

the Foundation

for Enhancing Communities

THE INSIDER

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FALL 2018

Dream **CREATE** Sustain

INVESTMENT ADVISORY COMMITTEE

COMMITTEE MEMBERS

Robert J. Dolan, Chair
Conrad Siegel Actuaries

Robert E. Caplan, CFA
River Wealth Advisors

Frederick D. Fischer
Fischer Financial Services, Inc.

Howard Hamann
Hershey Corporation (Retired)

Kenneth E. Lehman
Lehman Volvo (Retired)

William Lehr, Jr.
Capital Blue Cross (Retired)

Conrad M. Siegel
Conrad Siegel Actuaries

Richard D. Spiegelman
Community Volunteer

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

MEETING DATES

January 16, 2018
April 17, 2018
July 17, 2018
October 16, 2018

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

MESSAGE FROM ROBERT J. DOLAN, IAC CHAIR

Hello! Fall has set in, however summer seems to continue to linger. If only the summer doldrums of the stock market had also lingered into the fall.

The market continues to provide us with challenges. The economy is strong with what politicians call 'full employment', I'm not certain if the 3-4% still unemployed would agree with that moniker, but corporations are operating at high levels and labor shortages are starting to emerge in some sectors. Note the recent announcement by Amazon regarding their own minimum hourly rate as well as other companies that have announced similar programs. Studies have shown that even in companies where wages are not going up, employee benefits and/or bonuses have gone up. Companies are sharing the benefits of the positive economy without increasing fixed costs.

My original topic for this letter was the lack of volatility in the market place. The DJIA had gone 54 trading days without moving more than 1% in a day. This could be just the quiet summer doldrums I referred to earlier or it could be the market collectively taking a breath and examining whether a significant event, either up or down, was on the horizon.

Then yesterday the DJIA dropped over 800 points and today, as I write this, it is down another 200 points. The market has again grabbed our attention. Our country's scatter shot approach to trade agreements and the fed interest rate increases are being evaluated by the market and the market is a little unsure of the net effects, hence the new volatility until the market reaches consensus.

So we will keep our allocation the same as it has been, although the Investment Advisory Committee continues to look at fine tuning that allocation. In July we changed the DFA Fund that we use for international equities in developed markets. The funds are similar but the new fund better reflects our tilt toward smaller companies. We also changed one of our short term fixed income investments from a single company issue to a fund thereby increasing our diversification and lowering our risk. The Investment Advisory Committee will continue to look for similar opportunities to improve our portfolios while adhering to our very same long term asset allocation strategy.

Enjoy the change in seasons, Bob.

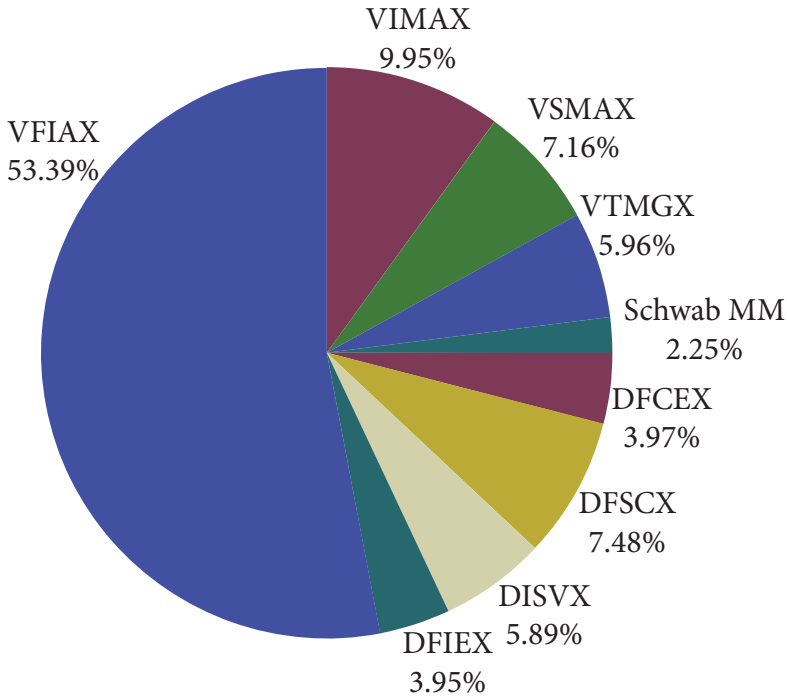


INVESTMENT PERFORMANCE

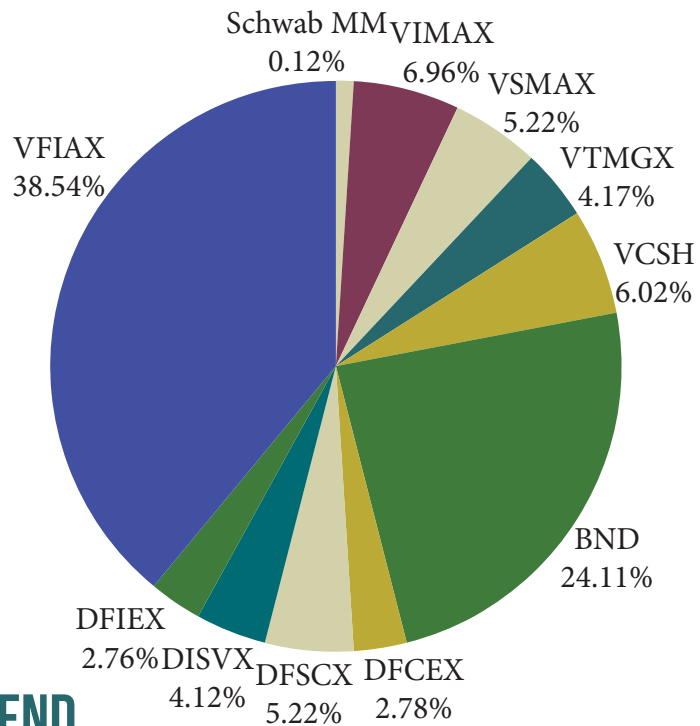
09/30/18 Returns are YTD & 1-3-5-10-13-22 Returns are as of 12/31						
	09/30/18	1 Yr.	3 Yrs.	5 Yrs.	10 Yrs.	22 Yrs. Since Inception
Model E	7.02%	21.1%	10.8%	11.5%	7.7%	8.9%
Benchmark*	7.21%	20.1%	10.5%	10.9%	7.2%	8.6%
*55% S&P 500, 25% Russell 2000, 20% MSCI-EAFE						
Model A	4.66%	15.6%	8.1%	8.7%	6.6%	7.9%
Benchmark*	5.10%	15.0%	7.9%	8.5%	6.6%	7.9%
*34% S&P 500, 19% Russell 2000, 17% MSCI-EAFE, 30% BARCAP U.S. Aggregate Bond						
	09/30/18	1 Yr.	3 Yrs.	5 Yrs.	10 Yrs.	14 Yrs. Since Inception
Model F	-1.30%	3.2%	1.9%	2.8%	3.0%	3.1%
Benchmark*	-1.60%	3.5%	2.2%	3.4%	4.0%	4.1%
*100% BARCAP U.S. Aggregate Bond						

INVESTMENT ADVISORY COMMITTEE

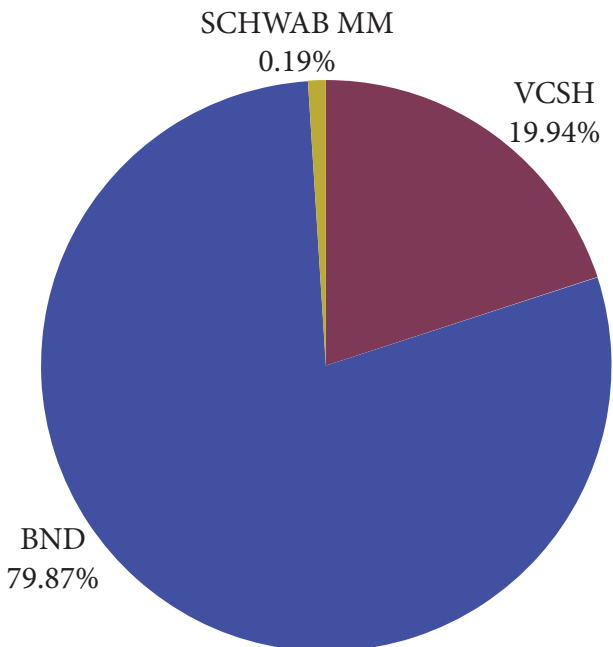
MODEL E PORTFOLIO PERCENTAGE
ASSET VALUE \$49,827,643



MODEL A PORTFOLIO PERCENTAGES
ASSET VALUE \$22,085,19



MODEL F PORTFOLIO PERCENTAGE
MODEL F ASSETS \$1,678,552



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
Charles Schwab Money Market	Schwab MM

DONOR INSIDER

MAKING YEAR-END GIVING WORK FOR YOU

It's that time of the year again – the days are shorter and colder and the holidays are just around the corner. As you make your holiday plans and cross names off of your shopping list, you may also want to think about your philanthropic contributions over the past year. The end of the year is often a vulnerable time for nonprofit organizations; however, it is also a great time to make your charitable gifts, providing your favorite organizations the assistance they need while still receiving tax benefits for the current year.

Just as there is no “right time” to give, there is also no “right way” to give, either. There are many different vehicles for giving that go far beyond simply writing a check, and determining the best method for you is just as important as choosing where to give. You can use cash to establish a fund or contribute to an existing fund; however, there may be significant tax advantages to contributing other types of assets. TFEC accepts many assets including marketable securities, closely held business stock, real estate, life insurance policies, mutual fund shares, nontraditional assets such as collections, art and antiques, and qualified retirement plan assets such as IRA, 401(k), 403(b), or pensions.

Giving to a charitable cause is a great way to end the year on a positive note that makes an impact. No matter how much you give, your charitable strategy will be meaningful when it is aligned with your values, life experiences and interests. TFEC is here to offer expertise and support in all of your philanthropic endeavors at any time of the year! **Visit www.tfec.org or call us at 717.236.5040 to make your end of year gift today!**



SHARE THE WEALTH BY GIVING 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! By giving 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 charity in the U.S.

Gift certificates are available in denominations of **\$25.00, \$50.00 or \$100.00.**

Call us today at 717.236.5040 for more information or to order your certificate by credit card. Cash or check is also accepted in our office.

All gift certificate purchases are tax deductible for the donor.



LEARN HOW TO GIVE A CHARITABLE GIFT CERTIFICATE>>

SOLUTIONS FOR YOUR CLIENTS>>



TFEC can partner with you and your valued clients to expand and increase the benefits of their charity.

CLICK HERE TO LEARN HOW TO START A FUND>>

DONOR INSIDER

TFEC AWARDS MORE THAN \$1.34 MILLION IN SCHOLARSHIPS

TFEC awarded more than \$1.34 million in scholarship funds to 485 local students for the 2018/2019 academic year. Over 1,100 students applied for scholarship assistance.

“We are committed to providing young adults in our community every opportunity to learn and grow through the gift of educational scholarships. Our scholarship funds have been created by generous, community-minded individuals and organizations that recognize the importance of investing in our community’s youth. We thank them for the opportunity to assist them in giving a gift of education to so many young adults.” -Janice Black, TFEC President & CEO

TFEC offers over 120 scholarship opportunities through various scholarship funds and management agreements. All scholarships have been established by local individuals, corporations or organizations to assist students with their educational pursuits. Whether honoring loved ones or providing for specific communities, each scholarship expresses a deep belief in the power of education to help today’s youth achieve their dreams.



[Click here to read more about TFEC’s Scholarship Opportunities.](#)

HELP YOUR COMMUNITY TODAY, AND FOREVER

TFEC has a network of endowed community funds, each seeking to improve the quality of life in our region. Grant decisions are made by volunteer advisory committees and are distributed through a competitive application process for the most current community needs. Combining resources and working together, we are able to have a greater impact for good across our region forever.

The **Franklin County Community Fund** helps nonprofits serving Franklin County today, and forever.

The **Mechanicsburg Area Community Fund** helps nonprofits serving the Mechanicsburg Area today, and forever.

The **Perry County Community Fund** helps nonprofits serving Perry County today, and forever.

The **Fund for the Future** helps nonprofits serving TFEC’s entire footprint including Cumberland, Dauphin, Franklin, Lebanon, and Perry counties, and the Dillsburg Area.

POWER OF THE PURSE

FRIDAY, NOVEMBER 9, 2018

Register online at www.tfec.org/wfpop

SUPPORT TFEC

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



[CLICK HERE TO LEARN HOW TO START A FUND >>](#)

COMMUNITY INSIDER

PLANNING FOR THE FUTURE

Have you ever considered establishing an endowment fund for your nonprofit agency, but ended up feeling intimidated by the task? Do you struggle with the idea of spending your income and donations on something other than operating costs? These thoughts and feelings are understandable, but consider the main goal of establishing an endowment fund: Creating a permanent source of funding for your organization.

Of course it is tempting to spend all received contributions for current operations, especially when so often it feels like every little bit will make a huge difference. While beginning the process of establishing an endowment fund may seem like you are taking funding away from other areas, consider the benefits. By establishing an endowment fund, you are helping your organization. Since the principal cannot be touched, this fund will generate income for your organization forever! You can depend on this income yearly as either a new funding stream, a way to continue to grow your endowment, or to plan for a nonbudgeted expense.

Endowment funds also send a positive message to your donors: Your nonprofit agency has achieved a key measure of financial stability and intends to carry out its mission for generations to come. Choosing to establish your endowment fund with TFEC adds to that positive message. An endowment fund is an excellent tool to use to ask donors to help you carry out your mission forever.

There are many benefits to partnering with us:

- Expertise with complex transactions and deferred planned giving, including gifts made with appreciated securities (including closely-held business stock), tangible personal property, real estate, gifts that provide donors with lifetime incomes (such as Charitable Remainder Unitrusts), and gifts from bequests;
- Accompaniment on calls to endowment fund donors and prospective donors;
- Marketing assistance by ghost-writing, guest authoring, or editing endowment articles for newsletters, endowment brochures, or websites;
- Legal assistance at no cost;
- No auditing costs or taxes paid on fund;
- Accounting excellence and single-fund reporting;
- Increased visibility through TFEC's annual report and website; and,
- Credibility of TFEC, established in 1920.

If you've been considering starting an endowment fund for some time, now may be the perfect opportunity to start! The holidays are fast approaching, and with them comes year-end giving. Showing donors that you are planning for your future through the establishment of an endowment fund may motivate them to donate to the endowment themselves. Remind donors that there is still time to make a gift to your nonprofit agency, and that by donating to the endowment, they can be part of something bigger. By helping you to establish your endowment fund, they are directly investing in your legacy, and are helping you to better the community... win-win!

[Click here for more information on starting your endowment fund.](#)



[CLICK HERE TO LEARN HOW TO APPLY FOR A GRANT >>](#)

COMMUNITY INSIDER

2019 HARRISBURG HOOPLA PLANNING UNDERWAY

The second annual Harrisburg Hoopla was held on June 2, 2018 on City Island. This adult field day event combines fun with philanthropy and it nearly doubled in size and proceeds raised from the inaugural event in 2017. 24 teams showed up to compete in field day games such as tug-o-war and various relays. Teams represented a local nonprofit organization of their choice in the hopes of winning a percentage of total event proceeds for their nonprofit.



A total of \$18,174 was raised for local nonprofit organizations at the 2018 Harrisburg Hoopla. This included the first place winnings of \$5,452 going to the Salvation Army Harrisburg Capital City Region, as well as a contribution of \$7,270 to the Emerging Philanthropist Fund, which funds annual grants to local nonprofit organizations. The Emerging Philanthropist Program, the creators of the Harrisburg Hoopla, has a goal to ensure that an annual \$5,000 grant award will become sustainable for future participants in the program, as well as to grow the award amounts to enable future participants to award multiple grants to multiple organizations.

Planning for the 2019 Harrisburg Hoopla began in September and the planning committee has an optimistic outlook for the success of the event in 2019. **Like the Harrisburg Hoopla page on Facebook to stay updated on the 2019 event.**

Visit www.tfec.org/epp for more information on the Emerging Philanthropist Program.

JANICE BLACK RECEIVES AWARD

Janice Black, TFEC's President & CEO, was awarded with the Fundraising Professional of the Year award from the Association of Fundraising Professionals to celebrate National Philanthropy Day. This award recognizes an outstanding fundraising executive who practices in an exemplary way and spends a majority of time on fundraising.



Women's Fund
A SPECIAL INITIATIVE OF TFEC

POWER OF THE PURSE
FRIDAY, NOVEMBER 9, 2018 | 11:30AM-2:00PM
RADISSON HOTEL HARRISBURG
Register online at www.tfec.org/wfpop.

CLICK HERE TO LEARN HOW TO APPLY FOR A GRANT >>

COMMUNITY INSIDER

ATTENTION GRANT SEEKERS: FOUR GRANT OPPORTUNITIES AVAILABLE

DEADLINE: FEBRUARY 1, 2019

The Foundation for Enhancing Communities (TFEC) is pleased to announce that four grant opportunities are now available for application. Within this grant cycle, applicants will be notified of their status on or by June 1, 2019 and proposed projects may take place at any time from July 1, 2019 – June 30, 2020.

CHILDREN'S HOME FOUNDATION FUND

The mission of this fund is to provide aid to economically disadvantaged children in Cumberland, Dauphin and Perry Counties. In accordance with this mission, funding priority will be given in the following areas: human services, especially programs which address needs for food, clothing and shelter; education; and cultural enrichment and the arts. Funding is restricted to programs serving only disadvantaged children in Cumberland, Dauphin and Perry counties.

[Click here to apply.](#)



FAMILY & CHILDREN'S SERVICES OF LEBANON COUNTY FUND

This fund supports nonprofit social service agencies that serve families and children in Lebanon County. Applicants are encouraged to clearly demonstrate service to Lebanon County residents and/or communities. Applications may seek support for new programs, expansion or improvement of existing programs, assistance with strategic planning processes, or offer special professional development opportunities.

[Click here to apply.](#)



THE KIDS TRUST FUND

This fund was created in 2005 by and in memory of Gary L. Houck, Jr. The mission of The Kids Trust Fund is to help young children of abuse grow up in a happy, safe, and exciting environment and to carry out Gary's wish of providing support and services to young children who are living with physical or emotional abuse, or neglect. This grant opportunity is for nonprofit organizations providing programs and services for children of abuse and their families in the counties of Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry and York.

[Click here to apply.](#)



The Kids Trust

PERRY COUNTY COMMUNITY FOUNDATION (PCCF)

PCCF invests in innovative, collaborative approaches and solutions to community problems and supports projects that demonstrate achievable outcomes, the potential for replication as a model program, and plans for sustainability beyond the grant term. PCCF requires that applicant organizations be aligned with one or more of the following funding priorities: Arts & Culture, Community Development, Education, Environment, and Health & Human Services.

[Click here to apply.](#)



Interested applicants may learn more about the parameters of each grant opportunity and TFEC grantmaking at www.tfec.org. Eligible applicants must have 501(c)3 status or demonstrate nonprofit status as a church, school, or other recognized nonprofit entity; organizations who utilize a fiscal sponsor are welcome to apply. Applicants may apply to multiple grant opportunities, but may not submit more than one grant to each opportunity. TFEC grantmaking does not fund individuals, capital campaigns, religious organizations for the propagation of religious doctrine, advertising, direct lobbying to influence legislation, or retroactive projects. **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.**

[CLICK HERE TO LEARN HOW TO APPLY FOR A GRANT >>](#)

TFEC'S EARLY EDUCATION INITIATIVE

EARLY EDUCATION ADVISORY COMMITTEE MEMBERS

- David Volkman, Chair
Department of Education
- Kathleen Bentley
Perry County Literacy Council
- Eric Bostick
Capital Area Intermediate Unit
- Tia Bruner
Early Education Center of Perry County
- Carolyn Dumaresq
Immaculata University
- Amber Fields
United Way of the Capital Region
- Lisette Gonzalez
Family Promise of Harrisburg Capital Region
- Karen Grimm-Thomas
Office of Child Development & Early Learning
- Brenda Hanthorn
Lancaster-Lebanon IU 13
- Hannah Killian
Dauphin County Library
- Nichole Lehr
Hamilton Health Center
- Andrea Lown
HACC Lancaster Campus
- Jesse McCree
SCPa Works
- Lynda Morris
Capital Region Partnership for Career Development
- Stacy Ott
Shippensburg Head Start
- Kathleen Pavelko
WITF
- Jo Pepper
Capital Area Head Start
- Amy Reed
Cumberland/Perry MH/IDD Program
- Christy Renjilian
Child Care Consultants, Inc.
- Annette Searfoss
Franklin County Head Start, Inc.
- Tamara Willis
Susquehanna Township School District
- Lucy Zander
United Way of Carlisle & Cumberland Cty

EXPLORING COMMUNITY RESILIENCE THROUGH TRAUMA-INFORMED PRACTICES

On September 25th, TFEC offered a free half-day session for the community to explore the effects of trauma and build understanding and application of trauma-informed strategies community-wide.

Trauma is becoming a widespread, harmful, and costly public health and social problem. It occurs as a result of complex and multi-faceted barriers, including poverty, homelessness and transience, unemployment, substance abuse, domestic violence, and more. These individual, family, and community-level problems may have immediate and long-term negative effects on children's ability to be healthy, happy, and safe as they learn and navigate their environment.

TFEC's Early Education Initiative is committed to creating community resilience through trauma-informed practices. Trauma-informed care (TIC) is an approach to engage people with histories of trauma that recognizes the presence of trauma symptoms and acknowledges the role that trauma has played in their lives. Adopting trauma-informed approaches within a community can potentially improve client/patient engagement, enhance outcomes, and reduce avoidable care and excess costs for both the health care sector and social service systems. **Stay tuned for forthcoming announcements about this continuing initiative as we work to create a trauma-informed community in Central Pennsylvania.**



SAVE THE DATE

The annual Kindergarten Transition Conference is scheduled for February 21, 2019 at Vibrant Church in Mechanicsburg. Conference invitations will include early learning centers, school districts, and community groups in TFEC's footprint of Cumberland, Dauphin, Franklin, Perry, and Lebanon counties. A Keynote Speaker from the Fred Rogers Center will focus on their "Simple Interactions" approach.

JUMP START CALENDARS NOW AVAILABLE

The Jump Start into Kindergarten calendar provides 12 months of school readiness activities, recipes, and resources for families in our five-county service footprint area. It also includes information to assist children entering kindergarten, such as a Kindergarten School Readiness Checklist and school registration checklist. Calendars are free. **Contact Jeanne or Leslie at 717.236.5040 if you would like some calendars.**



CLICK HERE TO LEARN MORE ABOUT TFEC'S EARLY EDUCATION INITIATIVE >>



WOULD YOU LIKE TO BE FEATURED IN THE NEXT EDITION OF THE INSIDER?

Send us your photos of what community means to you and you may be featured in our next issue!