

The Insider

THE NEWSLETTER FOR FRIENDS OF THE FOUNDATION FOR ENHANCING COMMUNITIES

TOGETHER OUR COMMUNITY CAN COMBAT COVID-19



There is a lot of uncertainty in our world right now, and during this unprecedented time in our lives, many of us are looking for a way to help. As your community foundation, The Foundation for Enhancing Communities has served the Capital region for 100 years, facilitating philanthropic initiatives and supporting our community through the good times and bad. We're fortunate enough to have the opportunity to support the region now, when it is needed most. Together, we can make a difference in the health of our communities.

Along with the United Way of the Capital Region, we have established a COVID-19 Community Response Fund. The Fund will provide emergency funds to long-standing nonprofit organizations in Cumberland, Dauphin, Franklin, Lebanon, Perry, and Northern York counties that are responding to the spread of COVID-19.

100% of the donations to this fund will go toward supporting our trusted nonprofit community partners on the frontlines. There will not be any administrative or investment fees taken out of these funds, ensuring your full donation goes where it is needed most. Funds will be closely managed and distributed by a COVID-19 Response Fund Advisory Committee to nonprofit organizations throughout Cumberland, Dauphin, Franklin, Lebanon, Perry, and Northern York counties.

While COVID-19 is certainly a test of our collective strength as a community, we know we can - and will - overcome this by working together.



TFEC DAY OF GIVING

#GivingTuesdayNow May 5, 2020

Page 4



FEATURED SCHOLARSHIP RECIPIENT

Oliver Rosenberg Educational Trust Fund Scholarship

Page 5



NEW GRANT OPPORTUNITIES

COVID-19 Community Response Fund, The Fund for Women & Girls VISIONARY grant and more!

Page 7



FISCAL SPONSORSHIP CORNER

TFEC Projects + Education Page 11

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, CDFA 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 E. CAPLAN, IAC CHAIR

I hope this note finds everyone safe and healthy.

As I thought about my note to you, the phrase "expect the unexpected" came to mind. While we could not have anticipated this particular virus, or its impact on the world just a few months ago, our investment strategy is designed to weather black swan events, as well as normal highs and lows of the stock and bond markets. The economy was fundamentally strong before the virus, and with the massive influx of money from the federal government, we can be cautiously optimistic about a rebound once the "curve flattens."

While the performance of our investments in the first quarter is congruent to the market's performance, the lifespan of our portfolio is infinite. Our strategy is a proven one, and the recent losses are temporary. The Investment Advisory Committee remains focused on maintaining the integrity of our investments, while growing the assets, so TFEC can continue to drive such positive changes in our community. It is our mission to do so, and our unwavering commitment to our donors.

In closing I would like to thank Bob Dolan for his significant contributions as the Investment Advisory Committee Chair over the last ten years. I am honored to carry the baton forward, working with the highly talented Committee members, to serve TFEC and our donors with excellence.

Thank you for the privilege to serve you, and I look forward to the opportunity to once again celebrate TFEC's impact on our region with you at our rescheduled future events. Until then stay well.

*2/21/20 Dotume are VTD 9 1 2 5 10 16 24 Dotume are ac of 12/21

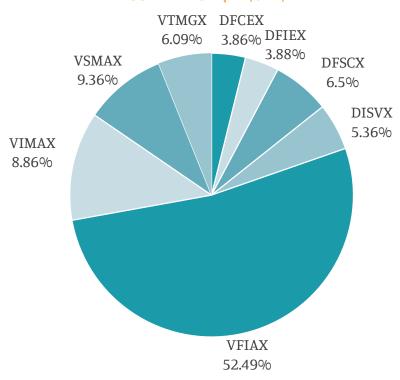
INVESTMENT PERFORMANCE

^3/31/20 Returns are YTD & 1-3-5-10-16-24 Returns are as of 12/31							
	3/31/20	1 Yr.	3 Yrs.	5 Yrs.	10 Yrs.	Since Inception 24 Yrs.	
Model E	-24.37%	27.9%	12.3%	9.8%	11.8%	8.9%	
Benchmark*	-23.92%	28.1%	12.3%	9.7%	11.5%	8.6%	
*55% S&P 500, 25% Russell 2000, 20% MSCI-EAFE							
Model A	-16.69%	21.6%	9.8%	7.6%	9.0%	7.9%	
Benchmark*	-16.19%	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							
	3/31/20	1 Yr.	3 Yrs.	5 Yrs.	10 Yrs.	Since Inception 15 Yrs.	
Model F	1.47%	8.4%	3.9%	2.8%	3.0%	3.2%	
Benchmark*	3.18%	8.9%	4.0%	3.1%	3.8%	4.1%	
*100% BARCAP U.S. Aggregate Bond							

QUARTERLY UPDATE FROM THE

Investment Advisory Committee

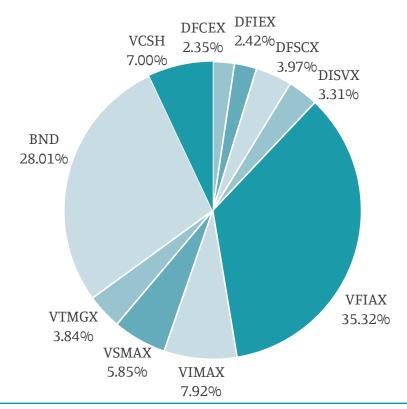
100 % EQUITY PORTFOLIO ASSET VALUE \$44,022,497



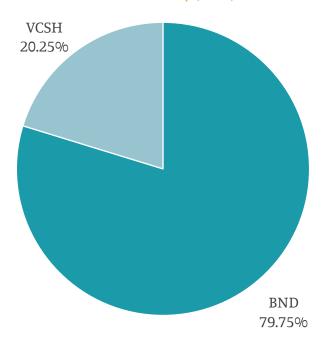
FUND LEGEND

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

70% EQUITY & 30% FIXED INCOME PORTFOLIO ASSETS \$22,095,720



100 % FIXED INCOME PORTFOLIO ASSET VALUE \$1,402,980



#GIVINGTUESDAYNOW | MAY 5, 2020



#GivingTuesdayNow is a global day of giving and unity that will take place on May 5, 2020 as an emergency response to the unprecedented need caused by COVID-19. At a time when we are all experiencing the pandemic, generosity gives everyone the power to make a positive change in the lives of others and is a fundamental value anyone can act on. Even as we practice physical distancing, we can remain connected through kindness and generosity even without physical proximity. There is no reason that our physical separation means we can't provide the financial, emotional, and social supports that nurture our families and communities.

You can make a difference in our region today by giving to the COVID-19 Community Response Fund, a partnership between TFEC and the United Way of the Capital Region. 100% of the donations to this fund will go toward supporting our long-standing and trusted nonprofit community partners on the frontlines.

Join us on May 5 for **#GivingTuesdayNow** and help our region with what it needs most!

AGENCY FUND CORNER

In honor of our Centennial year,
TFEC had planned an Agency
Match Campaign that was set to
run March 1 through September 1
for those organizations that opted
to participate. Due to COVID-19,
TFEC and the 16 participating
organizations have decided to delay
this campaign until 2021. We look
forward to a successful campaign
next year and another opportunity to
help your nonprofits!

During this trying time, your nonprofit organization is playing an important role in our region. Services being provided by your organization are vitally important, and providing these services may have become more difficult due to health safety guidelines and insufficient funds.

TFEC can help. One of the benefits to having your Agency Endowment Fund with TFEC is the option to receive a distribution from your fund each year. In order to better serve your organization, TFEC changed the timeline for these distributions and gave organizations the ability to receive them early. Many Agency fund holders have opted to receive their funds now and have found it helpful.

Another way TFEC can help is through the COVID-19 Community Response Fund. If your organization is facing unforeseen hardships due to COVID-19, you may be eligible to request funding. Please see page 7 for more information.

FEATURED SCHOLARSHIP RECIPIENT

GRANT FLEMING - OLIVER ROSENBERG EDUCATIONAL TRUST

What school are you attending?

Lincoln University located in Chester County, Pennsylvania

What is your major/minor?

Biochemistry, with an Art minor.

Why did you choose that major?

I chose Biochemistry in order to prepare for postgraduate study in medicine. My interest in medicine healing and research is undoubtedly fueled by my science experiences both inside and outside of school. Through these exposures I know that science provides answers to the most perplexing questions.

What year in college are you?

I was fortunate to attend Harrisburg Area Community College (HACC) as a full-time student my senior year of high school. Although I experienced tremendous academic success at HACC, I chose to enroll at Lincoln University, as a freshman.

What is your favorite thing about the school you're attending?

Lincoln University has a reputation for robust and rigorous science programming. I am pleased that all of my professors are dedicated to their students and ensure that if difficulties arise they go above and beyond to make sure that the information is understood.

What do you like to do in your spare time?

I like to garden by cultivating fruit, vegetables, and herbs. I taught myself how to clone certain houseplants. I have a strong interest in foreign language and am studying Japanese. I also like playing video games, cooking, painting, and pottery.

What are your goals?

My goal, since the age of three is to become a physician, specifically a surgeon. I would also like to become fluent in two other languages. As an artist I would like to publicly display my work. As a cook, I would like to receive formal instruction in Japanese cuisine. Academically I would like to participate in research either at my university's lab or another institution.

What does this scholarship mean to you?

It's no secret that higher education is expensive. Many of my peers are already taking on large amounts of debt in order to finance their education. With the generosity of The Oliver Rosenberg Scholarship I am incurring less debt now, so that when I attend medical school, I am financially prepared.

How do you plan to pay it forward as a recipient of this scholarship?

When I achieve my dream of becoming a physician and am in a financially stable position, I will donate to The Foundation for Enhancing Communities and possibly set up a scholarship fund of my own. This will be done so that, like me, college bound kids with lofty dreams have a realistic means of supporting themselves and their pursuit of higher education.



REGIONAL UPDATES

FRANKLIN COUNTY COMMUNITY FOUNDATION (FCCF)

FCCF is pleased to welcome Anne Finucane to the advisory committee. On June 11, 2020 TFEC will be presenting to the Chambersburg Chamber about Corporate Social Responsibility. The Orchards fundraiser will be rescheduled for this fall. The Grant Street Loft grantee reception will take place on November 17, 2020. Click here for more information about FCCF.

MECHANICSBURG AREA COMMUNITY FOUNDATION (MACF)

MACF is hosting a community education session in partnership with Walters & Galloway at Joseph T. Simpson Library on June 17, 2020 about "Wills, Trusts, & Charitable Intentions." This presentation will be held at Strocks Catering barn and will discuss getting your estate plan in order and incorporating charitable gifts as well as an explanation of death taxes and benefits of charitable giving. The MACF grantee reception will be held on November 5, 2020.

Click here for more information about MACF.

PERRY COUNTY COMMUNITY FOUNDATION (PCCF)

In 2020, The Perry County Community Foundation has already raised over \$3,000 in unrestricted funds to be used for grantmaking in 2021. The Perry County Chamber of Commerce Annual Dinner has been rescheduled to October 30, 2020 at Little Buffalo Recreation Hall. The PCCF Grantee reception will be held on June 3, 2020 at River Bend Hop Farm and Brewery. TFEC's Centennial and Perry County's Bicentennial Celebration will be held on October 25, 2020.

Click here for more information about PCCF.





SUPPORT TFEC

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



NOW ACCEPTING APPLICATIONS: COVID-19 COMMUNITY RESPONSE FUND APPLICATION FOR SUPPORT

APPLICATION NOW AVAILABLE: ROLLING DEADLINE

Hosted by The Foundation for Enhancing Communities and in partnership with the United Way of the Capital Region, the COVID-19 Community Response Fund will provide emergency funds to long-standing nonprofit organizations in Cumberland, Dauphin, Franklin, Lebanon, Perry and Northern York Counties that are responding to the spread of COVID-19 and experiencing financial challenges by doing so.

At this time, the COVID-19 Community Response Fund will accept applications for up to \$2,500 in support. View the Complete Guidelines (Guidelines Also Available in Spanish!) and Access the Application here: https://www.tfec.org/grants/covid-19-community-response-fund-application-for-support/

Questions?

Questions about this or any TFEC grant opportunity? Email Jennifer Strechay, Program Officer for Community Investment at jstrechay@tfec.org.

GRANT SEEKERS - MARK YOUR CALENDARS... NINE GRANT OPPORTUNITIES AVAILABLE, DUE AUGUST 1, 2020!

The Foundation for Enhancing Communities (TFEC), announces that nine TFEC grant opportunities below, will be made available on April 15, 2020, with a deadline of August 1, 2020.

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.

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 501c(3) nonprofit visual or performing arts organization located in Franklin County for programs and/or projects that support the arts in Franklin County, PA.

APRIL 15, 2020
Application Available

AUG 1, 2020 Application Deadline

DEC 1, 2020Applicants Notified

JAN 1, 2021 -DEC 31, 2021

Time period during which proposed projects must occur

2020 FUND FOR WOMEN & GIRLS VISIONARY GRANT OPPORTUNITY

So many of us have a vision for women and girls in our region - Economic Empowerment. Inclusion. Advancement. Safety. Wellness. Growth. Success. In 2020, The Fund for Women & Girls will award \$100,000 to programs and projects serving women and girls with a shared vision transformation made possible through education, economic opportunity, and access to health and wellness for decades to come.

LET'S ENVISION A STRONGER FUTURE FOR WOMEN AND GIRLS, TOGETHER.

In honor of The Fund for Women & Girls 20th anniversary in 2020, and as part of TFEC's 100th anniversary, The Fund for Women & Girls VISIONARY grant opportunity will award five \$20,000 innovative, change-making grants to nonprofit organizations in 2020 who seek to transform women's education, economic opportunity, and access to health and wellness for decades to come, by addressing one or more of the following priorities:

- Providing opportunities to address basic needs or develop economic self-sufficiency.
- Providing opportunities to strengthen and address health and safety needs.
- Providing opportunities for education.

This grant opportunity is available to nonprofit organizations whose proposals will serve

women and/or girls within Cumberland, Dauphin, Franklin, Lebanon, Perry, or York (Dillsburg) Counties. Proposed projects may strengthen and/or sustain existing programs, expand existing programs, or be new. Projects may take place at any time during the Grant Year. Projects that take place over a 2-year period will be considered with prior approval. Proposals must demonstrate focused service to women and girls and have lasting value. See the Grant Guidelines for all details.

APRIL 15, 2020 Application Available

AUG 1, 2020 Application Deadline

DEC 1, 2020 Applicants Notified

COMPLETE GRANT GUIDELINES & APPLICATION

Access the 2020 The Fund for Women & Girls VISIONARY grant guidelines and application at www.tfec.org.

QUESTIONS?

If you should have questions about TFEC grant opportunities JAN 1, 2021 or your application, contact Jennifer Strechay, Program Officer for Community Investment, at jstrechay@tfec.org or 717-236-5040. Applicants may request one review of their draft application prior to submission, requests must be received at least two weeks prior to the grant submission deadline. Ouestions are welcome at any time.

DEC 31, 2021

Time period during which proposed projects must occur

TFEC LAUNCHES EARLY EDUCATION RESOURCE CENTER

In response to the COVID-19 pandemic, TFEC launched an online Early Education Resource Center on April 1, 2020 that provides resources on coronavirus, school readiness, resiliency, and self-care focusing on the needs of young children, caregivers, and early education professionals.

COVID-19 Coronavirus Resources

Includes resources on how to talk to children about coronavirus, social distancing, and tips on preventing the virus for childcare providers and parents.

School Readiness Resources

Provides resources for learning at home for infants, toddlers and preschoolers through a tip sheet format.







Trauma Informed
Community

Learn from Home Tips for COVID-19

Resiliency, Mental Health, and Self-Care Resources

If you need a moment and think some self-care during this trying time might help you, please check out our resiliency, mental health, and self-care resources.

Visit <u>www.tfec.org/early-education-resource-center</u> for more information.



PEOPLE MAKING A DIFFERENCE, ONE PROJECT AT A TIME: THROUGH EDUCATION



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 invaluably 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 Education.

The coronavirus pandemic has uprooted America's K-12 education system, as most schools in every state close their doors for extended periods to combat the spread of the virus. Educators and students are feeling the extraordinary ripple effect as schools close down amidst the public health emergency.

The time of crisis has highlighted that our schools do not just provide education for students but also provide support for families and communities. Education is the common link between higher wages, lower unemployment, reduced incarceration and crime, longer life expectancy and better health, and increased civic engagement.

BENEFITS OF HAVING COMMUNITY SUPPORT FOR EDUCATION

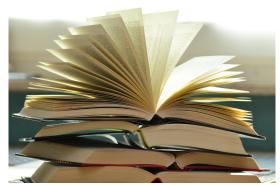
- Support During a Time of Crisis This outbreak of the coronavirus has communities mutually leaning on each other for support. Volunteers are pooling resources and money together in an effort to provide for those who might otherwise be unable to do so by themselves. To support our education system, we see communities working together to make sure students who normally rely on free meals or reduced lunches do not go hungry. To help, many communities have set up ways to distribute meals to children and families. With school moving to online learning platforms, internet connection is vital. We are seeing local internet companies taking immediate steps to help connect more families to the internet. Please check with your local provider to explore what options are available in you area.
 - (sources: https://corporate.com/cast.com/press/releases/internet-essentials-low-income-broadband-coronavirus-pandemic and https://www.verizon.com/about/news/our-response-coronavirus)
- Support Now And For Future Generations Community support for education initiatives cultivates, convenes and strengthens community opportunities for growth, safety, and wellness for all children, now and for future generations. Accessible education is crucial to the development of a vibrant healthy community. According to a recent policy brief from the National Education Association "when schools, parents, families, and communities work together to support learning, students tend to earn higher grades, attend school more regularly, stay in school longer, and enroll in higher level programs."

(source: https://www.pridesurveys.com/index.php/blog/community-involvement-in-schools/)

COMMUNITY PROJECTS CONTINUED

STUDENT AUTHOR MOVEMENT - PROVIDING MENTORSHIP TO HELP TITLE 1 STUDENTS BRIDGE THE ACHIEVEMENT GAP

How Do Author Visits Help Bridge The Gap Between Title 1 and Non-Title 1 Schools? The National Assessment of Education Progress reported in 2015 that the average fourth grader eligible for free lunch scored a 209 in reading, and the average fourth grader that was not eligible for free lunch scored a 237. That 28-point gap is roughly comparable to being behind by more than two grade levels. The gap is 25 points in eighth grade, which is still considerably large.



The Student Author Movement Project bridges the achievement gap by providing mentorship to help Title 1 students by teaching various techniques of writing, illustration and publishing to inspire new, young writers while enhancing literacy to improve and develop their capabilities.

In short, students meet an author and illustrator and learn about the work that is needed to put a book together. The interactive presentation focuses on the education process of writing, illustrating and publishing. This presentation is based on utilizing a "can-do" attitude that can manifest from within, no matter the age.

The Authors identified by the Project visit students and provide in-person mentorship, allowing students to personally connect and learn real-world skills that can be applied to the classroom for the educational advancement towards a better academic future. The visits create a memorable impression on students at Title 1 schools and help to inspire them to pursue creative endeavors and connect classroom lessons with the broader world. Inspiring tomorrow's writers today!

Here is a sample of comments received by schools that have participated in the Student Author Movement Project:

- Picture a cafeteria FULL of eight, nine, ten, and eleven year olds focused on their writing with such passion and enthusiasm, asking any adult that walked by to read their work. That was amazing!
- I am eternally grateful for the additional seeds that have been planted. I am looking forward to them blossoming in the near future.
- The afternoon of the presentation, I heard students talking about their story ideas, these were not the students who are considered wordsmiths and walking around with journals these were the "I hate everything about writing" crowd.
- What a great chance for inner city students to think about their futures beyond what they see in their everyday environment.
- Students that struggle with writing in my classroom came alive with story ideas
- Being educators in a school with a high population of students where writing can present struggles and frustrations, we watch with astonishment as some of our struggling students pour their ideas on to paper with a great sense of pride and interact with one another in a creative manner.

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 educational activities and/or support in our communities. In 2019, TFEC's fourteen Education Projects raised over \$86,000 for their missions. Here is a sample of the collective impact resulting from the partnership of TFEC and the Community Educational Projects:

- Providing networking and mentorships as a supportive community or post-secondary education, job readiness, and personal growth
- Fundraising efforts to support local educational scholarships
- Fostering trauma informed education practices including resiliency resources that impact a child's ability to grow up happy healthy and safe
- Providing communities with affordable recreational and educational experiences
- Fueling crossing-sector collaboratives that recognize access to early learning as crucial to the well-being of employees, children, and the development of a future ready workforce
- Supporting schools to cover costs of books, instructional materials, technology equipment and services, uniforms and activities
- Empowering caregivers, connecting educators and deepening resources that help children enter school ready to learn
- Teaching various techniques of writing, illustration, and publishing to inspire new, young writers, while enhancing literacy
- Establishing a local STEAM (science, technology, engineering, arts, and math) infrastructure that improves regional understanding of STEAM initiatives and programs and how they can be leveraged for the common good of individuals and communities

TFEC'S COMMUNITY PROJECTS

As a fiscal sponsor, TFEC enables community projects to invaluably 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.

To learn more and/or support TFEC's Community Projects, visit us here.

