The mission of the Newfoundland Club of America Charitable Trust is to secure donations, to manage and distribute research grants to study health issues affecting Newfoundlands, to provide necessary monetary aid for Newfoundland rescue assistance, to award educational scholarships to junior Newfoundland fanciers, and to provide general education involving the care, raising, health, nutrition, training, disease, research, breeding, judging and exhibiting the Newfoundland breed.

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Why A Charitable Trust?
Looking back on the first 20 years of the NCA Charitable Trust, we can be very proud of our work and accomplishments. I say “we” because it is a team of donors, volunteers, trustees and trust board members who have worked together to fulfill the Mission of the Trust. The Mission of the Trust consists of four main parts; rescue, health research, junior scholarship and education with each being an integral part of our daily activities.

Let’s take a quick look back at our first 20 years:

Rescue has assisted in the placement of over 1400 Newfoundlands in their forever homes with expenditures in excess of $700,000. The Barrister Fund has allowed 8 dogs to stay with their owners, and out of rescue, at an expense of over $12,000. Every dollar you donate goes to benefit dogs in need of assistance.

The Newfoundland Health Challenge is responsible for raising funds for health research benefiting Newfoundlands. The NHC has raised over $700,000 and supported 62 research grants investing in excess of $600,000. Grants have included the Osteosarcoma Initiative with the Morris Animal Foundation and the Hemangiosarcoma, Canine Cancer and Bloat Initiatives with the AKC Canine Health Foundation. Additionally, supported grants have included SAS, skin disease, atopy, lymphoma, CCL disease and DNA research.

The NCA Charitable Trust has awarded 24 junior scholarships totaling $30,500 in college tuition in support of our junior members to further their education. These Junior members are the future of the Newfoundland Fancy and it is imperative that they receive our support for the future of our breed.

In 2017 Newfoundland education was added to the mission of the Trust by awarding grants for seminars on the care, raising, nutrition, training, disease, research, breeding, judging and exhibiting Newfoundland dogs. The NCA CT recently approved a grant to provide an Educational Seminar to be hosted by the NCA Health and Longevity committee at the 2019 NCA National Specialty.

We must not rest on our past accomplishments, but look to the future as to what lies ahead. There are many questions yet to be asked and many questions yet to be answered. There are many known unknowns, but research will discover unknown unknowns as we progress forward to understand disease and this complex universe in which we exist.

Forelimb Anomaly is a devastating disease affecting young Newfoundlands. There is a basic understanding of this disease and the Forelimb Anomaly Group is committed to educating the Newfoundland community about this disease and supporting research to provide insight as to how and why this disease develops in our puppies. The FLA Group is being given a more formal structure as a committee of the NCA Charitable Trust. Both the FLAG and NCACT CTMB have sent letters of support for research involving FLA to the AKC Canine Health Foundation.

SAS is another devastating disease affecting our Newfoundlands and a Facebook Group “Newfs: SAS & CBV- Hope for our puppies”, with the Newfoundland Health Challenge’s guidance, is developing fundraising campaign entitled “Stolen Hearts” to focus on research for SAS in our breed and to raise awareness of sub-aortic stenosis through education.

You may ask “How can I help?” There are several ways - first, by volunteering to join our network of rescue volunteers to help dogs in need. Supporting the education of other Newfoundland owners and those new to the fancy;spread the word about the work we do in the Charitable Trust. Finally, monetary donations are essential to the continuation of our mission. Including the NCA Charitable Trust in your estate and will is very beneficial to us as well. If you want to donate Newfoundland memorabilia or collectibles, please consider auctioning those items and donating the proceeds to the trust.

As we begin the New Year and the first of our next twenty years, I would like to thank each of you, our donors and volunteers, for your donation of time, monies and resources to the benefit of the Trust. I am very excited about the future of the NCA Charitable Trust and our mission going forward.

Chairman’s Report

Clyde E Dunphy DVM, NCA Charitable Trust, CTMB Chairman
In 2018, donations, fundraising projects, investment gains and placement fees added $41,644.19 to the NCA Rescue Fund. Veterinary and other expenses, totaling $24,139.19, provided care for 29 Newfoundlands surrendered to NCA Rescue.

The NCA website, and other sources, generated 324 inquiries which were answered or referred to regional clubs’ Rescue Services. Owners are counseled about surrendering to NCA Rescue, contacting the breeder for possible return, placing Newfoundlands directly into new homes and, on rare occasions are advised to euthanize due to unreliable aggressive behavior.

Grants were sent to one regional club to subsidize extraordinary veterinary care for nine Newfoundlands and two grants from the “Barrister Fund” helped owners facing unusual veterinary costs.

NCA Newfoundland Rescue was established in 1983 and, with the help of hundreds of dedicated Rescue workers, adopters and donors, nearly 1,400 Newfoundlands have received care.

The NCA Charitable Trust Management Board meets monthly to review NCA Rescue grant funding and investment strategies to maximize the NCA Rescue Fund.

The AKC Stud Book entries report in whose hands rests our breed. This report is sent to the NCA Board monthly and identifies NCA and non-NCA breeders currently producing Newfoundlands.

Please contact us with any questions about the NCA Rescue program. Foster care, potential adopters and donations are always needed.

www.ncarescue.org
rescue@ncacharities.org
In 2017 the Newfoundland Club of America’s Charitable Trust made the decision to expand the mission of the trust to explicitly include education. By designating a topic and allowing funds to be directed to it by donors the Charitable Trust hopes to encourage general education events involving the care, raising, health, nutrition, training, disease, research, breeding, judging and exhibiting the Newfoundland breed. The need to support education grew out of the management board’s desire to increase the impact of the funds already used to support research on health issues affecting Newfoundlands.

The initial use of the education funds will be to support educational seminars at the National Specialty; including the upcoming 2019 presentation by Dr. Wilkie, a Veterinary Ophthalmologist. To meet the standards set for an IRS qualified charitable trust, educational events must be publicized and free to all interested in attending. (There may be a nominal fee for refreshments at the event.) In the future, other educational opportunities are likely to arise at the National and even regional clubs’ events. The management board even discussed the idea of using the internet to offer “TED Talks” of interest to Newfoundland breeders, owners and veterinarians, although no decisions have been made.

The fund balance as of the end of 2018 is $4,470.48 which came from a combination of donations to the Trust and budget support from the Newfoundland Club of America. Grant funds must be requested prior to events, and the speakers and topics are to be approved in advance by both the NCA Board (they approve all Specialty seminars) and then the fund request should be made to the Charitable Trust Management Board by the host club or specialty committee.

We are excited to offer this new donation channel for those interested in supporting the Newfoundland breed through the Charitable Trust and look forward to your participation in educational events, as well as suggestions of speakers, topics and venues. You can make your donation on the NCA Charitable Trust donations page.

www.ncacharities.org/donate.html
The primary question posed to the Health Challenge each year is “What does my donation do”? This year the Health Challenge directly funded studies in Bloat, Osteosarcoma, Hemangiosarcoma, Lymphoma and SAS. Unfortunately that list reads like the top five health issues facing our breed. But there is good news. Peer reviewed studies from the AKC Canine Health Foundation (CHF) and the Morris Animal Foundation (MAF) addressing each of these diseases were available to fund and we did. Research is the answer to the health concerns facing our breed. Even a study which does not have a positive outcome is an answer for the breed. That research opens other doors and additional research paths for an answer.

In addition, the research initiative grants we fund annually at both the CHF and MAF continue to include our breed in ongoing research. These initiatives are for Tick Borne Diseases, Bloat, Osteosarcoma, Hemangiosarcoma and Lymphoma. The advantage is - each of these initiatives fund multiple research studies and the Newfoundland is automatically included through our financial partnership. It’s a win-win for all.

Moreover, the Health Challenge continues to encourage research and the new “Stolen Heartbeats” campaign was launched. This past fall I reached out to the administrators of the Facebook© group, “Newfs: SAS and CBV- Hope for our puppies” to see if they would be willing to work with the Health Challenge on a fundraising/educational campaign for SAS research. My request was based on one simple premise - SAS has been documented in our breed for 51 years and shows no sign of going away. And I must say Susan Kerby, Trudy Stroupe, and Chris Tyler never hesitated and hit the ground running for the “Stolen Heartbeats” campaign. Kudos to these ladies for their time and energy!

As the National Specialty approaches please mark your calendars to visit the two ringside silent auctions the Health Challenge hosts each year. The silent auctions will be held on Thursday and Friday this year and donations and bidders are always welcome. Raising funds for research is the responsibility of the Health Challenge and it can’t be done without you. Thank you for your continued support of the Charitable Trust and the Health Challenge.
Thanks to grants from the NCA, which cover all administrative expenses, every dollar donated to the Charitable Trust benefits for our Newfoundland dogs directly. These donations are also “put to work” through our investments to generate even more funds to be used for research on dog health and for rescue. The Charitable Trust Management Board (CTMB) is charged with distributing donated funds according to donors’ wishes and with overseeing the investment of the endowment fund.

The CTMB has chosen to invest the endowment funds of the Charitable Trust using a conservative strategy that is used by many much large foundations. We retain of 20% +/- 10% of the endowment in cash reserves, 40% +/- 10% in fixed income accounts, 30% +/- 10% in US equities and 10% +/- 10% non US equities. For the cash portion of the holdings, we investigated using Treasury Direct purchases, which, unfortunately, do not conform to our requirement that we have two signatories on each account. We decided, instead, to use a money market account with a 7-day average maturity, allowing us to take advantage of the expected rise in interest rates and to provide a better return than a regular checking or savings account. While not FDIC ensured, this money market account provides adjustable increases in returns with minimal risk and is flexible and easy to administrate compared to laddered CDs.

This year we updated our investment policy to give preference to low fee investments, when available. The investment subcommittee of the CTMB (Clyde Dunphy, Mary L Price and Lori Littleford) reviews all monthly account statements. Twice per year, with input from the CTMB’s professional financial advisor, the full CTMB approves each rebalancing of the accounts to maintain our chosen asset mix.

For information on planned giving, supporting the endowment and bequests to support the NCA Charitable Trust, email Mary L. Price - mlprice@mhtc.net or visit:

http://www.ncacharities.org/plannedgiving.html
Financial Reports

Mary L. Price, treasurer

Fiscal Year 2018 Donations, Fundraising & Grants

<table>
<thead>
<tr>
<th>Category</th>
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<tr>
<td>Unrestricted Gain on Investments</td>
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<td>Rescue - Gain on Investments</td>
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<td>Health Challenge - Gain on Investments</td>
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<tr>
<td>Health Challenge Donations</td>
<td>$1,939.56</td>
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</tbody>
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| Health Challenge Donations      | $25,045.86 |
| Health Challenge - Gain on Investments | $4,849.09 |
| Rescue Donations                | $5,029.91 |
| Rescue Placement Fees           | $5,475.00 |
| Rescue - Gain on Investments    | $17,456.29 |
| Scholarship Donations           | $5,000.00 |
| Endowment Donations             | $2,310.00 |
| Education Grants                | $2,015.00 |
| Trust Management Grant          | $3,927.56 |
| Unrestricted Gain on Investments| $1,939.56 |
### 2018 Fiscal Year Expenditures

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<tr>
<td>Unrestricted</td>
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</tbody>
</table>
I am asked repeatedly, “Why is there a Charitable Trust, and why the Trust is separate from the Newfoundland Club of America?”

Both the NCA and the NCA Charitable Trust (NCA CT) are very important to the future of the Newfoundland Fancy and the breed, but in different ways. First, the NCA is comprised of members who are dedicated to preserving and protecting the Newfoundland breed, enhancing its natural qualities and bringing members together in friendly counsel. The NCA Board of Directors and its committees work together to accomplish the needs and goals of the Club and members and to Preserve and Protect the Breed.

The NCA Charitable Trust was formed as a 501C3 IRS tax exempt charitable organization to meet the needs of Newfoundland owners who wanted to donate money, items or estates to benefit the Newfoundland dog and fancy in a charitable and tax deductible manner. The Newfoundland Club of America Charitable Trust was formed out of necessity, as the need for health research and Newfoundland rescue was growing. Over twenty years ago leaders of the NCA appointed a committee to develop a charitable foundation, thus the formation of the NCA Charitable Trust.

There are many ways to form a charitable organization, and the NCA CT was established to have a close relationship to the NCA, but must be completely separate at the same time. The NCA provides a grant to the NCA CT for operating expenses annually so that 100% of all donated funds can go to fund the mission and activities of the Trust. Our mission includes Newfoundland rescue, health research, junior scholarship and education of the fancy.

One other major difference in the Charitable Trust is that we are not comprised of members, but rather donors. Many of our donors are simply Newfoundland owners who love and enjoy their Newfoundland as a pet, companion or family member. Neither the NCA, with its members, nor the NCA CT, with our donors, could survive without YOU!

Your donations to the Charitable Trust are vital to our continued growth and the expansion of the charitable services we provide.

To learn more about the NCA Charitable Trust visit:
www.ncacharities.org to learn how you can help.
www.newfdoghealth.org to learn more about the health of your Newfoundland
www.newfrescue.org to learn more about our rescue activities.

I hope this helps to better define the mission of the NCA Charitable Trust. Should you have additional questions please contact me at bisk9@earthlink.net or Cell 217-691-4950

Once again Thank You for your support and donations.
Thank you for your generous support of Newfoundland Dogs.

Donations to the NCA Charitable Trust are gratefully accepted and will be acknowledged in Newf Tide or will remain anonymous. Donations to the NCA Charitable Trust 501(c) (3) Fed. ID 06-1500326 are income tax deductible. Donations may be eligible for corporate matching gifts programs. Please contact your employer or pension provider for more information.

Donation From:
Name: ______________________________________
Telephone: _______________ E-mail: ________________________
Mailing Address: ________________________________________
City: ________________ State/Prov: ____ Zip/Postal Code: __________

Acknowledgement:
___ In Memoriam (person or Newf): ______________________________
In Honor of (person or Newf): _________________________________
Address for acknowledgement: ________________________________

___ Tribute of Thanks: __________________________________________
Address for acknowledgement: ________________________________

___ Friends of Newfs (You!): ____________________________________

Donation For:   ___ NCA National Rescue Network
                ___ NCA Newfoundland Health Challenge
                ___ Charitable Trust Endowment Fund
                ___ Junior Scholarship Fund
                ___ Newfoundland Education Fund
                ___ Area of Greatest Need

Please send completed form along with your check to:
NCA Charitable Trust
c/o Mary L. Price
1004 State Rd 78, Mt Horeb, WI 53572

To donate via credit card, please visit:
www.ncacharities.org/donate.html