



The Insider

THE NEWSLETTER FOR FRIENDS OF
THE FOUNDATION FOR ENHANCING COMMUNITIES

YOUR DREAMS, OUR COMMUNITY

As we reflect on the past year, TFEC cannot help but feel grateful. Thanks to our donors, 2,039 grants were made for a total of \$9,648,939 given to our community in 2019. Thank you for your vision for the future, your belief in our community, and your generosity. Our region is better because of you, thank you.



FREE MONEY FOR YOUR ORGANIZATION
Agency Fund Matching Campaign

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2020 SCHOLARSHIPS NOW AVAILABLE

More than 120 opportunities for local students

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NINE GRANT OPPORTUNITIES
Opening April 1, 2020

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FISCAL SPONSORSHIP CORNER

TFEC Projects + the Arts

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QUARTERLY UPDATE FROM THE Investment Advisory Committee



COMMITTEE MEMBERS

Robert E. Caplan, CFA, Chair
River Wealth Advisors

Catherine Azeles, CFP
ConradSiegel

Robert J. Dolan
ConradSiegel

Frederick D. Fischer
Fischer Financial Services, Inc.

Howard Hamann
Hershey Corporation (Retired)

Kenneth E. Lehman
Lehman Volvo (Retired)

William Lehr, Jr.
Capital BlueCross (Retired)

Sonya Ranker, CFP, CDFP
Questmont Strategic Wealth Advisors

Conrad M. Siegel, FSA
ConradSiegel

Richard D. Spiegelman
Community Volunteer

Jonathan Vipond, III, Esq.
Buchanan, Ingersoll & Rooney

MEETING DATES

January 21, 2020

April 14, 2020

July 14, 2020

October 13, 2020

All meetings take place at TFEC's offices located at 200 N. 3rd Street, 8th Floor, Harrisburg, PA 17101 beginning at 9:30am.

MESSAGE FROM ROBERT J. DOLAN, IAC CHAIR

Another year has concluded and the markets spent the last few days of the year in all time high territory. All three major indices set records in that last week for new highs. The DJIA had 21 record high closing values while the S&P 500 had 34 such closing values in 2019. The NASDAQ had 10 straight closing highs, and exceeded 9000 for the first time ever.

It was a very strong year for the market, our own Model E (100% Equity investment) returned 27.9%! The bull market continues to run, it has exceeded expectations as to its duration. Early results in 2020 appear to keep this momentum going, despite the political pressures of impeachment, escalation of tension with Iran, and trade disagreements with China.

The Investment Advisory Committee continues to watch and monitor our investment models. We have a wonderful, talented and dedicated Committee that makes this all work for TFEC on a volunteer basis. I thank them very much for their efforts on behalf of TFEC.

This will be the last newsletter you receive from me since after 10 years serving as your IAC Chairman, I have stepped down as of December 31, 2019. It has been a wonderful 10 years as Chair, I was able to work with a great staff at TFEC who produced information on a timely and accurate basis, as well as a strong and dedicated committee. I thank each and every one of those members.

Bob Caplan, who has served on the Committee for many years, will step into the role of Chair. Bob is quite capable and has a successful investment practice in Harrisburg. He brings expertise, experience, and dedication to the job. I don't think the committee will miss a beat in this transition.

Most importantly, thanks to all of our donors, none of this would be possible without your fervent desire to enhance our communities. Thanks for the trust you placed in our committee and in me to lead that committee. I hope you believe you received and continue to receive good value. I note that over these past 10 years our Model E (100% Equity investment) returned an average 11.8% per year. There were ups and downs, however this represents a strong return.

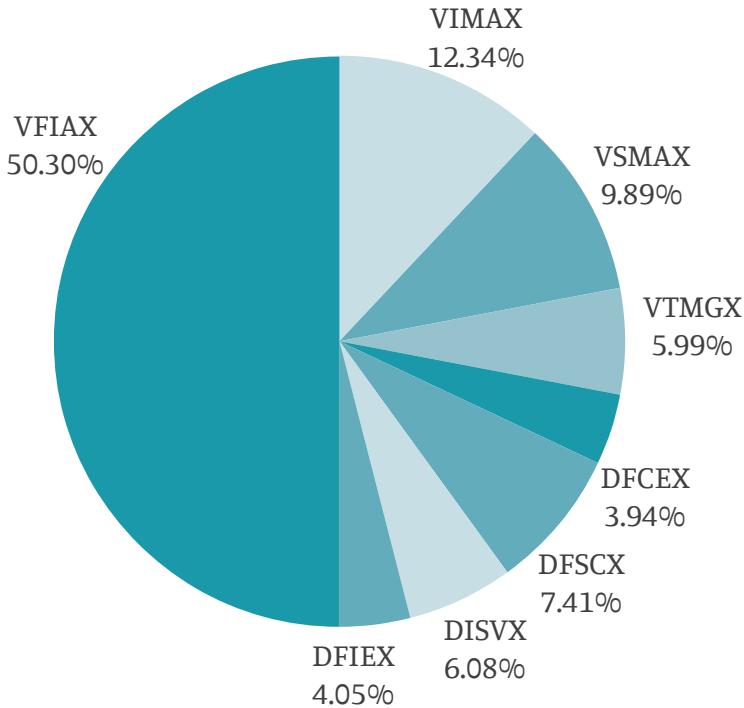
It has been a fun, sometimes stressful, but always rewarding run. Thanks for the opportunity to serve.

INVESTMENT PERFORMANCE

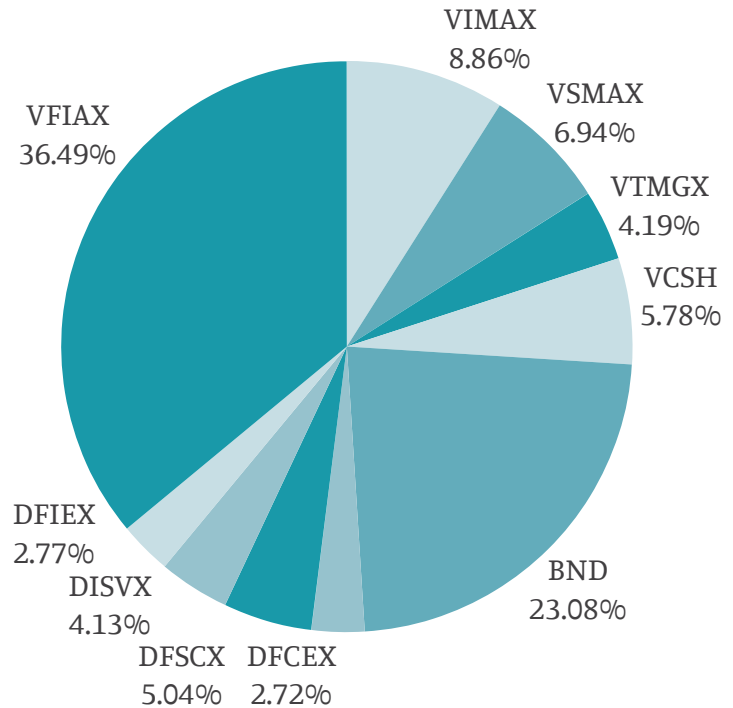
12/31/19 Returns are YTD & 1-3-5-10-13-22 Returns are as of 12/31						
	12/31/19	1 Yr.	3 Yrs.	5 Yrs.	10 Yrs.	Since Inception 23 Yrs.
Model E	27.9%	27.9%	12.3%	9.8%	11.8%	8.9%
Benchmark*	28.1%	28.1%	12.3%	9.7%	11.5%	8.6%
*55% S&P 500, 25% Russell 2000, 20% MSCI-EAFE						
Model A	21.6%	21.6%	9.8%	7.6%	9.0%	7.9%
Benchmark*	22.0%	22.0%	9.7%	7.6%	9.0%	7.8%
*34% S&P 500, 19% Russell 2000, 17% MSCI-EAFE, 30% BARCAP U.S. Aggregate Bond						
	12/31/19	1 Yr.	3 Yrs.	5 Yrs.	10 Yrs.	Since Inception 15 Yrs.
Model F	8.4%	8.4%	3.9%	2.8%	3.0%	3.2%
Benchmark*	8.9%	8.9%	4.0%	3.1%	3.8%	4.1%
*100% BARCAP U.S. Aggregate Bond						

QUARTERLY UPDATE FROM THE Investment Advisory Committee

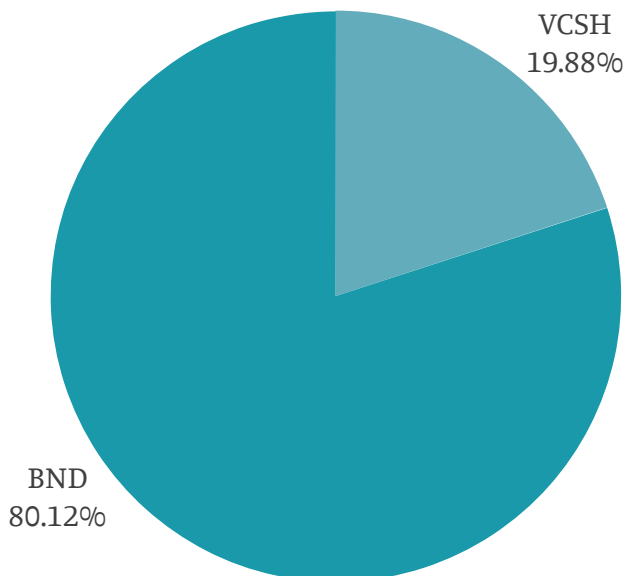
MODEL E PORTFOLIO PERCENTAGES
ASSET VALUE \$57,924,231



MODEL A PORTFOLIO PERCENTAGES
ASSET VALUE \$27,225,197



MODEL F PORTFOLIO PERCENTAGES
MODEL F ASSETS \$1,522,558



FUND LEGEND

DFA Emerging Markets	DFCEX
DFA International Core Equity	DFIEX
DFA Micro Cap	DFSCX
DFA International Small Cap Value	DISVX
Vanguard Index 500	VFIAX
Vanguard Mid Capitalization Index	VIMAX
Vanguard Small Cap Index	VSMAX
Vanguard Developed Markets Index	VTMGX
Vanguard Short Term Corporate Bond	VCSH
Vanguard Total Bond Market Fund	BND

FREE MONEY FOR YOUR AGENCY FUND!

TFEC is celebrating our 100th birthday and we would like to give YOU a gift for having an Agency Fund with us!

We created a 2020 Agency Fundholders Matching Funds Campaign because we want to help you grow your Endowment and give back to the community.

From March 1, 2020 through September 1, 2020 all new contributions to your Agency Fund will be eligible to be matched from a pool of \$250,000.

Please let us know if you are interested in participating in the campaign by March 1, as there is a participation form that needs to be completed prior to the campaign beginning.

Please let us know if you have any questions on how we can give you free money!

IMPORTANT: Your organization must let TFEC know if you are interested in participating in the matching funds campaign. Call us at 717.236.5040 or email info@tfec.org before March 1!



Scenes from our Agency Match Campaign kickoff meetings!



MATCHING CAMPAIGN FAST FACTS

- Match Pool: \$250,000
- March 1, 2020 - Campaign Begins
- September 1, 2020 - Campaign Ends
- September 12, 2020 - TFEC Centennial Gala where results of the Campaign will be revealed

2020 TFEC SCHOLARSHIP SEASON HAS BEGUN

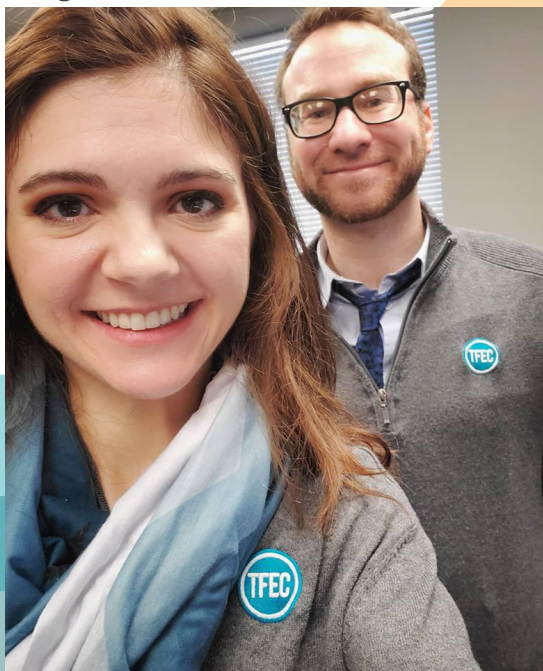
We are pleased to announce that as of January 1, TFEC is accepting scholarship applications for the 2020-2021 academic year. In 2019, more than \$1.48 million in scholarships was awarded to 543 students. These dollars funded students' tuitions, educational fees, and textbook expenses, helping to relieve some of the ever-growing burden of the cost of education.

TFEC SCHOLARSHIP OPPORTUNITIES ARE AVAILABLE FOR:

- High school seniors with plans to attend a four-year college or university, community college, or two-year trade or technical school
- Current college and graduate students
- Junior and senior students attending Harrisburg City schools enrolled at HACC to take college level courses while still in high school.

Applicants for all scholarships demonstrate individual excellence in areas such as community service, leadership, sports, music, academics, and other unique characteristics. Deadlines for individual opportunities vary, beginning March 1 and March 15.

TFEC currently administers more than 120 scholarship opportunities, including management agreements with The Samuel L. Abrams Foundation, The Leon Lowengard scholarship of BNY Mellon, N.A, and The Ray S. Shoemaker scholarship of BNY Mellon, N.A. For more information about TFEC scholarship opportunities or to apply, visit www.tfec.org.



Faith Elmes & Thomas Bradley
TFEC's Scholarship Team

“Each year, I get to meet incredibly talented students who are eager to pursue their passions and express a deep interest in using their career to impact their community. I look forward to working with this year’s group of applicants!”

– Faith Elmes, Scholarship Coordinator

MATCHING FUNDS

TFEC is one of 46 partners with the American Education Services (AES)/PHEAA's Partnerships for Access to Higher Education (PATH) Program. As a participating organization, TFEC scholarship recipients are eligible to have their awards matched on a dollar-for-dollar basis up to \$2,500 by AES/PHEAA's PATH Program.

We are proud that TFEC has been allocated \$268,256 in matching funds by the PATH Program two years in a row. Each match provides last dollar support for tuition and fees, further helping to lower the costs of higher education for students and families in need. For additional information about this (AES)/PHEAA's PATH Program and detailed eligibility criteria, please visit www.pheaa.org.

SEARCH BY COUNTY

High school seniors can use the search feature on our website to narrow TFEC scholarship opportunities by county in PA and find scholarships specifically relevant to them. No need to sort through all 120 opportunities!

**FOR MORE INFORMATION ON
TFEC'S SCHOLARSHIPS, VISIT
TFEC.ORG/SCHOLARSHIPS**

REGIONAL UPDATES

FRANKLIN COUNTY COMMUNITY FOUNDATION (FCCF)

FCCF is pleased to welcome Teresa Beckner, Abel Castro, Mike Kalathas, and Tom Steiger, Jr. to the advisory committee. Michael Starr's term ended at the end of 2019, and we thank him for his service on the committee. FCCF will be hosting a fundraising week at the Orchards March 31 - April 4 - mark your calendars now! [Click here for more information about FCCF.](#)

MECHANICSBURG AREA COMMUNITY FOUNDATION (MACF)

MACF is pleased to welcome Amy Bockis to the advisory committee. Michael Malpezzi's term ended at the end of 2019, and we thank him for his service on the committee. [Click here for more information about MACE.](#)

PERRY COUNTY COMMUNITY FOUNDATION (PCCF)

In 2019, PCCF established three new funds and raised nearly \$11,000 in unrestricted funds. A special thanks to those committee members that rolled off at year's end: Dennis Hocker, Lorri McNaughton, and John Zogby. We would also like to share a hearty welcome to our newest members, Mary Jane Moyer, Gwen Sault, and Jan Zeigler - we are eager to work with them towards another successful year! [Click here for more information about PCCF.](#)

The Fund for Women & Girls
*Annual Grantee
Recognition Breakfast*
Friday, May 1, 2020
Sheraton Harrisburg Hershey Hotel



THE HOLIDAYS? A BIRTHDAY? A SPECIAL OCCASION?

GIVE THE GIFT OF PHILANTHROPY

Do you ever wonder what to buy the person who already has everything? We have the perfect solution... a charitable gift certificate! When you give a charitable gift certificate you are giving the gift of philanthropy by allowing the recipient to donate the full amount of the certificate to their choice of any nonprofit in the U.S.

For more information or to order charitable gift certificates visit www.tfec.org/charitable-gift-certificates.

LET US HELP YOU AND YOUR CLIENTS



TFEC can partner with you and your valued clients to connect them to the causes they care about most and help them achieve their charitable goals.

SUPPORT TFEC

When you shop at smile.amazon.com, Amazon donates.



GRANT SEEKERS - MARK YOUR CALENDARS...

NINE GRANT OPPORTUNITIES AVAILABLE APRIL 1!

TFEC is pleased to announce that nine grant opportunities will be made available on April 1, 2020, with a deadline of August 1, 2020. Information on these opportunities can be found below.

ARTS FOR ALL PARTNERSHIP—The Arts for All Partnership is a partnership between TFEC and the Cultural Enrichment Fund. This unique collaborative funding initiative aims to improve the efficiency of arts grant funding and increase the overall impact of grant funding for arts programming in our communities.

CHILDREN'S HOME FOUNDATION FUND — The mission of the Children's Home Foundation Fund, a fund of TFEC, is to provide aid to economically disadvantaged children in Cumberland, Dauphin, and Perry counties. Funding priority is given to human services (especially programs which address needs for food, clothing, and shelter), education, and cultural enrichment and the arts.

FRANKLIN COUNTY COMMUNITY FOUNDATION—The Franklin County Community Foundation (FCCF), a regional foundation of TFEC, conducts an annual competitive grantmaking program for nonprofit organizations serving Franklin County. FCCF seeks to support programs and services that have the potential for the greatest impact on the quality of life and positive outcomes for individuals and families living in Franklin County.

GREATER HARRISBURG COMMUNITY FOUNDATION BENJAMIN FRANKLIN TRUST FUND—This grant opportunity seeks to support programs and services that work to increase knowledge and/or quality of life or that inspire positive outcomes for individuals and families living in the service area of Cumberland, Dauphin, Franklin, Juniata, Mifflin, Lebanon, and Perry Counties, and/or the Dillsburg area of York County.

GREATER HARRISBURG COMMUNITY FOUNDATION UPSTREAM— The Greater Harrisburg Community Foundation UPstream grant opportunity seeks to improve our area communities by supporting existing or new “upstream” systems, interventions, programs, or projects that attempt to create positive social change by addressing a problem at its source rather than managing its “downstream” symptoms.

APRIL 1, 2020
Application Available

AUG 1, 2020
Application Deadline

DEC 1, 2020
Applicants Notified

**JAN 1, 2021 -
DEC 31, 2021**
Time period during
which proposed
projects must occur

THE MARTIN M. SACKS MEMORIAL FUND—This annual competitive grantmaking program is for nonprofit organizations providing youth and family-oriented programs in Cumberland, Dauphin, and Perry counties. Preference will be given to programs and/or services that are provided to or within Harrisburg and the immediate surrounding areas.

MECHANICSBURG AREA COMMUNITY FOUNDATION—The Mechanicsburg Area Community Foundation (MACF), a regional foundation of TFEC, conducts an annual competitive grantmaking program for nonprofit organizations serving the Mechanicsburg zip codes of 17050 and 17055. MACF seeks to fund programs and services that have the potential for the greatest impact on the quality of life and positive outcomes for individuals and families living in the Mechanicsburg area.

PALMER FAMILY FOUNDATION FUND—The Palmer Family Foundation Fund, a fund of TFEC, offers an annual competitive grant opportunity to any 501(c)(3) nonprofit visual or performing arts organization located in Franklin County for programs and/or projects that support the arts in Franklin County, PA.

THE FUND FOR WOMEN & GIRLS—The mission of The Fund for Women & Girls (TFWG), a special initiative of TFEC, is to broaden the awareness of and response to issues affecting women and girls through the power of collective philanthropy. In 2020, The Fund for Women & Girls will make five \$20,000 grants —details to come in Spring 2020!

COMPLETE GRANT GUIDELINES

Applicants may learn more about the parameters of each grant opportunity and TFEC grantmaking at www.tfec.org.

QUESTIONS?

Questions about grant eligibility may be directed to Jennifer Strechay, Program Officer for Community Investment at TFEC, at 717.236.5040 or jstrechay@tfec.org.



REPORT OUT OF TRAUMA "TRAIN THE TRAINER" NUMBERS FOR 2019

TFEC held a "Becoming Trauma Informed" workshop series on April 22-24, 2019 at Messiah College. Twenty-two "Community Champions" from our five and a half county region participated in a robust trauma informed training series. The curriculum was prepared and provided by The Health Federation of Philadelphia (HFP) and included modules addressing Becoming Trauma Informed, Becoming Trauma Responsive and Resilience, and Secondary Traumatic Stress and Provider Well-Being.

A LIST OF PARTICIPATING ORGANIZATIONS FROM THIS SERIES INCLUDE:

- Catholic Charities Interfaith Shelter
- Capital Area Head Start
- Communities Practicing Resiliency of Greater Harrisburg
- Cumberland/Perry Early Intervention
- First Start Partnerships for Children and Families
- First United Church of Christ
- Hamilton Health Center
- Jewish Family Service
- Perry County Literacy Council
- The Salvation Army Harrisburg Capital City Region
- South Middleton School District
- United Way of Carlisle & Cumberland County
- WITF

TFEC has asked each participating organization "Champion" to train at least two additional organizations within their county by December 31, 2020. Through this training series, in addition to the thirteen community champions who were trained, twenty-six new nonprofit organizations will have the tools and training necessary to implement trauma informed practices within their organizations. As a result, within 2020, thirty-nine total organizations will be able to provide trauma informed services to the individuals, families, and communities they serve. In 2019, twelve trainings took place in Cumberland County, two in Perry County, one in Lebanon County, and eight in Dauphin County.

TFEC'S JUMP START TO KINDERGARTEN CALENDAR AVAILABLE IN SPANISH!

TFEC's Jump Start to Kindergarten activity calendar will be available in Spanish soon! Prior to kindergarten there are many things parents can do to support their child's transition in to school. Our Jump Start to Kindergarten activity calendars are user friendly and offer simple ways to empower parents as their child's first teacher. Call Jeanne Predmore or Leslie Fick for more information.



PEOPLE MAKING A DIFFERENCE, ONE PROJECT AT A TIME

TFEC's mission is to inspire giving by partnering with donors to achieve their charitable goals and strengthen our local communities by investing in them now, and for the future.

TFEC achieves our mission by providing numerous program and services to the community. One of these services is our Fiscal Sponsor Program. As a fiscal sponsor, TFEC enables community projects to invaluable touch the residents in our local communities. These projects provide awareness and support on a variety of community issues: mental health, addiction, domestic violence, chronic illness, historical preservation, community engagement, economic disparity, survivors of trauma, and supporting local nonprofits, just to name a few.

Currently, TFEC supports 72 programs focusing on the following four areas: Community Development, Health and Human Services, Arts & Culture, and Education. In each quarterly newsletter, we will spotlight one of these areas to share the amazing work of TFEC's Community Projects. In this issue, we will be sharing the community impact of Arts and Culture.

BENEFIT OF HAVING ARTS AND CULTURAL ACTIVITIES IN OUR COMMUNITIES

Researchers at the Social Impact of the Arts Project at the University of Pennsylvania measured the social and economic benefits of arts and culture. They found that investing in the arts and cultural resources can benefit local and state economies by supporting job growth, stimulating commerce, and sustaining neighborhoods by stabilizing property values. An additional benefit is the building and strengthening of communities by increasing social connections within neighborhoods. Schleiter, Brian M. "Measuring the social, economic benefits of art and culture." *Penn Today*. 13 October 2011. https://www.huffingtonpost.ca/the-experts-at-ford/benefits-of-arts-and-culture_b_1447374.html

POSITIVE IMPACT OF ARTS AND CULTURAL ACTIVITIES

Communities that are enriched with a variety of Arts & Cultural activities see the following positive impacts:

- **Connects You to Humanity and the Community You Live in** – Gaining a better understanding of humanity as a whole and of the groups we live among can help break down boundaries and better understand elements we contend with - poverty, sexuality, racism, etc., broadening your awareness and growing your tolerance and compassion.
- **Improves the Community You Live in** - People who engage in the arts help communities thrive, says a study conducted by the National Endowment for the Arts in the U.S.
- **Can Help Feed and Develop Your Perspective** - It's very easy to get caught up in the whirlwind of day-to-day life. By exposing ourselves to cultural experiences, we remove ourselves from this same old, same old routine and get out of our comfort zones, altering our perspective.
- **Helps You Express Yourself** - By participating in cultural experiences and being exposed to different forms of art, you broaden the ways in which you can express yourself.
- **Reduces Stress Levels** - Regardless of social economic factors, taking in the arts is linked to being more satisfied with your life, says a study published in the *Journal of Epidemiology and Community Health*. "5 Benefits of Arts and Culture." *Huffington Post*. 12 June 2012. https://www.huffingtonpost.ca/the-experts-at-ford/benefits-of-arts-and-culture_b_1447374.html

COLLECTIVE IMPACT OF TFEC'S PARTNERSHIP WITH COMMUNITY PROJECTS

TFEC is proud to be the fiscal sponsor of Projects that raise funds to support and/or offer arts and cultural activities in our communities. In 2019, TFEC's fourteen Arts & Culture Projects raised over \$350,000 for their missions. Here is a sample of the collective impact resulting from the partnership of TFEC and the Community Arts and Culture Projects:

- Advanced and sustained a vibrant and diverse arts and cultural life experience through support of local arts programs
- Offered opportunities to learn and appreciate different and diverse cultures through community educational programs
- Combated community deterioration and fostered, enhanced, and promoted cultural activities through funding, volunteering, or restoring historical or community public spaces
- Developed and maintained community safe spaces for neighbors to connect
- Fostered a civic dialog through public arts exhibition for the enrichment and benefit of the general public
- Bridged a connection of diverse communities and cultures through educational and networking opportunities
- Developed leadership skills in youth through providing art and sport activities in higher risk communities

CELEBRATING PENNSYLVANIA'S CHEESE CULTURE WITH THE PENNSYLVANIA CHEESE GUILD

Formed in 2015 with the support of fiscal sponsor TFEC, the Pennsylvania Cheese Guild is dedicated to supporting our cheesemaking community and sharing the joy of PA-made cheese with consumers across the state.

In January, the PA Cheese Guild and TFEC were awarded a grant in the amount of \$80,800 through the Department of Community and Economic Development's Pennsylvania Dairy Investment Program for their project, Creating a Statewide Pennsylvania Cheese Month Marketing Initiative.



Through this project, the Guild will invest in marketing materials and market research benefitting the state's cheesemaking community and hold the first annual Pennsylvania Cheese Month, a celebration of local cheeses in partnership with farmers, chefs, restaurants, grocery stores, and craft beverage producers. The work of these dedicated cheesemakers connects us with our agricultural heritage and promotes our rural economies: Pennsylvania ranks fifth for dairy production and seventh for cheese production in the United States.