fanciers.

THANK YOU FOR YOUR GENEROUS SUPPORT OF NEWFOUNDLAND DOGS.					
Donations to the NCA Charitable Trust are gratefully act to the NCA Charitable Trust 501(c) (3) Fed. ID 06-150 gifts programs. Please contact your employer or pension	0326 are income tax de	ductible. Donations may be eli			
Donation From:					
Name:	Telephone:	E-Mail:			
Name: Mailing Address:	City:_	State:	Zip:		
Acknowledgement:		Donation for:			
In Memoriam (person or Newf):		NCA National	NCA National Rescue Network		
In Honor Of ((person or Newf):		NCA Newfour	NCA Newfoundland Health Challenge		
Tribute of Thanks:			Charitable Trust Endowment Fund		
		Junior Scholars			
Address For Acknowledgement:		Newfoundland	Newfoundland Education Fund		
		Area of Greate	st Need		
Please send completed form along with your check to:			YOUR GIFT		
NCA Charitable Trust c/o Mary L. Price I 004 State Rd 78,			THEIR FUTURE		
Mt Horeb,WI 53572					
To donate via credit card, please visit:www.ncacharities.	org/donate.html				