



THE INSIDER

NOVEMBER 2023 THE NEWSLETTER FOR FRIENDS OF THE FOUNDATION FOR ENHANCING COMMUNITIES

VOL. #11



TFEC RE-ACCREDITED

The Foundation for Enhancing Communities is pleased to announce that we have recently received re-accreditation with Community Foundations National Standards®. This accreditation, signified by the Seal shown below, indicates that TFEC meets the highest standards for philanthropic excellence.

The process of earning Community Foundations National Standards accreditation is arduous. The program requires community foundations to document our policies for donor services, investments, grantmaking and administration. Our documentation was reviewed by a community foundation expert from a panel appointed by the Community Foundations National Standards Board, a supporting organization of the Council on Foundations in Washington, D.C.



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TFEC SET TO LAUNCH 'SEASON OF GIVING'

Join The Foundation for Enhancing Communities as we launch our Season of Giving campaign on GivingTuesday, November 28, and carry on the spirit of generosity until December 31.

This year, your contribution holds even more power. When you donate to any of the six funds listed below, your gift will be matched up to \$5,000 per fund!

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INVESTMENT ADVISORY COMMITTEE

QUARTERLY MESSAGE FROM ROBERT E. CAPLAN - CHAIR

COMMITTEE MEMBERS

Robert E. Caplan, CFA, Chair
Community Volunteer

Catherine Azeles, CFP
Conrad Siegel

Frederick D. Fischer
Fischer Financial Services, Inc.

Elizabeth P. Mullaugh, Esq.
McNees Wallace & Nurick LLC

Samir S. Parikh
*Morgan Stanley Wealth
Advisers*

Conrad M. Siegel, FSA
Conrad Siegel

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

The S&P 500 finished the month of September and the third quarter of the year in the red as investors weighed the U.S. economic outlook and the potential for a U.S. government shutdown.

The S&P 500 dropped 4.5% in September despite relatively positive economic data. Despite concerns of a U.S. recession, the S&P 500 is still up 13.3% year-to-date, as inflation has eased and rising interest rates haven't severely impacted the economy as many experts predicted.

Investors are optimistic the market can regain its bullish run in October as it enters a period that has historically been the best four-month stretch of the year for the S&P 500. Two market concerns that impacted stock prices in the third quarter will remain an October focus: inflation and interest rates.

The Consumer Price Index ratcheted up 3.7% year-over-year in August, down from peak inflation levels of 9.1% in June 2022 but still considerably above the Federal Reserve's 2% target.

In September, the FOMC opted to maintain interest rates at the current target range of between 5.25% and 5.5%, but Fed Chair Jerome Powell noted that the FOMC needs to see "more progress" on inflation before he can conclude additional interest rate hikes won't be necessary. The Fed's updated long-term economic projections are calling for one more rate hike before the FOMC could potentially reach its terminal rate for the current cycle.



The bond market is currently pricing in an 18.3% chance the Fed will raise rates by another 25 bps on November 1 and an 81.7% chance the FOMC will choose not to raise rates once again, according to CME Group.

U.S. real personal spending was up 0.1% in August, a significant deceleration from 0.6% growth in July.

The Fed is reaching a critical point in its fight with inflation, and the next couple of months may determine whether or not it can navigate a soft landing for the U.S. economy without tipping it into a recession. The U.S. Treasury yield curve has been inverted since mid-2022, a historically strong recession indicator.

In fact, the New York Fed's recession model predicts a 60.8% chance of a United States recession during the next year. So far, the most convincing argument a soft landing may be possible has been the resilience of the U.S. labor market. The Labor Department reported the U.S. economy added 187,000 jobs in August, exceeding economist estimates of 170,000 jobs added. However, the U.S. unemployment rate of 3.8% was up significantly from July and is currently at its highest level since February 2022.

Analysts expected volatility in financial markets in the opening days of October after it was assumed Republicans and Democrats would fail to reach a deal to avoid a U.S. government shutdown prior to the October 1 deadline.

However, this time, a shutdown was averted. Congress reached a last-minute deal on September 30 to keep the government funded for an additional 45 days. Obviously, this means Republicans and Democrats have merely kicked the can down the road. Congress will have to come to a decision about the current 2024 budget once again in mid-November.

The U.S. federal government shuts down when Congress can't pass legislation to fund the government before its fiscal year begins on October 1. While "mandatory" government spending, such as Social Security and Medicare, are disrupted by shutdowns, about 27% of the government's budget is considered non-mandatory "discretionary" spending.

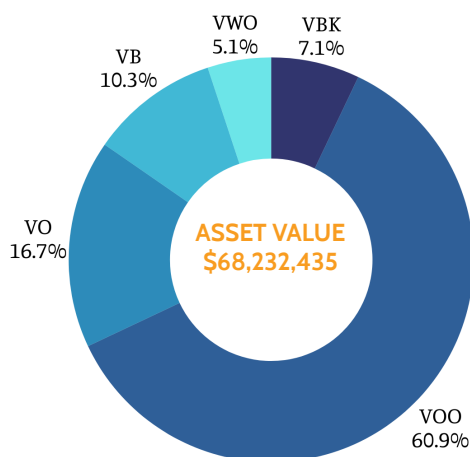
During a shutdown, more than 2 million civilian federal employees can be furloughed or continue working without pay, while roughly 1.3 million U.S. military personnel also go without paychecks until the shutdown ends. In addition, federal agencies that issue economic data on the labor market, inflation and other critical areas no longer do so during shutdown periods.

The S&P 500 was understandably soft in September given government uncertainty.

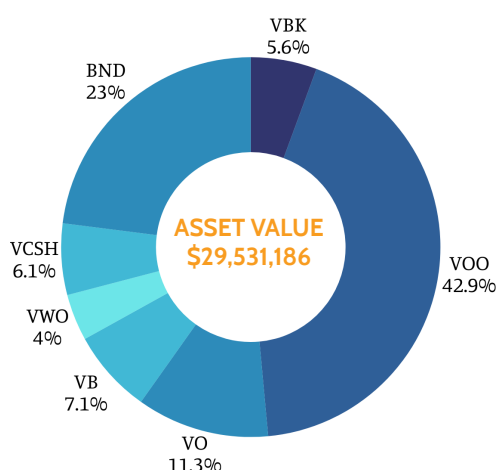
Bob
October 2023

INVESTMENT CONTINUED

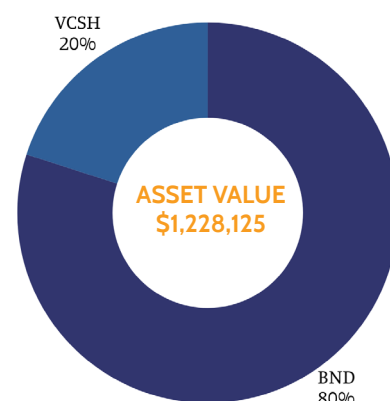
100% EQUITY
(MODEL E)



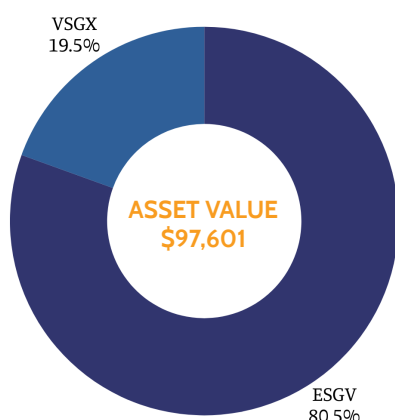
70% EQUITY & 30% FIXED INCOME
(MODEL A)



100% FIXED INCOME
(MODEL F)



100% ESG
(MODEL ESG)



FUND LEGEND

VANGUARD S&P 500 ETF	VOO
VANGUARD MID CAP ETF	VO
VANGUARD SMALL CAP ETF	VB
VANGUARD ESG INTERNATIONAL STOCK ETF	VSGX
VANGUARD SHORT-TERM CORPORATE BOND ETF	VCSH
VANGUARD SMALL-CAP GROWTH ETF	VBK
VANGUARD FTSE EMERGING MARKETS ETF	VWO
VANGUARD ESG U.S. STOCK ETF	ESGV
VANGUARD TOTAL BOND MARKET ETF	BND

INVESTMENT PERFORMANCE

12/31/22 RETURNS ARE YTD & 1-2-3-5-10-15-18-20-25-27 ARE AS OF 9/30/23

Year	100% Equity (Model E)	70% Equity & 30% Fixed (Mode A)	Year	100% Fixed (Model F)	Year	100% ESG (Model ESG)
9/30/23	9.51%	6.67%	9/30/23	-0.32%	9/30/23	11.52%
3 YRS.	5.3%	3.0%	3 YRS.	-2.3%	3 YRS.*	3.8%
5 YRS.	6.4%	4.6%	5 YRS.	0.3%		
10 YRS.	12.2%	8.8%	10 YRS.	1.3%		
15 YRS.	7.3%	5.9%	15 YRS.	2.1%		
20 YRS.	9.4%	7.4%	19 YRS*	2.3%		
25 YRS.	7.3%	6.3%				
27 YRS.*	8.5%	7.3%				* Since Inception

SEASON OF GIVING

CONT.



Your contribution to any of these funds is pooled with other caring and generous donors like you, creating a growing endowment that provides immediate and future grants. Distribution of these grants is determined by local volunteer committees comprised of individuals from those specific communities who want to make a difference in their communities.

John Warden Fund for the Future

Whether you live in Cumberland, Dauphin, Franklin, Lebanon, Perry, or Northern York counties, you can be assured that your contributions are serving the people who live, work, and learn in your community.

Income generated by the following endowment funds are granted to various charitable organizations within the area's defined below:

Mechanicsburg Area Community Fund

Nonprofits serving the Mechanicsburg Area (17050 & 17055 zip codes).

Franklin County Community Fund

Nonprofits serving Franklin County.

Perry County Community Fund

Nonprofits serving Perry County.

Dillsburg Area Community Fund

Nonprofits serving Dillsburg.

Lebanon County Community Fund

Nonprofits serving Lebanon County.

Visit:
[www.tfec.org/
season-of-giving](http://www.tfec.org/season-of-giving)

2023 Season of Giving

This year, your contribution holds even more power. When you donate to one of six community funds, your gift will be matched up to \$5,000!

Join us in doubling the community impact and launching the Season of Giving.



Building a Better Community Through Local Giving: Your Donation Matched Until December 31

REGIONAL UPDATES

FRANKLIN COUNTY COMMUNITY FOUNDATION (FCCF)

FCCF held their 2023 Grantee Recognition Reception on September 7, 2023 at the Chambersburg Country Club.

\$80,514.11 was awarded that evening to 22 Franklin County nonprofit organizations. A new addition to this annual celebration was the "People's Choice Awards" where reception attendees had the opportunity to purchase a vote for \$1.00 and vote for their favorite Franklin County Community Foundation 2023 grantee.

Join FCCF at the Cumberland Valley Business Alliance Holiday Mixer at Menno Haven on December 14, 2023 from 4pm-6pm. Learn more about FCCF and the impact they have in Franklin County to improve the lives of those that live, work and play there. For more information please contact Jennifer Doyle, Vice President of Philanthropy & Community Investment at jdoyle@tfec.org.



MECHANICSBURG AREA COMMUNITY FOUNDATION (MACF)



The Mechanicsburg Area Community Foundation held their 2023 Grantee Recognition Reception on September 14, 2023 at Buhrig's Gathering Place. \$62,840.59 was awarded that evening to 14 Mechanicsburg Area nonprofit organizations.

Learn more about MACF and the impact they have in the Mechanicsburg Area to improve the lives of those that live, work and play there. For more information, please contact Jennifer Doyle, Vice President of Philanthropy & Community Investment at jdoyle@tfec.org or Brooke Clark, Philanthropic Officer at bclark@tfec.org.

PERRY COUNTY COMMUNITY FOUNDATION (PCCF)

The Perry County Community Foundation Advisory Committee held their last business meeting of the year on Friday, November 2. The PCCF Advisory Committee will continue to hold regular business meetings beginning on February 2, 2024.

The Perry County Community Foundation is co-sponsoring a Chamber mixer event with the Perry County Literacy Council on December 13 from 5:30 pm until 7:30 pm at the Perry County Literacy Council. Join PCCF and learn more about the impact they have in the Perry County area to improve the lives of those that live, work and play there. For more information, please contact Brooke Clark, Philanthropic Officer at bclark@tfec.org.

The Perry County Community Foundation (PCCF) Advisory Committee is looking for additional members. Please contact Brooke Clark, bclark@tfec.org if you or anyone you know is interested. If you are in search of a great mission to support, where you are directly impacting the lives of your neighbors, consider giving to the Perry County Community Foundation Fund, where you can partner with others to support the nonprofits in Perry County.

EMERGING PHILANTHROPISTS PROGRAM

EPP GRANT

The Emerging Philanthropist Program reviewed seven applications for grant proposals providing health and human services programs focused on food security in Franklin, Lebanon, Cumberland, Dauphin, Perry and Northern York Counties. The class participants were able to narrow it down to two nonprofit organizations, New Hope Ministries and HANNA's Pantry. The class interviewed and attended site visits for both nonprofit organizations. After the interviews and site visits, the class determined they would award the \$5,000 grant to HANNA's Pantry.



EPP GRADUATION

On November 7, EPP held its graduation for the EPP Class of 2023 at ZeroDay Brewing Company.

The class and alumni were treated to a taco bar, cake, and a certificate of completion. Congratulations to the members of the class: Will Foster, Mary Garton, Erin Gilbert, Jessica Graybill, Sofiyah Ibidunni, Precious Martin, Nicole McCartan, Jennifer Morrison, Tyler Quinn, Jeffrey Roecker, Sarah Swigart, and Courtney West.

HARRISBURG HOOPLA

The 6th Annual Harrisburg Hoopla is scheduled for Saturday, June 1. This full-day event will consist of teams competing in physical and puzzle-type games. Each team will represent a nonprofit organization and compete to donate a portion of the event's proceeds to that nonprofit. #CompeteforCause

CLASS OF 2024 REGISTRATION OPEN

Are you interested in an opportunity to become actively engaged with the power of philanthropy?

The deadline to submit applications is January 12, 2024.

WWW.TFEC.ORG/EPP

**SIGN UP
TODAY**

EARLY CHILDHOOD INITIATIVE

JUMP START CALENDARS NOW AVAILABLE IN SPANISH

The Jump Start into Kindergarten calendar provides 12 months of school readiness activities, recipes, and resources for families in TFEC's service footprint area. The first day of kindergarten can be so exciting for families, especially when they know what to expect and how to prepare for the changes coming their way. Our calendar provides concrete activities to help children arrive at kindergarten ready to learn and grow. Many are rooted in The Basics. The Basics Strategy is grounded in five proven, science-based principles for early learning and brain development.

The calendar is available in both English and Spanish.



TFEC is proud to partner with The Basics, a Boston-based campaign aimed at assuring every child gets a great start in life. The Basics are five evidence-based parenting and caregiving principles that encompass what experts find is important for children from birth to age five. Every child from every background can benefit from routinely experiencing The Basics learning experiences, which are listed to the left.

The last principle is:
Read and Discuss Stories

It is never too early to begin reading to a child. Reading aloud is one of the most important things you can do to prepare your child for school. Reading and talking to children helps to build language skills and sparks their imagination. Sharing stories is also a great time to snuggle and connect. Reading together creates lasting memories for parents and children.

Some tips on reading and discussing stories:

Read Regularly. Try to spend a few minutes with a book each day. Before bed is a great time to read, but choose a time that works with your schedule.

Talk about Feelings. When reading a story, point to a character and ask, "How do you think he is feeling?" When the child responds, ask if they have a guess as to why. Using the pictures as clues helps them "read" the story themselves.

Act it Out. Children's play is often inspired by the stories they read. Can they follow the character's actions from the story? What toys or objects might serve as props to help them tell the story?

Tell Family Stories. Take five minutes to talk to your child about a favorite memory. What parts do they remember? Find or draw a picture to go with the memory. Make a silly story out of the memory together.

Want to know more about the science behind **The Basics** Principles?

Visit the Early Education Resource Center at www.tfec.org/earlyedresources and The Basics at www.thebasics.org

MEET THE
EARLY EDUCATION
TEAM



LESLIE FICK
EARLY EDUCATION
SPECIALIST



JEANNE PREDMORE
EARLY EDUCATION
SPECIALIST

FIVE GRANTS OPENED ON NOVEMBER 1

DEADLINE TO APPLY IS FEBRUARY 1

FIVE GRANT OPPORTUNITIES
OPEN: NOVEMBER 1
DEADLINE: FEBRUARY 1
VISIT: [TFEC.ORG/GRANTS](https://tfec.org/grants)

NOVEMBER 1, 2023
Application Available

FEBRUARY 1, 2024
Application Deadline

JUNE 1, 2024
Applicants Notified

JULY 1, 2024 - JUNE 30, 2025
Time period during which proposed projects must occur

Children's Home Foundation Fund

The mission of the Children's Home Foundation Fund, a committee advised endowment fund of The Foundation for Enhancing Communities, is to provide aid to economically disadvantaged children in Cumberland, Dauphin and Perry counties. This fund was established as a result of the dissolution of a private foundation. 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; cultural enrichment and the arts; funding is restricted to programs serving only disadvantaged children in Cumberland, Dauphin and Perry counties. *Note that this fund used to grant twice a year but starting in 2023 it will only grant once per year.

Harold Greaney Trust Fund

The Harold M. Greaney Trust Fund of TFEC and Perry County Community Foundation makes this special opportunity possible. Harold Greaney was a plumbing and heating contractor in Perry County for decades. He was very active in the community and during his lifetime gave generously to many organizations in Perry County and the surrounding areas. He desired to support such organizations in perpetuity and that was accomplished by establishing a fund with PCCF. As such, The Harold M. Greaney Fund seeks to fund programs and service from nonprofit organizations serving Perry County citizens.

Emerging Philanthropist Program Endowment Fund

The Emerging Philanthropists Program (EPP) is a special initiative of The Foundation for Enhancing Communities (TFEC). The goal of this initiative is to engage Harrisburg's emerging business and community leaders with philanthropic endeavors by providing resources and educational opportunities.

The EPP Endowment Fund was created after learning the power of philanthropy by the inaugural EPP class of 2014. The EPP Endowment Fund affords community impact through competitive grants outside of the annual EPP class grant. The volunteer committee that oversees the EPP Endowment Fund is comprised of EPP class alumni. The first grant was awarded in 2019 and the fund has awarded \$5,000 to the community so far.

Much like the EPP Class, the EPP Endowment Fund Committee seeks to provide capacity building opportunities for nonprofit organizations in the Harrisburg area; allowing them to better serve those within their footprint.

The Kids Trust Fund

The mission of The Kids Trust Fund is to help young children of abuse grow up in a happy, safe, and exciting environment. The Kids Trust Fund was created in 2005 by and in memory of Gary L. Houck, Jr. At the age of 29, Gary became a victim of suicide. Gary's wish was to create a fund that would provide support and services to young children who are living with physical or emotional abuse, or neglect. The Kids Trust Fund is a fund of The Foundation for Enhancing Communities.

Please visit The Kids Trust Web site at www.thekidstrust.org.

The Kids Trust Fund invites established nonprofit 501(c)(3) organizations to submit proposals to support child-focused programs and services that are within the confines of existing programs and services that your agency currently provides.

Eligible activities may include:

- Therapeutic recreational, fun activities for children of abuse
- Early intervention services
- Support groups for individuals or families
- Mental, emotional, or behavioral health services

Perry County Community Foundation

The Perry County Community Foundation (PCCF), a regional foundation of The Foundation for Enhancing Communities (TFEC), conducts an annual competitive grantmaking program for nonprofit organizations serving Perry County.

PCCF 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 Perry County. Through its grantmaking, 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
- Health & Human Services
- Substance abuse prevention & treatment
- Mental health services
- Programs for young people in Perry County
- Programs & projects that focus upon or nurture access to early childhood education

Give with Cryptocurrency

Now it's even easier to donate to The Foundation for Enhancing Communities (TFEC). Donating cryptocurrency is a non-taxable event, meaning you do not owe capital gains tax on the appreciated amount and can deduct it from your taxes.

TFEC accepts more than 40 crypto coins.

[Give Crypto Today](http://www.tfec.org/givecrypto)

www.tfec.org/givecrypto

2022 GRANTEE SUCCESS STORIES

A LOOK BACK ON THE IMPACT OF TFEC'S GRANTS

Many teachers include our YPC series as an annual part of their curriculum and, in some cases, that curriculum inclusion spans entire school districts.

Harrisburg Symphony Association

Children's Home Foundation Fund 2022 Grantee Recipient of \$4,000

Total number of children served: 1,100

Project and Community Need:

The HSO's Young Persons' Concert (YPC) Series features four educational concerts designed for students in grades 3-6. These concerts are presented for free to teachers and students in Central PA. Through pre-concert educational materials and interactive concerts, students learn about a variety of musical concepts, musical

cultures, and composers. Often students will hear international guest artists perform.

Additionally, our Young Persons' Concert Series offers many students in Central PA their first live orchestral experience. For young students and beginning musicians, this experience provides excitement and inspiration as they start their musical journeys. This series also provides an important supplemental resource for local teachers. Many teachers include our YPC series as an annual part of their curriculum and, in some cases, that curriculum inclusion spans entire school districts.

Success:

Our most notable success was our spring YPC. This performance marked our first YPC in the Forum Auditorium in four years and featured a presentation of Carnegie Hall's Link Up: The Orchestra Rocks. Nearly 1,100 elementary students participated in an interactive, side-by-side concert featuring members of the Harrisburg Symphony Orchestra, the Harrisburg Symphony Youth Orchestra, the Central Dauphin Ramband Drumline, three guest singers, and the Sporting Hill Singers (Sporting Hill Elementary School, Cumberland Valley School District).

Employment Skills Center

Perry County Community Foundation 2022 Grantee Recipient of \$3,000

Total number of individuals served: 39

Project and Community Need:

The project offers Nurse Aide Training and testing fees free of charge to residents of Perry County. There continues to be a critical need for qualified Nurse Aides in Pennsylvania and across the nation. Employment Skills Center is helping to meet the demand by training and helping to place graduates into entry-level healthcare careers with career ladder opportunities. The six-week program provides all the training and education necessary to pass the PA State Registry Exam and enter immediate employment in jobs that pay a living wage.

The six-week program provides all the training and education necessary to pass the PA State Registry Exam and enter immediate employment in jobs that pay a living wage.

Success:

Our biggest success during this grant period was serving 39 students (3 from Perry County) and providing the training necessary to enter entry-level positions in healthcare. These graduates are helping to fill much-needed jobs as frontline healthcare workers and are earning sustainable wages with benefits. Another big success during this time was receiving approval to open a Nurse Aide Training site in Carlisle. This allows us to facilitate the Clinical portion of training and helps with continuity of training and as a result, greater success for students.

FISCAL SPONSORSHIP CORNER

MAKING AN IMPACT ~ TOGETHER

TFEC provides numerous programs and services to the community. One of these services is our Fiscal Sponsor Program. Fiscal sponsorship gives TFEC the ability to extend its nonprofit status to Projects so they operate under TFEC's 501(c)(3), raise tax-deductible contributions and use those funds to achieve their mission. Currently, TFEC proudly supports 68 Projects that are making a measurable difference in people's lives. In 2022, these Projects raised \$1,599,314.41 for community programming that focuses on four different areas of focus listed below.

To learn more and/or support TFEC's Community Projects visit [our website](#) or contact Debbie Garrison, Philanthropic Officer, at dgarrison@tfec.org.

AREAS OF FOCUS

- Community Development
- Health & Human Enrichment
- Arts & Culture
- Education

IN 2022
68 PROJECTS RAISED
\$1,599,314
FOR THE COMMUNITY

FEATURED PROJECT - BLOOM & BELONG MURAL

In October, the "Bloom and Belong" twenty-foot-long by five-foot-high mural was revealed. This mural celebrates the diversity of the community and stands as a reminder to respect and welcome people. It features approximately 10,000 glass tiles including 1,000 tiles made by more than 500 students at Milton Hershey School, Hershey High School, Lower Dauphin School District, and the Vista School.

The mural was designed by Hummelstown glass mosaic artists Linda Billet who worked with mural organizer and Derry Township resident Susan Cort and visual arts coordinator at Milton Hershey High School John Davis.



The team chose the theme of wildflowers in the garden to remind people to celebrate the beauty of all flowers, regardless of their differences. Like flowers, people want to bloom where they are planted and feel like they are welcome and belong.

The Foundation for Enhancing Communities is a fiscal sponsor of the project.

THE FUND FOR WOMEN & GIRLS

The Fund for Women & Girls held its annual Power of the Purse (POP) event on Friday, October 20, 2023. More than 200 people attended and helped raise more than \$31,000. POP is the largest fundraising event for The Fund for Women & Girls with the purpose of creating a deeper understanding of our collective ability to be philanthropic.

Sixty-six purses were auctioned off, raising funds to help move the mission of The Fund for Women & Girls forward.

Seventeen members were inducted into the different levels of the Dream Team. La-Kita Gilmore and Karen Skoczynski were honored with the Karen F. Snider Women in Philanthropy Award and Brianna Campbell received the Rising Philanthropists Award. These awards are given to individuals who are outstanding contributors of their time and talent to benefit the lives of women and girls in our area.



2024 Events

EVENT: Grantee Breakfast | West Shore Country Club

DATE: Tuesday, April 30, 2024

EVENT: Power of the Purse | West Shore Country Club

DATE: Friday, October 18, 2024

Visit the [tfec.org/fwg](https://www.tfec.org/fwg)

MARK

YOUR

CALENDARS

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.

SCHOLARSHIP OPPORTUNITIES STILL AVAILABLE

TFEC ASPIRE TO RISE SCHOLARSHIP FUND

The TFEC Aspire to Rise Scholarship provides financial assistance for non-traditional students who have experienced adversity in their lives but are looking to overcome those struggles through further education.

The TFEC Aspire to Rise Scholarship specifically supports individuals who are 22 years of age or older, planning to attend a four-year college or university, a two-year trade or technical school, or an associates or certificate program on a full-time or part-time basis. Extra consideration is given to applicants who have not completed a post-secondary degree. This scholarship also supports students who plan to register or are scheduled to take the GED.

TFEC STUDENT EMERGENCY ASSISTANCE FUND

The TFEC Student Emergency Assistance Fund will provide financial support to meet the emergency needs of students in situations that may prevent them from persisting in their post-secondary program. The fund will make grants to individuals up to \$500 per application. Students may re-apply for funding up to a maximum of \$1,500 in total.

GROVE FAMILY FUND #1 (DUAL ENROLLMENT H.S. STUDENTS AT HACC)

The Grove Family Scholarship Fund supports students who wish to attend HACC to take college-level courses while still in high school or are attending college in the classroom at their high school.

GEORGE AND MARY JANE LEADER SCHOLARSHIP FOR JUNIORS & SENIORS IN HIGH SCHOOL (DUAL ENROLLMENT H.S. STUDENTS AT HACC)

This fund was established after the passing of Mr. and Mrs. Leader with the intent to support and motivate youth from the City of Harrisburg to attend Harrisburg Area Community College and succeed in college-level work. The George M. and Mary Jane Leader Scholarship was established specifically to support students from the Harrisburg School District attending John Harris High School, Sci-Tech High School, The Cougar Academy, and The Harrisburg Virtual Learning Academy attending HACC to take college-level courses.

[VISIT **TFEC.ORG/SCHOLARSHIPS** TO LEARN MORE AND APPLY](https://www.tfec.org/scholarships)

**MEET THE
SCHOLARSHIP
TEAM**



CELINA BERTOVIC
PROGRAM OFFICER
FOR EDUCATIONAL
OPPORTUNITIES



MICHELLE RICHWINE
PROGRAM OFFICER
FOR EDUCATIONAL
OPPORTUNITIES

SCHOLARSHIP RECIPIENT THANK YOU

Every year, TFEC scholarship winners write thank you notes to fund holders of the scholarships they were awarded. Below are two thank you notes sent to fund holders in 2023.

SOVIT ADHIKARI SAMUEL L. ABRAMS FOUNDATION

I am writing to express my sincere gratitude to you for choosing me as recipient of the Samuel L. Abrams Foundation scholarship. I was considering being a part-time student this year due to financial challenges before I received the scholarship, and I could not be more thrilled. I now can continue as a full-time student and get one step closer to achieving my academic goals. I am deeply appreciative of your support and all the good that you do.

I am a master's student specializing/majoring in Criminal Justice and hope to go into the field of law. There were times when my dream of pursuing a higher education seemed impossible, but the financial assistance you have provided me has helped me tremendously and kept me going. Because of what you have done for me, I can follow my dream and graduate with my graduate degree in the fall of 2023. Upon my graduation from Penn State, I am hoping to proceed to law school as soon as possible.

During the first year of my graduate studies, I realized how crucial it was for Nepali students to have a support system in place, I founded a club where they could meet one another, form support networks, and share resources for academic achievement. I also enrolled in Penn State's Reserve Officers' Training Corps (ROTC) to prepare for a career as an Army Reserve officer after graduation. And continue with your volunteer work and contributions to the community, particularly in areas where assistance is desperately required. I cannot express how grateful I am for your generosity; it is something that I will never forget in my life. Thank you again for your very important financial assistance.

Sincerely,
Sovit Adhikari

LABREESKA LEVEILLE TFEC EARLY EDUCATION SCHOLARSHIP

Receiving this award was a huge blessing and an answer to prayers for my family. Without the financial help of this award, we would not have been able to send our son to pre-school. I am in school, and the financial burden would have been too much. Your donation has been a God send and I know because he is able to go to such a quality pre-k he will continue to advance and be academically successful.

I just want to send my heartfelt appreciation for this scholarship. Having four children, you always worry you won't be able to provide equal and equitable chances for all your children to be their most successful. This allows my family the opportunity to give all our children the best education we can provide them. Thank you so much and God Bless you!

Sincerely,
LaBreeska Leveille



TFEC IS HONORED TO ANNOUNCE THE FOLLOWING TEAM ANNIVERSARIES



SHARON BASS
FINANCIAL SERVICES ASSOCIATE

2 YEARS

JANICE BLACK
PRESIDENT AND CEO

29 YEARS



JENNY BLACK
ADMINISTRATIVE ASSISTANT

3 YEARS



BROOKE CLARK
PHILANTHROPIC OFFICER

1 YEAR

