The American Floral Endowment (AFE) is an independent nonprofit organization that funds research and scholarships in floriculture and environmental horticulture for the benefit of growers, wholesalers, retailers, allied industry organizations and the general public.

www.endowment.org
# TABLE OF CONTENTS

## ABOUT AFE

<table>
<thead>
<tr>
<th>Topic</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>ABOUT AFE</td>
<td>3</td>
</tr>
<tr>
<td>BOARD OF TRUSTEES / STAFF</td>
<td>4</td>
</tr>
<tr>
<td>STEWARDS OF FUNDS</td>
<td>5</td>
</tr>
<tr>
<td>HOW DOES AFE BENEFIT YOU?</td>
<td>6</td>
</tr>
<tr>
<td>COMMUNICATIONS</td>
<td>7</td>
</tr>
</tbody>
</table>

## AFE FUNDS & PROGRAMS

<table>
<thead>
<tr>
<th>Topic</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>UNDESIGNATED NAMED FUNDS</td>
<td>9</td>
</tr>
<tr>
<td>DESIGNATED NAMED FUNDS</td>
<td>11</td>
</tr>
<tr>
<td>INTERN SCHOLARSHIP PROGRAMS</td>
<td>12</td>
</tr>
<tr>
<td>STUDENTS AT WORK</td>
<td>13</td>
</tr>
<tr>
<td>SCHOLARSHIP FUNDS</td>
<td>14</td>
</tr>
<tr>
<td>EDUCATIONAL GRANTS</td>
<td>15</td>
</tr>
<tr>
<td>RESEARCH PROGRAMS</td>
<td>16</td>
</tr>
<tr>
<td>PUBLIC BENEFITS RESEARCH</td>
<td>18</td>
</tr>
</tbody>
</table>

## AFE RECOGNITIONS

<table>
<thead>
<tr>
<th>Topic</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>HERITAGE CIRCLE</td>
<td>20</td>
</tr>
<tr>
<td>TRIBUTES</td>
<td>21</td>
</tr>
<tr>
<td>CHARITABLE GIVING OPTIONS</td>
<td>22</td>
</tr>
<tr>
<td>DONOR RECOGNITION LEVELS</td>
<td>25</td>
</tr>
<tr>
<td>DONATION FORM</td>
<td>26</td>
</tr>
<tr>
<td>PAST AFE CHAIRMEN AND BOARD OF TRUSTEES</td>
<td>27</td>
</tr>
</tbody>
</table>
ABOUT AFE

MISSION STATEMENT
AFE is an independent nonprofit organization that funds research and scholarships in floriculture and environmental horticulture for the benefit of growers, wholesalers, retailers, allied industry organizations and the public.

AFE DONOR BASE
The Endowment has established and maintained a loyal group of supporters representing all segments of the floral industry: growers, wholesalers, retailers, importers and allied trade companies.

THE AFE BOARD OF TRUSTEES
AFE’s Board of Trustees is comprised of dedicated leaders representing all segments of the floral industry. These individuals volunteer their time, energy and talents with no compensation. Each Trustee pays for his/her individual expenses to attend all Endowment meetings, fundraisers or other events. (See page 27 for a list of past AFE Board Members).

HOW AFE RAISES FUNDS

Charitable Gift Donations
Industry members have several options when making charitable donations to AFE. Research and Educational programs can be established with major gifts, or gifts can remain undesignated and added to the AFE Corpus to allow for funding for the most critical needs of the industry. (See page 22).

Heritage Circle Members
AFE’s Heritage Circle represents 29 industry members who have made bequests by will, life insurance, in-kind gifts or personal gifts to the Endowment. (See page 20).

Tributes
Tributes allow industry members and organizations to establish Living, Memorial or Corporate Tributes to honor friends, relatives, associates or colleagues. (See page 21).

Murder, Sex, Greed
At the 2013 annual fundraising dinner, AFE launched a fresh and eye-opening approach to educating the industry about the positive impact it makes on critical industry problems through a shocking awareness initiative. A short, animated video titled “Murder, Sex, Greed” is the primary tool for carrying AFE’s new message about how murder, sex and greed describe solutions AFE-funded research has unearthed, from controlling and eliminating pests and diseases to solving breeding and genetic issues. The video is available now at www.endowment.org/awareness.
### 2013 – 2014
### AFE Board of Trustees

<table>
<thead>
<tr>
<th>EXECUTIVE COMMITTEE</th>
<th>BOARD OF TRUSTEES</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Paul Bachman</strong></td>
<td><strong>Jim Daly</strong></td>
</tr>
<tr>
<td>Chairman</td>
<td>Floralife, Inc.</td>
</tr>
<tr>
<td>Bachman’s, Inc.</td>
<td>Walterboro, South Carolina</td>
</tr>
<tr>
<td><strong>Gabriel Becerra</strong></td>
<td><strong>Laura Dritlef</strong></td>
</tr>
<tr>
<td>Chairman-Elect</td>
<td>Meister Media Worldwide</td>
</tr>
<tr>
<td>Golden Flowers</td>
<td>Willoughby, OH</td>
</tr>
<tr>
<td><strong>Ken Altman</strong></td>
<td><strong>Mike Duvall</strong></td>
</tr>
<tr>
<td>Secretary/Treasurer</td>
<td>Home Depot</td>
</tr>
<tr>
<td>Altman Plants</td>
<td>Atlanta, Georgia</td>
</tr>
<tr>
<td><strong>Tom Butler</strong></td>
<td><strong>PJ Ellison</strong></td>
</tr>
<tr>
<td>Past Chairman</td>
<td>Ellison’s Greenhouses</td>
</tr>
<tr>
<td>Teleflora</td>
<td>Brenham, Texas</td>
</tr>
<tr>
<td><strong>Charles Kremp</strong></td>
<td><strong>Bill Fernandez</strong></td>
</tr>
<tr>
<td>Kremk Florist</td>
<td>Continental Flowers, Inc.</td>
</tr>
<tr>
<td>Philadelphia, PA</td>
<td>Miami, FL</td>
</tr>
<tr>
<td><strong>Dwight Larimer</strong></td>
<td><strong>Ramon Garcia</strong></td>
</tr>
<tr>
<td>DESIGN MASTER color tool, Inc.</td>
<td>The Pete Garcia Company</td>
</tr>
<tr>
<td><strong>AFE STAFF</strong></td>
<td><strong>Kristi Huffman</strong></td>
</tr>
<tr>
<td></td>
<td>Atlanta, Georgia</td>
</tr>
<tr>
<td></td>
<td><strong>Eric Levy</strong></td>
</tr>
<tr>
<td></td>
<td>Hillcrest Garden</td>
</tr>
<tr>
<td></td>
<td>Paramus, New Jersey</td>
</tr>
<tr>
<td><strong>Marvin Miller, Ph.D.</strong></td>
<td><strong>Laura Shinall</strong></td>
</tr>
<tr>
<td></td>
<td>Ball Horticultural Co.</td>
</tr>
<tr>
<td></td>
<td>West Chicago, Illinois</td>
</tr>
<tr>
<td><strong>Eric Nissen</strong></td>
<td><strong>Randy Tagawa</strong></td>
</tr>
<tr>
<td>Sunshine State Carnation, Inc.</td>
<td>Tagawa Greenhouse Enterprises</td>
</tr>
<tr>
<td><strong>Laura Shinall</strong></td>
<td><strong>Juan Carlos Gonzalez</strong></td>
</tr>
<tr>
<td></td>
<td>Syndicate Sales, Inc.</td>
</tr>
<tr>
<td><strong>Ken Young</strong></td>
<td><strong>Uribe</strong></td>
</tr>
<tr>
<td>Phoenix Flower Shops</td>
<td>G.R.Chía SAS</td>
</tr>
<tr>
<td></td>
<td>Chía, COL</td>
</tr>
</tbody>
</table>

### AFE STAFF
AFE is currently housed at the Society of American Florist’s headquarters in Alexandria, VA. While AFE’s office is located there, AFE remains a separate organization from SAF.

**Debi Aker**
Executive Director

**Suzanna McCloskey**
Communications Specialist

**Gus De Hertog, Ph.D.**
Research Coordinator
STEWARDS OF FUNDS

AFE FINANCIAL PROFILE
Since 1961, AFE has provided more than $15 million for floriculture and environmental horticulture research and studies in areas of critical need. Examples are: new crops, production protocols, genetics and plant breeding, care and handling, insect and disease control, data and information resources and career development. To date, the Endowment’s corpus is valued at approximately $15 Million. Each year, the Board of Trustees targets 5 percent of the Endowment’s market value to fund scientific research projects, education programs, scholarships and to support the administrative costs necessary for operating the Endowment.

The investment return – Since inception in 1961, AFE has increased the $8.8 million received in contributions for research purposes to $12 million while distributing over $15 million. Contributions are responsibly invested, reaping benefits for years to come.

Minimal operating expenses – Since the very beginning, the Trustees have received no compensation for their service to AFE and have, in fact, paid all their own travel expenses including airfare, hotel expenses and meals.

AFE’s investment manager is Northern Trust, based in Chicago. Oversight of Northern Trust entails monthly reports, monthly and annual audits and presentations by Northern Trust at two of the three AFE Board of Trustees’ meetings held each year.

AFE’s investment policy is reviewed twice annually and adjusted as needed to make certain AFE donations are invested in the most prudent manner.
HOW DOES AFE BENEFIT YOU?

RESEARCH

AFE research has one primary goal: to provide useful information for the monetary benefit of a highly diverse industry made up of growers, wholesalers, retailers and many allied industries. It is a challenge that AFE has undertaken for the past 50 years with support coming from the industry as a whole. The Endowment focuses on providing results that benefit all industry segments either directly or indirectly.

Growers have learned: (1) how to detect and manage Thrips and the viruses they carry; (2) how to fine-tune fertilizing practices; (3) how to provide total management systems for air/soil borne disease of floriculture crops; and (4) how to utilize effective post-harvest management systems for fresh cut flowers and flowering potted plants.

Retailers and Wholesalers utilize information from Endowment sponsored research for effective post-harvest handling procedures that benefit consumers, and by the AFE Public Benefits Research projects, and joint Floral Marketing Research Fund projects.

See page 16 for more information.

SCHOLARSHIPS

The entire floral industry benefits from the Endowment’s scholarship and internship efforts. The Endowment is committed to funding programs supporting floriculture education and professional development to attract, encourage, and educate future industry leaders. This is carried out through the Vic & Margaret Ball Internship (Commercial Production) and the Mosmiller Internship (Retail/Wholesale), in addition to the more than 20 scholarships funded annually.

The bottom line...to provide consumers with floral products that satisfy their needs, the industry must support the funding of research and educational programs.

What You Can Do For AFE: Support AFE by making an annual gift to the Endowment. In addition, please consider a legacy gift to the Endowment with a planned gift. For more information contact AFE at 703-838-5211.
AFE uses a variety of communication methods to stay connected with industry stakeholders, donors, trustees and consumers alike. The AFE website, www.endowment.org, serves as the main hub for information, while the AFE Bulletin, AFE Alerts and AFE social media pages supplement the website with additional newsworthy and relevant content.

**AFE WEBSITE**
The AFE website contains information on research findings, educational programs, scholarships and much more. Additionally, past AFE Bulletins, annual reports and a complete list of AFE donors are available. The site also includes a new online donation option to make your tax-deductible donations easier.

**AFE BULLETIN**
AFE publishes a quarterly print and online newsletter, which helps keep donors informed of the funding projects supported by AFE. If you are not receiving the electronic AFE Bulletin, be sure to send us your email address at afe@afeendowment.org.

**SOCIAL MEDIA**
AFE is on Facebook, Twitter, Pinterest, YouTube, Google+ and LinkedIn! Connect with AFE to receive timely news and updates on research, scholarships and other AFE programs.

**AFE ALERTS**
Periodic AFE Alerts will be emailed to donors when any new final research reports are submitted. Help us keep you informed of where your donations are being best used by providing us with your email address. These final research reports are always available on the AFE website.
AFE FUNDS AND PROGRAMS

AFE Named Funds can be created with a donation of $25,000 to $50,000 and there are several options for named funds as outlined below.

Donors may establish a Named Fund with the following minimum gifts:

- **Undesignated Named Fund** - $25,000
- **Designated Named Fund** (for research or scholarship program/purpose) - $50,000
AFE UNDESIGNATED NAMED FUNDS

A gift of $25,000 or more can establish an undesignated named fund, a very flexible gift that allows the income to be used where it is needed most at any given time. Sometimes wonderful opportunities present themselves unexpectedly and undesignated funds enable AFE to be agile and respond to them quickly.

The Teleflora Fund - Teleflora and owners Stewart and Lynda Resnick made a $1 million pledge to AFE that was presented at the AFE Annual Fundraising Dinner in 2012. This fund is the largest in AFE’s history and provides assistance for the industry’s most critical needs.

Photo from left to right: AFE Chairman Paul Bachman accepts a $1 million pledge from Teleflora President Jeff Bennett, Teleflora Executive Vice President Jack Howard and Teleflora Chairman and AFE Development Chairman Tom Butler.

The FTD Fund – established with a $450,000 pledge. The second largest fund in AFE’s history, the FTD Fund goes a long way in supporting the industry when it needs it most. Tom Moeller, Executive Vice President of FTD, Inc., was recognized at the 2013 Annual Fundraising Dinner for FTD’s generous contribution to AFE.

Photo: Tom Butler and Paul Bachman congratulate FTD, Inc. Executive Vice President Tom Moeller.

The Ecke Family Fund – established in 2013 with a $275,000 pledge. The Ecke Family has been a longtime supporter of AFE and is a strong believer in developing the floral industry. Paul Ecke III was recognized at the 2013 Endowment fundraising dinner as a representative for the family.

Photo: Tom Butler and Paul Bachman recognize Paul Ecke III at the 2013 Endowment fundraising dinner for the family’s generous contributions.

The Herman and LaDonna Meinders Fund - established in 2011 with a $250,000 pledge. AFE’s first unrestricted named fund, the Herman and LaDonna Meinders Fund provides assistance for the industry’s most critical needs. Herman and LaDonna Meinders presented this gift to AFE at the 2011 Annual Fundraising Dinner.

Photo from left to right: Tom Butler and Paul Bachman accept a $250,000 check from Herman and LaDonna Meinders to establish the fund.

Continued on next page
The Mellano & Company Fund – established in 2013 with a $100,000 pledge. Mellano & Company has been a supporter of AFE dating back to 1978. Mike Mellano, Batista Castellano and others were recognized for the company’s substantial contributions to the industry and their support of AFE at the 2013 Endowment fundraising dinner.

Photo: Representatives from the Mellano and Castellano families with AFE’s Paul Bachman and Tom Butler.

The Olive Hill Greenhouses Fund – established in 2013 with a $75,000 pledge. The Godfrey family of Olive Hill Greenhouses, strong supporters of AFE, established a named fund within the Endowment in 2013 to ensure critical industry needs could be addressed as necessary.

The Sunlet Nurseries, Inc. Fund – established in 2013 with a $25,000 pledge. John and Janet Kister of Sunlet Nursery have contributed to the Endowment for years, and their pledge establishing an undesignated named fund also allows AFE to address the most pressing industry issues.

Visit www.endowment.org for more information about our named fund donors.
**DESIGNATED NAMED FUNDS**

**AFE DESIGNATED NAMED FUNDS**
A gift of $50,000 or more can establish a designated fund. Designated funds are commingled with AFE’s Corpus for investment purposes but are tracked in the financial records separately. The fund starts with the gift amount, and additional gifts can be added to it over time. Investment gains and losses are distributed to it pro-rata, as well as operating expenses, and distributions are subtracted. In this way, the fund can be reported on individually, with the fund balance at any point in time, as well as distributions that have been made as a direct result of this gift.

The donor(s) enters into a separate gift agreement that memorializes the gift, indicates the reason behind the gift and where distributions are allocated, the history of the donor, both in the industry and with AFE, and how the fund will be administered.

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**CURRENT AFE NAMED FUNDS**

- **Vic and Margaret Ball Intern Scholarship** - established in 1992 with an $800,000 gift (see page 12).
- **Mosmiller Internship Scholarship** - established in 1975 (see page 12).
- **James and Helen Phillip Scholarship Fund** - established in 2008 with a $500,000 gift (see page 15).
- **Paul Ecke Jr. Scholarship Fund** - established in 2002 by industry donations of $200,000+ (see page 14).
- **Gus Poesch Research Fund** - established with a $500,000 gift (see page 17).
- **Christian B. Nissen Research Fund** - established with a $50,000 gift in 2008 by the Nissen family (the earnings from this fund go directly into research).

In addition, the Endowment awards annual scholarships from named funds in honor of industry members (see page 14).
AFE supports educational programs focused on attracting young people to the industry.

**THE VIC AND MARGARET BALL INTERN SCHOLARSHIP**  
(Commercial Production)

In 1992, Vic and Margaret Ball established a floriculture intern scholarship program with a major gift to the AFE. Their desire was to attract students to floriculture and make meaningful work experience in production part of a complete education.

Vic and Margaret Ball’s interest in student training stemmed from their close involvement with the DuPage Horticultural School, for which they provided leadership and direction. Having observed firsthand the educational value of work-study, which served as a cornerstone of that highly respected program, they established the Internship Program to assure continuance of practical experience opportunities.

In the words of the late Vic Ball, “We want to impress upon students the importance of hands-on growing experience and provide a chance to incorporate this too often missing link in an otherwise excellent training program.”

Now in its 20th year, this program has assisted hundreds of students, many who have become successful industry leaders.

Applications are accepted in March and October of each year. Internships are available for a period of six, four or three months, with scholarship funds awarded after successful completion of an internship.

**MOSMILLER INTERN SCHOLARSHIP**  
(Retail, Wholesale or Allied Trade)

Named honoring the Colonel and Mrs. Walter E. Mosmiller, Jr., this scholarship is geared toward business students planning careers in the floral industry focused on a retail/wholesale experience. Students receive paid training for 10-12 weeks and a $2,000 scholarship upon successful completion.

Colonel Mosmiller, a past chairman of the Endowment and a former retail florist in Richmond, Va., demonstrated a strong, lifelong interest in professional training and encouraged young people to pursue careers in the floral industry.
VIC AND MARGARET BALL INTERNS  
Commercial Production Internships

Amy Edmondson, University of Georgia  
“I have thoroughly enjoyed my six-month internship with Goldsmith Seeds and feel that I have obtained valuable hands-on experience. I also greatly enjoyed working in this greenhouse environment, further confirmation that I have chosen the right career field for my future.”

Amy Hinkle, Penn State University  
“This internship showed me that I truly do enjoy working in the floral industry every day. I had a great time working at Bear Creek Farms, learned a ton of valuable information and made many good network connections in Oklahoma. This experience helped me determine if production floriculture is really for me. I would recommend an internship at Bear Creek Farms, Inc. to any other horticulture student who is interested in production floriculture.”

Joanna Kusilek, University of Wisconsin, River Falls  
“This experience has strengthened my career goals. I enjoyed getting exposure to working in the industry and what all is available out there. I also think it has helped me realize my career goals are very possible with a lot of hard work and knowledge. My education has only improved through this experience.”

MOSMILLER INTERNS  
Retail, Wholesale, Allied Trade Internships

Ongela Djerf, Delaware Valley College  
“This experience working with the customers at Royer’s has allowed me to aid my customers at my current workplace more efficiently and effectively. I learned to properly take customer orders for delivery and pick-up, inventory and restocking practices and how to calculate the cost of designs. These practices were of great use throughout the four months of the internship and will be taken with me to use in the sales part of the horticulture industry.”

Pamela Anthony, Brigham Young University  
“Overall, my internship was an eye opening experience. I was given the opportunity to see what exactly it takes to run a successful floral shop. Before the internship, I was unaware of all the intense details that go into an ordinary day at a florist. I liked the fact that I learned about so many aspects of the floral business. I was continuing my education every step of the way.”

Bridget Baker, Kansas State University  
“Working at Baisch & Skinner this summer gave me a greater appreciation for the wholesale side of the industry, and I am extremely grateful for all that I learned there this summer. I would encourage any student looking for an internship to go there. I had an amazing summer and am grateful for the opportunity provided by the American Floral Endowment, Baisch & Skinner and my school.”

Visit www.endowment.org and click on “Students at Work” to read more internship reports and stories.
SCHOLARSHIP FUNDS

AFE supports the education and fostering of students entering the floriculture industry through providing scholarships and educational opportunities.

In 2006, the Floriculture Industry Research and Scholarship Trust (FIRST) merged with AFE. FIRST was known for funding a wide range of research projects and administering a variety of scholarship funds named and designated for the full spectrum floriculture interests.

Since then, AFE has continued to annually administer and award scholarships to students entering the floriculture/horticulture industry ranging from $500-$5,000. Annual distributions of AFE’s more than 20 scholarships total more than $30,000.

AFE SCHOLARSHIPS

A gift of $50,000 or more can establish a named scholarship fund for students interested in a career in floriculture. The future success of the industry ultimately lies in the hands of the next generation of students and it is important to attract academically strong and committed young people to the field. Scholarship support is critical to making this happen. The Scholarship Funds listed below each have their own criteria based on the specific donor’s wishes.

- American Florists’ Exchange Scholarship
- Julio and Sarah Armellini Scholarship
- Ball Horticultural Company Scholarship
- Harold Bettinger Scholarship
- Bioworks IPM/Sustainable Practices Scholarship
- James Bridenbaugh Memorial Scholarship
- John Carew Memorial Scholarship
- Earl Dedman Memorial Scholarship
- Fran Johnson Non-Traditional Scholarship
- Long Island Flower Growers Association (LIFGA) Scholarship
- Markham-Colegrave International Scholarship
- Richard T. Meister Scholarship
- National Greenhouse Manufacturers Association (NGMA)
- Mike and Flo Novovesky Scholarship
- Lawrence "Bud" Ohlman Memorial Scholarship
- James K. Rathmell, Jr. Memorial Scholarship For Horticultural Work/Study Abroad
- Seed Companies Scholarship
- John L. Tomasovic, Sr. Scholarship
- Edward Tuinier Memorial Scholarship
- Jacob & Rita Van Namen, Marketing Scholarship
- Vocational (Bettinger, Holden & Perry) Scholarship

The Paul Ecke Jr. Scholarship Fund was established in 2002 by industry donations of $200,000+. This merit-based, prestigious scholarship honors the late Paul Ecke, Jr. of Encinitas, CA who made indispensable contributions to the advancement of the global floriculture industry. He recognized that creative scientists and educators are required to lead the floral industry in the 21st century and beyond. Thus, the primary objective of the scholarship is to assist in funding the education of graduate students (MS or Ph.D.) who will become leading floricultural scientists and educators. Each year, one student will receive $5,000 for two consecutive years.

For detailed descriptions of each scholarship, visit www.endowment.org
EDUCATIONAL GRANTS

AFE supports the funding of educational programs to promote the floriculture industry.

EDUCATIONAL GRANTS
The AFE Education Committee annually reviews and approves applications for educational grants to promote the floriculture industry. The majority of programs focus on attracting young people to the industry or educational endeavors to identify and solve industry needs and/or challenges.

Educational Grants must provide a benefit to a broad geographic area (preferably national in scope), and for a broad industry constituency within the U.S.

AFE is committed to the education of the future leaders of the floriculture industry. Examples of organizations that have received AFE Educational Grants:

- National FFA Foundation
- National Floriculture Forum
- America In Bloom Symposium
- SAF Pest and Production Management Conference
- OFA Plug and Cutting Conference

JAMES AND HELEN PHILLIP SCHOLARSHIP GRANT
The James and Helen Phillip Scholarship Fund was established to honor James and Helen Phillip, founders of Phillip’s Flowers in Chicago. The Fund was established by a $500,000 donation by their daughter, Lee Phillip Bell, in 2008.

This scholarship provides annual grants to institutions to distribute to students who are interested in the retail sector of the floral industry. While the majority of grants are geared toward the Great Lakes region, they also are available to worthy applicants from elsewhere in the country.

The program is designed to achieve several goals. “This will go a long way toward helping people in need while creating a pool of trained workers to fill positions in retail flower shops,” said Bell’s nephew, Jim Phillip. “Because the principal will never be touched, this Fund will leave a perpetual legacy to honor Jim and Helen Phillip — giving back to an industry which they dearly loved.”

Current institutions receiving a grant:
- College of Southern Nevada, Las Vegas, NV
- Hennepin Technical College, Brooklyn Park, MN
- Joliet College, Joliet, IL
- Kishwaukee College, Malta, IL
- Mississippi State University, MS
- Ohio State University ATI, Wooster, OH
- Texas A&M University, College Station, TX

Visit www.endowment.org for more information.
**RESEARCH PROGRAMS**

AFE-funded research covers everything from appearance and longevity to pest management and disease control. This important research is vital in lowering grower production costs, meeting consumer demands for high-quality products and increasing profitability for everyone.

**PRODUCTION AND POST-HARVEST SCIENTIFIC RESEARCH**

Production and Post-Harvest Scientific Research provides essential knowledge for a growing and dynamic floricultural industry. The complex and diverse structure of the industry makes it difficult for single entities or individuals to support highly comprehensive research programs. However, AFE allows all industry representatives, regardless of size, to contribute and assure continuous industry related research and maintain a strong, vibrant floriculture industry.

All research produces a final report that is available to the public on the AFE website. AFE funds research in the following categories:

- Disease Management
- Insect Management
- Plant Breeding and Genetic Engineering
- Post Production
- Production Technology
- Specialty Research Reports

Examples of AFE-funded research projects:

- **Introducing Broad-Spectrum Disease Resistance into Floricultural Crops by Transferring the NPR1 Gene, the Key Regulator of Plant Systemic Acquired Resistance** - Dr. Zhanao Deng – University of Florida
- **Effect of Pesticide Mixtures in Controlling Arthropod Pests of Greenhouses** - Dr. Raymond Cloyd – Kansas State University
- **Optimizing Banker Plant Systems for Aphid Biological Control in Floricultural Greenhouses** - Dr. Steven Frank – North Carolina State University
- **Granular Formulations of Insect-Killing Fungi with Plant-Mediated IPM Systems for Thrips** - Dr. Margaret Skinner – University of Vermont
- **Preventing Powdery and Downey Mildews from Ruining Flower Crops** – Dr. Mary Hausbeck – Michigan State University and Dr. Margery Daughtrey – Cornell University
- **Innovative Packaging Technologies to Enhance the Quality of Fresh Cut Flowers** - Dr. Thomas Gianfagna – Rutgers University
- **Providing Practical Solutions to Increase Fresh Cut Flower Quality and Vase Life** - Drs. Terril Nell and David Clark – University of Florida
- **Irrigation Automation in Greenhouses Using Substrate Moisture Sensors** - Dr. Stephanie Burnett – University of Maine
- **Energy Efficient and Sustainable Poinsettia Production** - Dr. Roberto Lopez – Purdue University
- **Silicon Nutrition in Flower Crop Production: Potential for Increasing Rooting, Improved Post-harvest performance, and Decreased Disease Incidence** - Dr. Neil Mattson – Cornell University

A complete list of currently funded research is available at [www.endowment.org](http://www.endowment.org).
AFE RESEARCH REVIEW PROCESS

A five-step review process ensures that the projects funded are relevant to growers and the industry as a whole. Projects selected carry the highest priority, are conducted by the best in their field, are fiscally responsible and meet our expectations.

- Pre-proposals are initially reviewed by the SAF Growers Council to be sure they are relevant to the needs of the industry; subsequently, they are reviewed by the AFE Board of Trustees for prioritization; if the pre-proposal is selected, a full proposal is requested. Full proposals are peer reviewed by notable researchers prior to being analyzed by the Board for cost effectiveness, industry needs and the projected impact of research.

- Finally, AFE Trustees make a point of meeting at sites where AFE-funded research is being conducted to be sure the work meets our standards. If it does not meet our standards, funds are withheld. In addition, Gus De Hertogh, Ph.D., a retired professor and research consultant who is internationally recognized for his outstanding work in floriculture research at North Carolina State University, oversees the entire process.

According to De Hertogh, it currently costs a university approximately $250,000 to establish a typical research project consisting of a faculty member, one or two graduate research assistants, one technician and an operating budget. Thus, when AFE enables a project to go forward by providing a $30,000 grant for instance, its members benefit disproportionately, with every AFE dollar resulting in eight dollars of useful research findings.

GUS POESCH RESEARCH FUND

Gus Poesch, professor and renowned floriculture researcher, left an indelible mark on the floriculture industry specifically as a mentor to floriculture students.

Poesch was a professor of floriculture at The Ohio State University. During his 11 years at Ohio State, Gus and Professor Alex Laurie established the photoperiodic (light/dark) responses of chrysanthemums so that this crop could be flowered year round.

The Gus Poesch Research Fund was created to help recruit high quality floriculture graduate students and fund floriculture research projects at The Ohio State University.

Current Projects Being Funded:

- **Online Tool for Insect Forecast and Control**: Dr. Luis Cañas, $12,200

- **Basic and Applied Production and Post Production Training for Future Floriculture Faculty** - Dr. Michelle Jones

- **Floriculture Industry Roundtable of Ohio** - Dr. Claudio Pasian
PUBLIC BENEFITS RESEARCH

The Endowment-funded Public Benefits Research projects provide essential knowledge for a growing and dynamic floricultural industry.

PUBLIC BENEFITS RESEARCH (NOW FMRF BELOW)

AFE enables the floriculture and environmental horticulture industries to conduct research on the impact of floral products and services on people and the environment to discover information that can enhance the public’s experience with these products and services so the industry can better meet the market’s needs. Public benefits research projects are focused on all floricultural crops – bedding plants, fresh cut flowers, fresh cut greens, flowering potted plants and foliage plants.

- The Effects of Longevity Information and Guarantees on Consumer Preferences for Cut Flowers - Dr. Chengyan Yue - University of Minnesota
- The Appeal of Biodegradable Packaging to Floral Consumers - Charles Hall, Bridget Behe, Ben Campbell, Jennifer Dennis, Roberto Lopez, Chengyan Yue, Texas A&M University, Michigan State University, Purdue University, University of Minnesota

Future Public Benefits proposals should be submitted through the FMRF application at www.floralmarketingresearchfund.org. Visit www.endowment.org for final reports.

THE FLORAL MARKETING RESEARCH FUND (FMRF)

Established in 2009, the FMRF focuses on and funds consumer research projects to advance the floriculture industry. With added financial support from Asocolflores and the Flower Promotion Organization (FPO), the FMRF has provided more than $145,000 in funding to date. Visit www.floralmarketingresearchfund.org to learn more.

- “Purchasing Barriers Tracking Study for Non-Flower Buyers” (2013) was conducted by research company M&RR to provide new data about the barriers to and motivations for purchasing flowers. The study focuses on consumers who have not purchased fresh flowers in the past year and provides insight about capturing new customers.

- “A Social Media Guide for Floral Retailers and Wholesalers” (2012) was a one-year project conducted by:
  - Dr. Charlie Hall, Ellison Chair of International Floriculture at Texas A&M University
  - Jeff Korhan, global digital marketing speaker, author, syndicated publisher and consultant for the green industry
  - Dr. Bridget Behe, professor of Horticulture Marketing at Michigan State University
  - Dr. Chengyan Yue, Todd and Barbara Bachman Endowed Chair in Horticultural Science at the University of Minnesota

- "Consumer Preferences for Flowers as Gifts: Age, Segments, Substitutes and Perceived Risk" (2010) was a two-year project conducted by:
  - Dr. Chengyan Yue, Assistant Professor of Horticultural Science & Applied Economics, and Bachman Endowed Chair in Horticultural Marketing at the University of Minnesota
  - Alicia Rihn, Graduate Research Assistant at the University of Minnesota
  - Dr. Bridget Behe, Professor, Department of Horticulture, Michigan State University
  - Dr. Charlie Hall, Professor of Horticulture, Ellison Endowed Chair in International Floriculture, Texas A & M University
AFE RECOGNITIONS
**AFE’S HERITAGE CIRCLE**

The Heritage Circle is an honorary organization composed of industry members who have made provisions for a planned gift to AFE through a bequest, a life insurance policy and a trust or otherwise, such as a retirement plan beneficiary designation.

The establishment of the Heritage Circle affords AFE an opportunity to extend our warm appreciation to individuals who notify us of their thoughtful gift intentions. Donors that make deferred (also referred to as legacy or estate) gifts qualify as members of AFE’s Heritage Circle. AFE currently has 29 Heritage Circle Members. There is no minimum gift size to be a member. Examples are:

- Bequests through a will or living trust
- Insurance – gift of policy or beneficiary designation
- Retirement assets – beneficiary designation
- Charitable remainder trust
- Retained life estate

**HERITAGE CIRCLE MEMBERS**

- Ken and Deena Altman
- Paul and Barbara Bachman
- Gabriel and Maria Becerra
- Tom and Becky Butler
- Sten and Maryann Crissey
- August and Mary Belle De Hertogh
- The Del Demaree Family
- John R. De Winter*
- Jim and Ellen Ellison
- PJ Ellison
- Brenda and Pete Garcia
- Red and Katie Kennicott
- Charles and Gina Kremp
- John and Janet Kister
- Dwight and Dawn Larimer
- James and Peggy Leider
- Shirley and Terry Lyons
- Robert and Charee Maddux
- Michael Novovesky & Family
- Herman and LaDonna Meinders
- Jim and Gwen Phillip
- J.R.* and Mary Phillip
- Russell G. Phillip
- Dennis Puppel
- Mel and Joey Schwanke
- Jacob* and Rita Van Namen
- Charles and April Walton
- Wanda M. Weder
- Anonymous

*deceased

Heritage Circle members present at the 2008 Endowment dinner were recognized. Left to right: August and Mary Belle De Hertogh, Paul Bachman, Ken Altman, Jim and Gwen Phillip, Wanda Weder, Dwight and Dawn Larimer, Charlie Walton, Herman Meinders, Red and Katie Kennicott, and Tom Butler.
TRIBUTES

Tributes are a special way of honoring individuals, families and organizations. Tributes provide a tangible way of expressing care, saying thank you for a friendship or acknowledging a customer.

A minimum contribution to AFE of $1,000 is required to establish a tribute. The family or organization is always notified of contributions. Additional contributions can be made to any tribute at any time by sending your donation to AFE designating it to the named tribute.

LIVING TRIBUTES
With a minimum gift size of $1,000, a donor can make a gift in honor of another, usually an individual. Example: Gift made in honor of Mr. Smith, on the occasion of his birthday. This gift is made to recognize someone who is living. AFE currently has approximately 65 Living Tributes.

MEMORIAL TRIBUTES
With a minimum gift size of $1,000, a donor can make a gift in memory of an individual. These gifts are usually made at the time of someone's passing although can be made later as well. This gift is made to recognize someone deceased. AFE currently has approximately 245 Memorial Tributes.

CORPORATE TRIBUTES
With a minimum gift size of $1,000, a donor can make a gift in honor of a company or organization. AFE currently has 19 Corporate Tributes.

RECENT MEMORIAL TRIBUTES
Visit www.endowment.org for a complete listing of tributes.

William C. “Bill” Belden
Belden was best known for his role as president of the Oscar G. Carlstedt Company in Jacksonville, Fla. He got his start there as a truck driver but left to serve in the U.S. Air Force. He returned to the company after his military service and was assigned to locations in West Palm Beach and Miami, and he was later appointed manager of the Ft. Lauderdale store. In 1965, he was named president.

He was dedicated to his family, company, friends, suppliers and the entire floral industry. He served with local, state and national organizations, including: the Florida State Florists Association and various committees at the Society of American Florists (SAF). Belden was president of the Wholesale Florist and Florist Suppliers of America (WF&FSA) and was an AFE Trustee. Additionally, he received WF&FSA’s Leland T. Kintzele Distinguished Service Award.

Ross H. Pierce
Pierce was a floral industry leader whose accomplishments include founding Tennessee Wholesale Florist in Chattanooga, Tenn., as well as Americana, Inc., a floral distribution group. In 1953, Pierce cofounded Tennessee Florist Supply, Inc., where he was President/CEO until 2000. In 1956, he moved and opened Tennessee Florist Supply of Bristol before cofounding Tennessee Wholesale Florist in the late 1950s. Additionally, he was a board member for the Society of American Florists (SAF) and the Wholesale Florist and Florist Supplier Association (WF&FSA).
CHARITABLE GIVING OPTIONS

There are many options for donors to consider in an effort to support AFE in fulfilling its mission. All contributions to AFE are tax-deductible. There are three basic types of gift options, which can be completed through different methods.

GIFTS FOR THE PRESENT
The best method to have an immediate impact is to make an outright gift. Every dollar provides either operational or ongoing Endowment income and lets you receive the satisfaction of seeing your gift in action and know that important accomplishments are being made because of your generosity.

There are a number of options for you to make a gift:

An outright cash donation is the easiest and most widely used choice. You receive an income tax charitable deduction for the full amount contributed. For example, if you are in the 28-percent income tax bracket, a $4,000 cash gift to AFE will result in tax savings of $1,120. Thus, the actual cost of the gift to you is only $2,880.

An outright gift of appreciated property, such as publicly traded securities, real estate, or even closely held stock, provides an extra tax benefit providing you have owned the asset for at least a year. In addition to receiving an income tax deduction for the full fair market value of the asset, you also avoid tax on the capital gain.

For instance, if a donor in the 35-percent income tax bracket gives AFE appreciated blue chip stock with a fair market value of $30,000 and cost basis of $12,000. The donor saves $10,500 in income tax (35 percent of $30,000) and avoids $2,700 in tax on the capital gain (15 percent of $18,000). A gift worth $30,000 has a net cost of just $16,800.

Note: The income tax charitable deduction that may be reported in any one year is limited to 50 percent of your adjusted gross income (AGI) for gifts of cash and 30 percent of AGI for gifts of long-term appreciated property. In either case, however, an excess deduction is eligible to be carried forward up to five additional years, subject to the same percentage limitations each year.

In some instances, it may make more sense to donate other types of assets. Giving a new or existing life insurance policy will provide an income tax charitable deduction for the present cash value of the policy and/or the future premiums you pay - if the American Floral Endowment is named as the beneficiary and owner of the policy. There are many additional possibilities including: tangible personal property, savings bonds, commercial annuity contracts, and funds from IRAs and other qualified retirement plans. The tax benefits associated with contributing assets such as these will vary depending on particular circumstances.

Still another type of gift is the “Charitable Lead Trust,” which makes payments to AFE for a specified number of years and then distributes the principal to your heirs. It can enable you to support AFE now and significantly reduce gift and estate taxes.
GIFTS FOR THE FUTURE

A gift that is planned now but does not become available to AFE until a future time is known as a "Deferred Gift." Two common types are charitable bequests and beneficiary designations. Both allow you to retain assets in case you may need them during your lifetime.

In view of the fact that they are revocable, bequests and beneficiary designations provide no current income tax deduction. However, when distributed they will be deductible from your taxable estate.

A **charitable bequest** to AFE can be as simple as a sentence in your will or living trust agreement. Your bequest may specify a certain sum of money.

"I bequeath the sum of $_____ to the American Floral Endowment, or its successor organization, to be used for general purposes."

You may also leave AFE a particular asset ("my shares of XYZ stock...") or a portion of what remains in your estate after other bequests have been paid ("20 percent of the residue of my estate...").

Even if you already have a will; generally, it can be revised to include a charitable bequest by means of a document known as a codicil. Similarly, a living trust agreement can usually be amended easily. Please consult with your attorney regarding appropriate documentation of bequests and other estate planning arrangements.

**Beneficiary designations** may be made with respect to several different sorts of assets. This includes bank notes, IRAs, retirement plans and brokerage accounts. Typically, this involves nothing more than completing a standard form obtained from the entity that maintains a particular asset or account on your behalf. On the form, you would identify "the American Floral Endowment" as the recipient of all or a portion of whatever may remain at death.

Finally, be aware that from a tax standpoint it is generally better to leave cash, securities, and real estate to heirs while designating AFE as the beneficiary of

- Funds from IRAs and other qualified retirement plans
- U.S. savings bonds
- Commercial annuity contracts

This is true because AFE is exempt from income taxes that would be owed by your heirs on what they receive from these sources.
GIFTS THAT GIVE BACK

Some gifts actually "return the favor" by combining a charitable gift with life payments for you and/or other beneficiaries you designate. These attractive plans can help you make a substantial gift for the eventual benefit of AFE while still providing for your personal financial needs. They offer significant tax advantages and, depending on the asset contributed, may even increase your cash flow.

The "Charitable Remainder Trust" is a planned giving arrangement in which property is irrevocably transferred to a trustee under a trust agreement. Income (and, in some cases, principal) from the trust is paid to the donor and/or other beneficiaries for life or a term of years. AFE then receives the remaining trust assets.

Such trusts offer great flexibility in meeting individual income and estate planning needs. The trust payout rate may be a fixed amount or a percentage of the trust assets as revalued annually. At the time of the transfer, the donor receives a tax deduction for the actuarially determined present value of the remainder interest.

A gift of real estate with retained life interest "gives back" in a somewhat different way. You may donate a personal residence (it can be a second home or vacation home) or a farm to AFE but retain the right to occupy or use it for the duration of your life. You receive an income tax deduction for the present value of the remainder interest and avoid any potential tax on capital gain.

For individuals considering a legacy gift that perpetuates their family’s name in the floral industry, the American Floral Endowment (AFE) provides the ideal avenue for doing so. AFE is the premier floriculture research and scholarship organization, with hundreds of supporters from throughout the industry. A gift to AFE will be cherished and recognized by those same individuals you or your family have done business with for years, as well as future generations of the floriculture family.

In addition, because of the way AFE is structured, any gift received by it is a gift to the endowment. In other words, the original gift funds remain in perpetuity with AFE and only the income generated by the gift is spent each year. (At present, the AFE Board is distributing five percent of the corpus, which is used for charitable purposes, as well as covering the necessary operational expenses, while preserving the corpus itself.) A gift made today will benefit floriculture forever.

There are several levels at which a gift can be made. With any of these gifts the resulting fund can be named after the donor, the donor’s family or a name of the donor’s choosing that would describe the gift purpose.

AFE is very pleased that you are considering a lasting gift to its Endowment. If one or more of the gift suggestions described above are of particular interest, please contact Debi Aker at AFE for additional information: 703-838-5211 or daker@afeendowment.org.

The information in this brochure does not constitute legal or financial advice and should not be relied upon as a substitute for professional advice. The American Floral Endowment encourages you to seek professional legal, estate planning and financial advice before deciding on a course of action.
ANE RECOGNITION LEVELS

AFE has the following categories to recognize cumulative giving. For a full list of donors, visit www.endowment.org:

- $1 Million Club $1 million+
- $500,000 Club $500,000 to $999,999
- $250,000 Club $250,000 to $499,999
- Platinum $100,000 to $249,999
- Diamond $75,000 to $99,999
- Gold $50,000 to $74,999
- Builders $25,000 to $49,999
- Benefactor $20,000 to $24,999

- Patron $15,000 to $19,999
- Founder $10,000 to $14,999
- Protector $5,000 to $9,999
- Guardian $2,500 to $4,999
- Vanguard $1,000 to $2,499
- Friend of the Endowment $20 to $999

AFE Recognizes Some of the 2013 Donors

Top row from left to right:
- Mike Mellano (left) and Batista Castellano represent Mellano & Company, reaching the Platinum Club.
- Past Chairman Tom Butler (left) and Chairman Paul Bachman (right) congratulate Ken Altman, representing the Altman Family, on reaching the Diamond Club.
- Marla O’Dell represents Berwick Offray LLC, reaching the Gold Club.

Bottom row from left to right:
- Paul Bachman recognizes Chairman-Elect Gabriel Becerra of Golden Flowers for reaching the Patron Club.
- Tom Butler and Paul Bachman congratulate Buzzy and Susie Heroman of Billy Heroman’s for reaching the Founder Club.
- Paul Bachman recognizes Ken Young of Phoenix Flower Shops for reaching the Founder Club.
HELP GROW THE FLORAL INDUSTRY – SUPPORT AFE!

___ Personal Donation   ___ Company Donation

NAME

ORGANIZATION

STREET ADDRESS

CITY/STATE/ZIP

(   )   (   )   (   )

PHONE   FAX   CELL

EMAIL ADDRESS

DATE OF BIRTH

I would like to make a donation to AFE. Enclosed is my tax-deductible check donation, made payable to American Floral Endowment for:

___ $5,000   ___ $2,500   ___ $1,000   ___ $500   ___ $100   ___ Other

I would like to make a multi-year pledge commitment to AFE of $______ per year for ___ years, totaling $______________.

___ $5,000   ___ $2,500   ___ $1,000   ___ $500   ___ $100   ___ Other

Please charge $______________ to my:

___ Visa   ___ MasterCard   ___ Amex   ___ Wire Service # ______________   ___ FTD   ___ Teleflora

Account # ___________________________________________   Exp. Date ____________

Signature ___________________________________________   Date ____________

Printed Name __________________________________________

Please contact me about adding AFE in my will or living trust. I am interested in learning more about gifts through

___ Life Insurance   ___ Memorial Tribute   ___ Living Tribute   ___ Retirement Assets   ___ Other

I have already made a planned gift for AFE. I am attaching the documentation for your records.

Thank you in advance for your donation to the American Floral Endowment.
All donations are tax-deductible - AFE Tax ID 23-6268380

Please complete this form and mail it to:

American Floral Endowment
1001 North Fairfax Street, Suite 201
Alexandria, VA 22314

or

Make an online donation at
www.endowment.org/donate
PAST AFE CHAIRMANs AND BOARD OF TRUSTEES

Vincent Adamo, Conner Park Florist*
Felix Ankele, Gordon Boswell Flowers, Inc.*
Todd Bachman, Bachman's Inc.*
Stanley Bachman, Bachman's Inc.
William Belden, Oscar G. Carlstedt Co.*
Kenneth Benjamin, Cenflo, Inc.
Bob Carbone, R.J. Carbone Company
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Gurney Mann, E.G. Hill Company
Jacob Mast, Henry Mast Greenhouses, Inc.
Dave Mears, Mears Floral Products*
Herman Meinders, AFS/Teleflora
H. Michael Mellano, Mellano & Company
Gustavo Moreno, Multiflora/Vistaflora Corporation
Col. Walter Mosmiller, Jr.
David Niklas, Clackamas Greenhouses
Ole Nissen, Sunshine State Carnations, Inc.
Charles Pennock, Pennock Co*
James R. Phillip, Jr., Phillip's Flowers
Samuel Pennock III, Pennock Co*
Walter Preston, Manatee Fruit Company
Kenneth Royer, Royer's Flowers
Mabel Simmons, The Claprood Companies*
John Smith, Jr., Knud Nielsen Company
Mike Suyeyasu, Bill Suyeyasu Wholesale Florist, Inc.
Kenneth Tagawa, Tagawa Greenhouses, Inc.
Harry Tayama, Ohio State University*
Hero Tsukushi
Jack Van Namen, Vans Inc.
Jacob Van Namen, Vans Inc.*
Tom Van Wingerden, Metrolina Greenhouses*
Ernesto Velez, Asocolflores*
Charlie Walton, Smithers-Oasis Co.
Wanda Weder, Highland Supply Corporation
Don Weder, Highland Supply Corporation
Olin Wetzel, Florists Mutual Insurance
Norman White, White's Nursery & Greenhouses, Inc.
Bob Wilkins, Delaware Valley Floral Group
George Wolfe, Wolfe the Florist, Inc.*
Harold Yoder, Yoder Brothers Inc.*
Eiichi Yoshida, Sunnyside Nursery*

*deceased
Funding Industry Solutions Through Research and Education

Your contributions support:

- **Research** – creating healthier, more attractive, longer-lasting flowers and plants that boost profits for everyone!

- **Scholarships and Internships** – giving tomorrow’s industry leaders the experience they need today and supporting the next generation of successful growers, wholesalers, retailers, scientists and educators.

- **Educational Grants** – funding educational programs advancing the industry.

**Support the future of the industry you love with a tax-deductible contribution today.**

American Floral Endowment
1001 North Fairfax Street, Suite 201, Alexandria VA 22314
tel: 703.838.5211 | fax: 703.838.5212 | www.endowment.org