



THE INSIDER

MARCH 2021

THE NEWSLETTER FOR FRIENDS OF THE FOUNDATION FOR ENHANCING COMMUNITIES

VOL. #01



YOUR DREAMS, OUR COMMUNITY

As we reflect on 2020, TFEC cannot help but feel grateful. Thanks to our donors, 2,231 grants were made for a total of \$6,628,562 given to our community this past year.

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.

FEATURED BOARD MEMBER

Robert E. Caplan

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2,231
GRANTS

\$6,628,562
DOLLARS GRANTED

CORPORATE SOCIAL RESPONSIBILITY

TFEC can help your company develop and administer a strategic corporate giving plan that makes an impact in your community, advances your corporate objectives, and supports employees' charitable efforts, making them feel valued and ultimately increasing job performance and morale.

CONTINUED ON P16



INVESTMENT ADVISORY COMMITTEE

COMMITTEE MEMBERS

Robert E. Caplan, CFA, Chair
River Wealth Advisors

Catherine Azeles, CFP
ConradSiegel

Jennifer Collins
River Wealth Advisors

Frederick D. Fischer
Fischer Financial Services, Inc.

Kenneth E. Lehman
Lehman Volvo (Retired)

William Lehr, Jr.
Capital Blue Cross (Retired)

Samir S. Parikh
Morgan Stanley Wealth Advisors

Conrad M. Siegel, FSA
ConradSiegel

Richard D. Spiegelman
Community Volunteer

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

MEETING DATES

January 19th, 2021
April 13th, 2021
July 13th, 2021
October 19th, 2021

All meetings take place at the Foundation offices located at 200 N. 3rd Street, 8th Floor Harrisburg, PA 17108

MESSAGE FROM ROBERT E. CAPLAN - CHAIR

A Welcome Turn to the Calendar

The year 2020 proved to be one of the most tumultuous in modern history, marked by a number of developments that were historically unprecedented, but the year also demonstrated the resilience of people, institutions, and financial markets.

For investors, the year was characterized by sharp swings for stocks. Ultimately, despite a sequence of epic events and continued concerns over the pandemic, global stock market returns in 2020 were above their historical norm. Fixed income markets mirrored the extremity of equity behavior, with nearly unprecedented dispersion in returns during the first half of 2020. Conversely, the second quarter was the second-most positive one on record for corporates over Treasuries.

In our own models, we experienced double digit growth in our traditional equity models as well as our newer ESG (Environmental, Social, and Corporate Governance) model, and a seven percent growth in our fixed income model. The Investment Committee has maintained its schedule of meetings, albeit by Zoom during the pandemic, and will continue to monitor market activity and our models.

Moving into 2021, many questions remain about the pandemic, new vaccines, business activity, changes in how people work and socialize, and the direction of global markets. Yet 2020's economic and market tumult demonstrated that markets continue to function and that people can adapt to difficult circumstances. The year's positive equity and fixed income returns remind us that, with a solid investment approach and a commitment to staying the course, investors can focus on building long-term wealth, even in challenging times. And, TFEC's investment approach is built to last and grow for generations to come.

In closing, I would like to express my gratitude to all who contribute to the success of TFEC and afford us the privilege of investing back into our community.

Wishing you all a happy, healthy and prosperous new year!

Bob

INVESTMENT PERFORMANCE

* 12/31/20 RETURNS ARE YTD & 1-3-5-10-16-25 RETURNS ARE AS OF 12/31

| | 12/31/20 | 1 YR. | 3 YRS. | 5 YRS. | 10 YRS. | Since Inception 25 YRS. |
|---------------|----------|-------|--------|--------|---------|----------------------------|
| 100% Equities | 15.3% | 15.3% | 10.5% | 13.1% | 13.8% | 9.1% |
| Benchmark* | 16.7% | 16.7% | 11.2% | 13.3% | 13.5% | 8.9% |

* 55% S&P 500, 25% RUSSELL 2000, 20% MSCI-EAFE

| | | | | | | |
|---------------------------|-------|-------|------|-------|-------|------|
| 70% Equities 30% Fixed | 12.9% | 12.9% | 8.9% | 10.5% | 10.6% | 8.1% |
| Benchmark* | 13.7% | 13.7% | 9.2% | 10.5% | 10.4% | 8.1% |

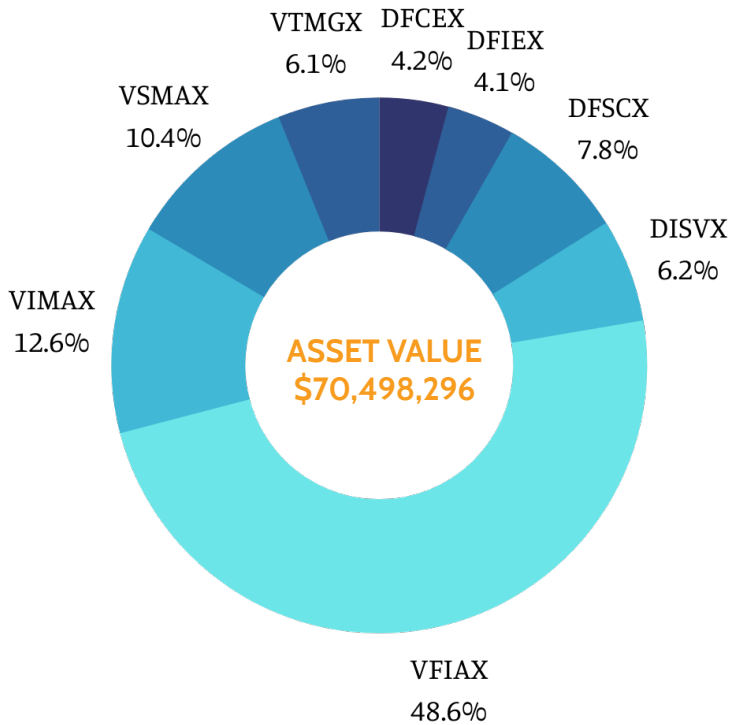
* 34% S&P 500, 19% RUSSELL 2000, 17% MSCI-EAFE, 30% BARCAP US AGGREGATE BOND

| | 12/31/20 | 1 Yr. | 3 Yrs. | 5 Yrs. | 10 Yrs. | Since Inception 17 Yrs. |
|------------|----------|-------|--------|--------|---------|----------------------------|
| 100% Fixed | 7.0% | 7.0% | 5.2% | 4.4% | 3.3% | 3.4% |
| Benchmark* | 7.8% | 7.8% | 5.4% | 4.5% | 3.7% | 4.3% |

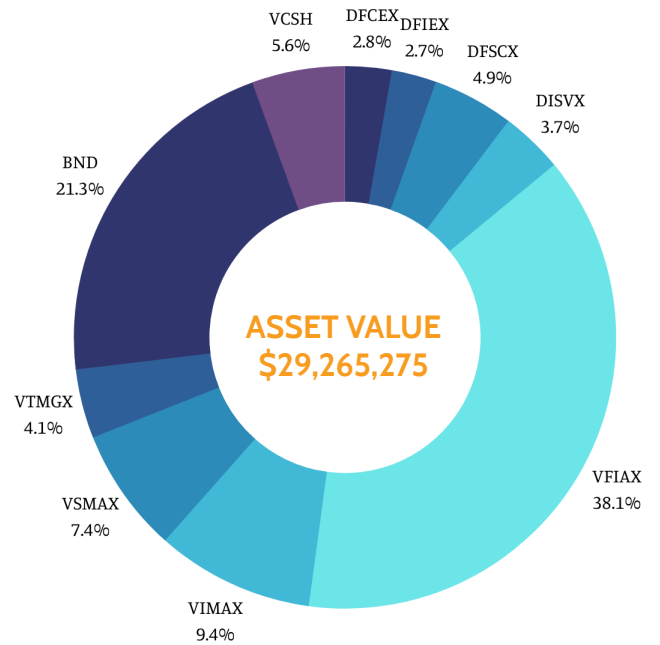
*100% BARCAP U.S. Aggregate Bond

INVESTMENT ADVISORY COMMITTEE

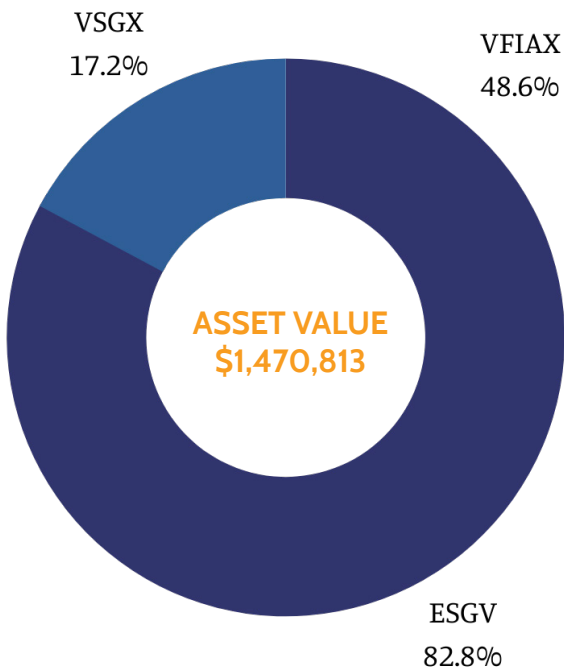
100% EQUITY PORTFOLIO



70% EQUITY & 30% FIXED INCOME PORTFOLIO



100% FIXED INCOME PORTFOLIO



FUND LEGEND

| | |
|------------------------------------|-------|
| DFA EMERGING MARKETS | DFCEX |
| DFA MICRO CAP | DFSCX |
| DFA INTERNATIONAL SMALL CAP VALUE | DISVX |
| DFA INTERNATIONAL CORE EQUITY | DFIEX |
| VANGUARD INDEX 500 | VFIAX |
| VANGUARD INDEX MID CAPITALIZATION | VIMAX |
| VANGUARD SMALL CAP INDEX | VSMAX |
| VANGUARD DEVELOPED MARKETS INDEX | VTMGX |
| VANGUARD SHORT TERM CORPORATE BOND | VCSH |
| VANGUARD TOTAL BOND MARKET FUND | BND |

* RETURNS ARE AS OF 12/31/20

FEATURED BOARD MEMBER

ROBERT E. CAPLAN, MBA, CFA®



Bob Caplan is the Chief Executive Officer and Wealth Advisor at River Wealth Advisors, a firm he co-founded in 2015. River Wealth Advisors is a fee-only investment firm specializing in independent, comprehensive financial planning, investment management, business, estate and retirement planning.

Bob has been developing investment strategies for high-net worth investors for over two decades. His focus is on in-depth investment analysis and developing disciplined financial strategies to manage risk. His extensive industry experience allows him to offer clients a comprehensive set of options and investment opportunities that meet their individual financial needs and goals.

“It is an honor to work with the TFEC team and board members who tirelessly apply their time, talent, and treasure to improve the overall health and well-being of our community. I feel privileged to bring my investment knowledge and financial expertise to help these efforts.”

WHAT DO YOU ENJOY MOST ABOUT BEING INVOLVED WITH TFEC?

Bob joined TFEC more than twenty years ago, after Conrad Siegel contacted him and invited him to join the Investment Advisory Committee (IAC). Starting as a member of the IAC, he then joined the Board of Directors and now serves as the board vice chair.

A native of Rye Brook, a New York City suburb on the Connecticut border, Bob began his career as a financial analyst with the Chrysler Corporation in 1983. He then served in financial and business operational roles at multiple large corporations. Prior to River Wealth Advisors, Bob was a partner in another local investment firm for over 20 years.

Bob holds a BSBA in Finance and Accounting from Boston University and a Master of Business Administration degree in Finance, Marketing and Operations Management from Columbia University. Additionally, he has earned the right to use the Chartered Financial Analyst designation from the CFA® Institute. This prestigious designation is awarded to financial professionals who have successfully passed certification testing and have met rigorous standards for industry experience and professional ethics.

REGIONAL UPDATES

FRANKLIN COUNTY COMMUNITY FOUNDATION

The Franklin County Community Foundation Advisory Committee met for the New Year already under new leadership provided by Chair John Rotz and Vice Chair Suzanne Trinh, Esq.

There are currently vacancies on the Advisory Committee if you are looking for a way to give back to your local community! Please reach out to Jennifer Doyle, Vice President of Philanthropy & Community Investment at jdoyle@tfec.org if you are interested. To see the full advisory committee - visit the [FCCF Webpage](#).

We typically ask our readers to consider making a donation to support nonprofits providing services in Franklin County; this edition is a little different. It is with a heavy heart that we honor and remember an icon from Franklin County: Charles G. Schlichter, Jr. Charlie was a founding member of the Franklin County Community Foundation and continued to serve on the Advisory Committee until his sudden passing.

On behalf of TFEC, our board, and the Franklin County Community Foundation Advisory Committee, we would like to extend our sincere condolences to all those that knew him, especially his family. Today, we ask that you please help us honor his memory in perpetuity by making a donation in memory of Charlie, who so very much loved Franklin County, by giving to the [Franklin County Community Fund](#) or Charlie's personal fund [The Schlichter Family Fund](#).

**GIVE IN MEMORY OF
CHARLES G.
SCHLICHTER, JR.**

Help us honor his memory in perpetuity by making a donation in memory of Charlie to:

[Franklin County Community Fund](#)

OR

[The Schlichter Family Fund](#)

FRANKLIN COUNTY COMMUNITY FOUNDATION - VIRTUAL GRANTEE CELEBRATION

The Franklin County Community Foundation will be honoring the 2020 grantees virtually in April. Be inspired by the stories of our grantees and hear how the funding they received will benefit Franklin County!

**SAVE
THE
DATE**

DATE: Thursday, April 29, 2021

TIME: 3:30 PM - 5:00 PM

PLACE: Virtual

REGISTER AT: WWW.TFEC.ORG/FCCFGRANT

FEATURED REGIONAL LEADERS

FRANKLIN COUNTY COMMUNITY FOUNDATION

JOHN B. ROTZ - CHAIR



John Rotz is currently serving as chair of the Franklin County Community Foundation (FCCF) Advisory Committee, following two years as Vice Chair. He is in his sixth year on the advisory committee. John became involved with FCCF over five years ago when asked to join the group.

"The grant awarding opportunity also reminds me of how many great organizations there are in this community, all with significant needs. Each year the legitimate requests are much greater than the funds that are available, further emphasizing the need to raise more trust funds through FCCF/TFEC."

He was and continues to be very involved with the Capitol Theatre in Chambersburg and learned of FCCF/TFEC involvement with the Capitol Theatre. So, he decided to find out more about the organization and eventually was able to resolve many of the community's misunderstandings. He enjoys being involved with FCCF/TFEC because it provides a vehicle for local residents to set up trusts, often in smaller amounts than many other institutions require, to carry out their charitable wishes both in their lifetime and after death.

Following five years in accounting, John spent 38 years in banking. He started an Agricultural Lending Department at Valley Bank and Trust in 1977 and advanced to Senior Vice President of Credit Administration before joining the Chambersburg Trust Co. as Executive Vice President and Commercial Lender. From there he held various senior positions in six

different banks, including President and Chairman of the Board at Citizens Bank of Southern Pennsylvania.

Born and raised on a dairy farm in Franklin County, he graduated from Chambersburg H.S. in 1968, and went on to earn a degree in Accounting and a minor in Computer Science from Elizabethtown College. He met his wife at College and married shortly after graduating. The couple has two sons and now have four granddaughters.



SUZANNE S. TRINH - VICE CHAIR

Suzanne Trinh is currently the vice chair of the Franklin County Community Foundation (FCCF) Advisory Committee. She has been a member of the advisory committee since 2019. She became involved with FCCF after seeing the benefits of the FCCF funds in the community.

"I have served on the boards of many non-profits in Franklin County and have had the opportunity to see the benefit of the Franklin County Foundation funds in the community," Suzanne said.

She has enjoyed learning about TFEC and the FCCF and is impressed by how well-managed the organization is and how easy it is for donors to participate at any level of giving. Being part of the grantmaking process has been a highlight of her time so far.

"It has been a true pleasure to participate in the grantmaking process by reviewing applications, deciding on awards, and then actually seeing the results of those awards in the community," Suzanne said.

"One of the unique aspects of the grantmaking process is that the original donors can recommend how the funds are to be used."

Suzanne is originally from Waynesboro, Pennsylvania. She graduated from Waynesboro Area Senior High School, Mount Holyoke College in South Hadley, MA, and the Georgetown University Law Center in Washington, DC. She clerked at the U.S. District Court in Alexandria, VA, then worked in the Washington, DC, office of Shearman & Sterling, an international law firm.

She moved back home to Waynesboro in 2004 and is now the managing shareholder of Zullinger-Davis-Trinh, P.C., a law firm with offices in Chambersburg and Shippensburg. The Firm focuses on estate planning and administration, real estate, business organization and transition, and family law.

REGIONAL UPDATES

MECHANICSBURG AREA COMMUNITY FOUNDATION

The Mechanicsburg Area Community Foundation advisory committee has met for the New Year already under new leadership provided by Chair Patti Herring and Vice Chair Murrel Walters, Esq. Stay tuned for information on the 2021 Annual Grantee Reception — we hope that we can all be together in person this year to celebrate!

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 Mechanicsburg Area Community Fund, where you can partner with others to support the nonprofits that are providing services to Mechanicsburg residents in 17050 and 17055 zip codes.

Please visit the [Mechanicsburg Area Community Foundation page](#) to “Give Where You Live”.

There are currently vacancies on the Advisory Committee if you are looking for a way to give back to your local community! Please reach out to Jennifer Doyle, Vice President of Philanthropy & Community Investment at jdoyle@tfec.org if you are interested.

PERRY COUNTY COMMUNITY FOUNDATION

A special thanks to those committee members that rolled off at year's end. We are so grateful for the volunteerism of the following: Chair Lori McClellan, Charles Campbell, L. Jeffrey Mattern, and Todd Saner. There are currently vacancies on the Advisory Committee, if you are interested in giving back to your local community.

In 2020, the PCCF established two new funds, the Justin Boose Memorial Scholarship Fund (5/6/2020) and the Mary Ellen and David Hocker Foundation Fund (10/12/2020). Also, despite not being able to host their annual grantee reception, which is their largest fundraiser, PCCF was able to raise almost \$12,000 in unrestricted funds for grantmaking purposes!

We typically ask our readers to consider making a donation to support nonprofits providing services in Perry County; this edition is a little different. It is with a heavy heart that we share with you that Perry County has recently lost a great couple, Jack and Kathleen Zogby. On behalf of TFEC, our board, and the Perry County Community Foundation Advisory Committee, we would like to extend our sincere condolences to all those that knew them, especially their family.

Today, we ask that you please help us honor their memory, in perpetuity, by making a donation in memory of Jack and Kathleen Zogby to the [Perry County Community Fund](#).

**GIVE IN MEMORY OF
JACK AND
KATHLEEN ZOGBY**

Make a donation in memory of
Jack and Kathleen Zogby to the:

[Perry County Community Fund](#)

EARLY CHILDHOOD INITIATIVE

TOWN HALL MEETINGS GO VIRTUAL

In place of its regularly held quarterly Early Childhood Engagement Group meetings, the Early Education Initiative introduced a new Town Hall format in 2020. Designed to virtually encompass TFEC's five and a half county service region, and carried out via Zoom, the goal of this meeting series is to bring school district teachers, administrators, child care providers, preschool teachers, and community organizations together to discuss current early education topics and needs facing our region during this challenging time.

Since the pandemic began in March 2020, six meetings have been held, taking place on May 28, June 17, August 25, October 8, December 8, and February 10. Each meeting consists of updates from the Office of Child Development and Education, the PA Key, and local child development programs.

The following topics have been discussed:

- Safely Re-Opening Early Childhood Centers
- A Director's Experience in Operating an Early Childhood Center During COVID-19
- Executive Director's Experience in Operating Multiple Early Child Development Centers During COVID-19
- Community Outreach Efforts Made by the Early Learning Resource Center
- Review of Safety Regulations for Child Care Centers and Preschool Programs
- Federal Cares Act Updates
- Procedures for Reporting COVID-19 Cases and Closing Protocols
- Using a Hybrid Model in a School District and a Report of Successes and Failures
- Overview of a Center Working with Two Districts, One Hybrid and One Using In- Person Instruction
- Office of Child Development and Early Learning (OCDEL) Listening Session: In preparation for developing Pennsylvania's next plan, OCDEL recorded stakeholder input around what is working, what is challenging and what child care providers think should be Pennsylvania's priorities for Child Care Works (CCW) moving forward

**SAVE
THE
DATE**

EARLY LEARNING CONFERENCE

Transition: A Smoother Entry into Kindergarten and Beyond
Registration Opens March 1, 2021

DATE: March 15-22, 2021
PLACE: Virtual

Visit the [Conference page](#) for more details

HARRISBURG HOOPLA

The Harrisburg Hoopla planning committee is off to an amazing start this year! Mark your calendars for October 2, 2021 for an opportunity to participate in or support the most epic adult field day event in Central PA!

Are you looking for a way to give back to the community, want to be involved in something spectacular, have innovative ideas, or planning skills. We need you! Please contact Victoria or Andrew at hbghoopla@gmail.com to learn more!

SAVE
THE
DATE

HARRISBURG HOOPLA

DATE: October 2, 2021
PLACE: City Island, Harrisburg

Visit the tfec.org/HBGHoopla for more details

COMMUNITY WISH GALLERY

What is your wish for the community? What do you want to see for our future? Submit your wish for our community here. Or simply tag us on our [Facebook \(@TFECpa\)](#) or [Instagram \(@TFECpa\)](#) pages with your wish and #TFEC100Wishes or upload an image related to your wish and check back here to see wishes for our community. TFEC will compile wishes and strive to grant them.

Not on social? Email your wish or an image to rbuskey@tfec.org and we will post them.

#TFEC100Wishes

"We wish that the residents, businesses and government can put forth a united effort to celebrate and promote diversity, equity and inclusion for all."

EVENT: Mechanicsburg — Community Day in the Park
DATE 8.7.21 @ 11:30 A.M.
PLACE: Soldiers & Sailors Memorial Park

EVENT: Franklin County - AppleFest
DATE: 10.16.21 @ 9:00 A.M. - 4:00 A.M.
PLACE: Chambersburg, Pa.

EVENT: Perry County - Bicentennial Heritage Plaza Dedication
DATE: 10.24.21 @ 11:30 A.M. - 2:00 P.M.

Visit the tfec.org/events for more details

UPCOMING
REGIONAL
CENTENNIAL
EVENTS

GRANT SEEKERS MARK YOUR CALENDARS

**THE FOUNDATION FOR ENHANCING COMMUNITIES (TFEC),
ANNOUNCES THAT NINE TFEC GRANT OPPORTUNITIES,
WILL BE MADE AVAILABLE ON APRIL 1, 2021**

**NINE GRANT
OPPORTUNITIES
AVAILABLE IN APRIL
DUE AUGUST 1, 2021**

APRIL 1, 2021
Application Available

AUG 1, 2021
Application Deadline

DEC 1, 2021
Applicants Notified

JAN 1, 2022 - DEC 31, 2022
Time period during which proposed
projects must occur

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, seeks 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, 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 (MACF)

The Mechanicsburg Area Community Foundation, 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.

THE FUND FOR WOMEN & GIRLS

The mission of The Fund for Women & Girls, 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. The Fund for Women & Girls will make grants to programs and initiatives that serve women and girls in the South Central PA counties of Cumberland, Dauphin, Franklin, Lebanon, Perry, and the Dillsburg Area of York County.

COMPLETE GRANT GUIDELINES

APPLICANTS MAY LEARN MORE ABOUT THE PARAMETERS OF EACH GRANT OPPORTUNITY AND TFEC GRANTMAKING AT WWW.TFEC.ORG.

Applicants may apply to multiple grant opportunities, but may not submit more than one grant to each opportunity. Email your questions to grants@tfec.org - we are here to help!



SUPPORT TFEC

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

The Amazon Smile logo, featuring the word 'amazon' in black and 'smile' in orange, with the Amazon arrow logo underneath.

CENTENNIAL (+1) CELEBRATION

Today, The Foundation for Enhancing Communities (TFEC) is proud to carry forward the legacy of so many who have helped us strengthen our local communities. As we celebrate our 100-year (+1) anniversary, we hope you'll join us on our journey to continue to invest in our communities today, and well into the future.

We have celebrations planned in each of the counties in our footprint, and we can't wait to share this milestone year with you. Stay tuned for information on how you can join us in celebrating.

Thank you for your support during our first 100 years. We are looking forward to serving our community over the next 100 years and more!



**2021 IS TFEC'S
100th (+1) ANNIVERSARY**
CELEBRATE A CENTURY WITH US!

LIMITED-EDITION TFEC CENTENNIAL NOTE CARDS AVAILABLE NOW

To celebrate our Centennial, local artist, Jonathan Frazier created these unique hand-drawn note cards celebrating notable locations in the counties we serve. Proceeds support the Fund for the Future, our unrestricted fund that serves nonprofits in our footprint.

Visit: www.tfec.org/centennialnotecards to order your note cards today.

**SAVE
THE
DATE**

Then, Now, Forever: The Centennial (+1) Gala

DATE: Saturday, September 18, 2021
TIME: 5:30 PM - 9:00 PM
PLACE: WITF Media Center, Harrisburg, PA

Visit www.tfec.org/gala to register

FISCAL SPONSORSHIP CORNER

MAKING AN IMPACT ~ TOGETHER

TFEC provides numerous program 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 79 Projects that are making a measurable difference in people's lives. In 2020, these Projects raised \$1,679,765.65 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 Services
- Arts & Culture
- Education

**IN 2020
79 PROJECTS RAISED
\$1,679,765
FOR THE COMMUNITY**

COMMUNITY PROJECT SPOTLIGHT HEALTH & HUMAN SERVICES

In each newsletter, we will spotlight one of these areas to share the amazing work of TFEC's Community Projects.

Below is a sample of the collective impact resulting from the partnership of TFEC and Health & Human Services:

- Enhance lives of persons with disabilities, empower individuals to achieve vocational independence and be contributing members of their communities.
- Provide education, resources about mental health issues, depression, suicide and post-traumatic stress disorder.
- Support women and children experiencing domestic violence.
- Providing continuity of care, therapeutic wellness and educational opportunities for a variety of health issues.
- Financial support for nonprofits that assist individuals coping with cancer and under served dental patients.
- Financial support for local children's hospitals.
- Programs to provide healthy lifestyle opportunities.
- Provide household goods, meals, transportation, clothing, educational support to help women and children.
- Provide a safe environment with professional led creative arts, holistic wellness practices, and psycho-educational programs to trauma survivors, their families and community.



TFEC SCHOLARSHIP SEASON

2021 SCHOLARSHIP APPLICATIONS ARE NOW OPEN

We are pleased to announce that, as of January 1, TFEC is accepting scholarship applications for the 2021-2022 academic year. In 2020, more than \$1.3 million in scholarships was awarded to 403 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.

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

**\$1.3 MILLION IN
SCHOLARSHIPS
AWARDED TO 403
STUDENTS IN 2020**

Scholarships 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.



THE PENNSYLVANIA HOUSE OF REPRESENTATIVES SCHOLARSHIP

The Pennsylvania House of Representatives Scholarship is a prestigious scholarship awarded to two students attending a four-year college or university in Pennsylvania. Any graduating senior who is a resident of Pennsylvania is eligible to apply. A panel of six judges, anonymously judge applications based on academic achievement, commitment to community and demonstrated leadership qualities, as well as financial need. Judges also evaluate a response to the year's essay prompt.

Essay Prompt: The Coronavirus outbreak has strained government response efforts, and the current recession will influence state revenues for years to come. This will force innovation within the state's school systems, both K-12 and higher education (ex: budgets, health regulations, technology, etc.). How can Pennsylvania's State Government adapt to ensure it will respond to the rapidly expanding needs of students? Essay should be titled, 500 words maximum, typewritten, 12 pt. font, double spaced.

The scholarship was established in 2003, and has awarded over \$400K to 36 students.

For more information about other specific scholarship opportunities, or to establish your own scholarship fund please visit www.tfec.org/scholarships.

SCHOLARSHIPS - MATCHING FUNDS

TFEC PARTNERS WITH PHEAA

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 \$3,000 by the AES/PHEAA's PATH Program.

We are proud that TFEC has been allocated \$274,356 in matching funds by the PATH Program this year. 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.

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 them.

No need to sort through all 120 opportunities!

**TFEC WAS ALLOCATED \$274,356
IN MATCHING FUNDS FOR ALL
SCHOLARSHIPS PAID IN THE
2020-2021 SCHOOL YEAR**

ASPIRE TO RISE SCHOLARSHIP FUND

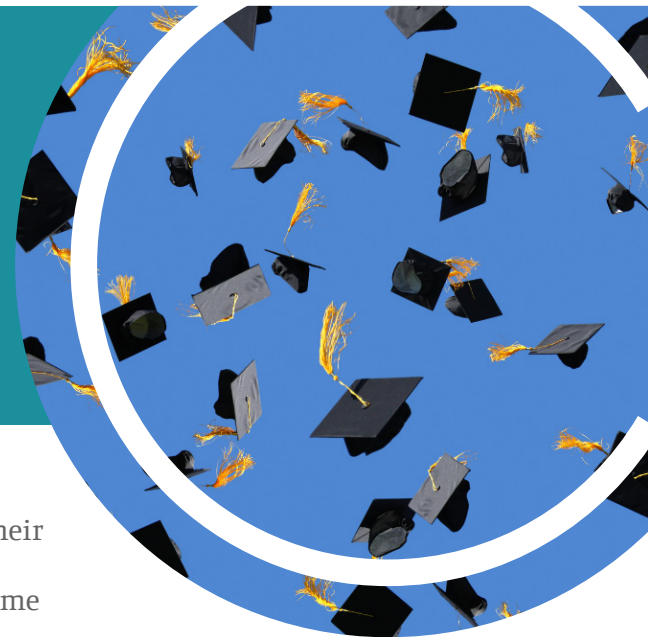
**TFEC'S GOAL TO PROVIDE ACCESS TO EDUCATION TO
ALL TYPES OF LEARNERS**

The TFEC Aspire to Rise Scholarship Fund is not like traditional scholarship opportunities. This unique scholarship provides financial assistance for non-traditional students who experienced adversity in their lives that prevented them from receiving their diploma or enrolling in college immediately after high school. Applicants are looking to overcome their situation and further their education.

Eligibility Criteria for The TFEC Aspire to Rise Scholarship Fund:

- Non-traditional students 22 years of age or older who have not completed a post-secondary degree
- A legal resident of Cumberland, Dauphin, Franklin, Lebanon, Perry County, or a legal resident of Dillsburg in York County
- Plan to attend a four-year college or university, a two-year trade or technical school, or associate's or certificate program on a full-time or part-time basis.
- Plan to register or are scheduled to take the GED
- Financial need

Please spread the word to students in need in your community.



DONOR ADVISED FUNDS AND BUSINESS CHARITABLE GIVING

BY SPENCER G. NAUMAN, JR.

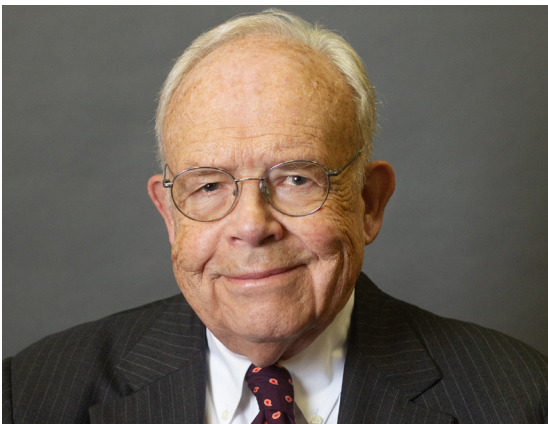
How can a donor advised fund assist a business with orderly charitable giving?

No matter how big or small, many of today's businesses look to invest in the community by donating to charitable organizations. Unfortunately, restrictions and legal issues have made donating increasingly difficult. Recently, some businesses have discovered that giving through donor advised funds is an easy and more beneficial way to make charitable donations.

While many businesses invest in their communities by giving to charitable organizations they are often inundated with requests for contributions. This can result in an unfocused program of charitable giving and significant administrative expense. Some companies may be unable to budget a consistent flow of charitable dollars.

By establishing a nonpermanent donor advised fund at TFEC or regional foundation having such funds, businesses can simplify and focus the giving process. TFEC handles the administrative paperwork, check writing, investment oversight and grantmaking at a low cost.

A nonpermanent donor advised fund named for the business donor will provide a dependable and committed source for charitable grants even during years when cash flow at the donor business is tight. In good times, the company can add to its fund, thereby providing flexibility to even out the highs and lows inherent in most business cycles.



Spencer G. Nauman Jr., is the senior partner of the Harrisburg law firm Nauman, Smith, Shissler and Hall, LLP, Harrisburg's oldest law firm. Mr. Nauman has been a lawyer with the firm for more than 40 years and his primary practice areas are corporate, probate/estate planning, taxation and insurance. Mr. Nauman represents several community foundations. He is serving or has served as Director and President of community health, educational and social service organizations.

What is a donor advised fund?

A donor advised fund is an advantageous way to make charitable contributions and stay in the grantmaking process. Through a donor advised fund, the donor, or an advisory committee chosen by the donor and TFEC, recommends grants to be made to nonprofit organizations or governmental entities. Subject to sponsoring foundation criteria, the sponsoring foundation then makes grants from the fund. Donors may also designate successors to advisory committee members to continue recommending grants. Alternatively, a donor can arrange for the fund to become an unrestricted fund or an area of interest fund if and when it no longer wants to have an advisory role or an advisory committee.

Donor advised funds are also an alternative to private foundations. As laws applicable to private foundations make it more difficult for such organizations to qualify for tax exemption and complicate their administration, donor advised funds become even more attractive to prospective donors. If a donor is considering establishing a private

foundation to carry out charitable interests, a prospective donor should consider establishing a donor advised fund instead.

Donor advised funds are component funds of a community foundation or other sponsoring foundations having such funds. This means that the funds can be an immediate way of providing a vehicle for tax deductible charitable donations without the lengthy establishment time for organizing a private foundation and having its ability to receive tax deductible contributions recognized by the Internal Revenue Service.

Donors who create private foundations frequently struggle with long-term governance questions. With a donor advised fund, succession is addressed in advance with provisions for appointment of successive committee members or change to an area of interest or restricted fund.

What are the tax advantages of donor advised funds?

Donor advised funds offer significant tax benefits over private foundations. For federal tax purposes, gifts to private foundations of appreciated property (other than publicly traded securities) are deductible only at the donor's cost basis. However, gifts of appreciated property made to a donor advised fund are deductible to the donor at their current fair market value. This difference can result in substantial tax savings to the donor.

The IRS imposes an excise tax on the net investment earnings of private foundations. This tax amounts to either one or two percent of net investment earnings, depending on the foundation's distribution pattern. A community foundation's donor advised funds are not subject to the excise tax. Private foundations are required to distribute 5% of their net investment assets each year, while community foundations are not. This means that a donor and a foundation can agree to "grow" a donor advised fund by reinvesting earnings in anticipation of making larger gifts.

The IRS also provides strict limits on the amount of stock that can be transferred to a private foundation by directors or donors of a private foundation. A community foundation, or other foundation which is not a private foundation, is not subject to these limits. This allows individual donors who are major shareholders of their companies to make more tax-advantageous gifts to donor advised funds.

Donor advised funds are a simple way for a business to donate to charitable organizations. If used correctly a donor advised fund will enable the charitable organization to make the most out of the contribution while the business gets a maximum return on the donation.

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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.

STAFF ANNIVERSARIES

RAEANN BUSKEY
MARKETING & COMMUNICATIONS ASSOC.

ONE YEAR



FAITH ELMES
SCHOLARSHIP COORDINATOR

FIVE YEARS

LESILE FICK
EARLY EDUCATION SPECIALIST

SIX YEARS



STAY CONNECTED WITH US ON SOCIAL MEDIA

