

VOLUME 15, ISSUE 1

COMMUNITY FOUNDATION

of the Endless Mountains



STEM Education
Arrives PAGE 26

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Lessons in
Financial Literacy
PAGE 16

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Family & Estate Funds
PAGE 8

PHOTO BY GEORGE SCHRECK

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CONTRIBUTORS



Craig Best

Craig is a Director, President and Chief Executive Officer of Peoples Financial Services Corporation and Peoples Security Bank & Trust Company, a NASDAQ listed company headquartered in Scranton. They operate 26 full-service community banks serving businesses, nonprofits, government, municipal, professional, and retail customers throughout the region. The Foundation welcomes his partnership in bringing financial literacy education to school districts throughout the state. Enjoy his article on this topic on page 18.



Wayne Whipple

Wayne is Vice President of Business Development for the Pennsylvania Bankers Association (PBA) which is headquartered in Harrisburg. One of the association's missions is to expand financial literacy throughout the commonwealth. His article on page 20 describes his efforts, working with the Foundation, to fulfill that mission in classrooms across the state.



George Stark

Foundation Director George Stark of Cabot Oil & Gas is in a perfect position to provide insight on the need within high-technology industries for workers with STEM skills who can replace retiring Baby Boomers. Cabot has been investing in closing this skills gap with scholarships that support technology training. See his and other articles on page 26 regarding careers that offer golden opportunities for students the Foundation helps.



George Schreck & granddaughter Payton

George Schreck once again has contributed his nature photography to this magazine's cover and interior. He raises a magnificent garden at his home in Franklin Forks. His career as a game warden and experience as a local hunter have endowed him with a deep understanding of our native woodlands and wildlife. He is known throughout this region for his wildlife and wildflower presentations. George coaches aspiring photographers on a one-on-one basis. He can be reached at geosankie@frontier.com.



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FROM THE PRESIDENT

Reflecting on Ten Years of Growth

BY PETER QUIGG
 COMMUNITY FOUNDATION PRESIDENT



PETER QUIGG

An autistic 12 year old boy donates six \$2.00 bills, his Christmas money, to a college scholarship fund in memory of a friend who died. An entire community, in partnership with a national corporation, donates more than \$4 million to build a new hospital. In my ten years at The Community Foundation of the Endless Mountains I've seen charitable

support assume many shapes and forms. In 2005 my first meeting in our Montrose office was with a grieving mother who recently lost her teenaged son in a car accident and wished to memorialize him with a college scholarship so that the children of other people would have opportunities her son would never realize. That was a remarkable day and I still marvel at her strength and caring. One recent meeting in 2015 was with the brother and attorney of a gentleman who left his entire estate to The Community Foundation upon his passing to be used for charitable purposes in northeastern Pennsylvania. His legacy will continue for generations to come. In 2005 we managed 45 charitable endowments worth a combined value of \$750,000. Today we manage nearly 200 endowments with a combined value of more than \$10 million with new endowments always being established. However, the theme remains the same; to benefit our communities now and far into the future.

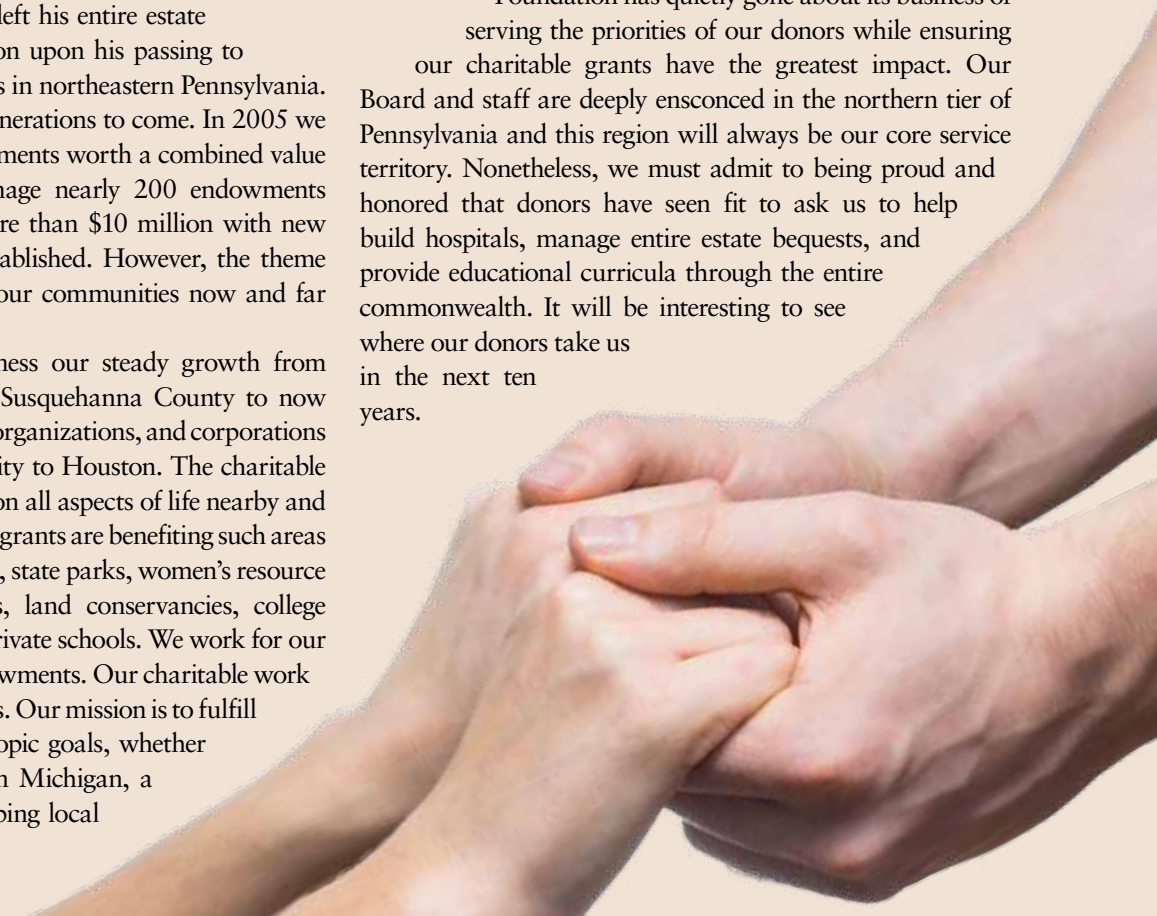
It's been fascinating to witness our steady growth from serving donors exclusively in Susquehanna County to now working on behalf of families, organizations, and corporations from London to New York City to Houston. The charitable priorities of our donors touch on all aspects of life nearby and literally around the world. Our grants are benefiting such areas as libraries, churches, hospitals, state parks, women's resource centers, 4-H, animal shelters, land conservancies, college scholarships, and public and private schools. We work for our donors who establish our endowments. Our charitable work is limited only by their priorities. Our mission is to fulfill their charitable and philanthropic goals, whether it's supporting a food bank in Michigan, a YWCA in Manhattan, or helping local

“
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 ”

organizations like Seven Loaves Soup Kitchen, Interfaith, or True Friends Animal Welfare Center.

Of equal importance to our charitable endowments is our management of the Pennsylvania Education Improvement Tax Credit Program (EITC). In partnership with local “mom and pop” companies as well as large national corporations we have provided more than \$2 million in education assistance to deserving students and public school projects in northeastern Pennsylvania. In 2005 we worked with a handful of schools and families in Susquehanna and Wyoming counties. For the upcoming academic year, in addition to our traditional service to local schools and families, we are on track to provide assistance to deserving students attending Career and Technology Schools in eastern Pennsylvania. In conjunction with the Pennsylvania Bankers Association and its member banks we will be providing the EverFi Financial Literacy Program in high schools throughout all of Pennsylvania.

In the last ten years The Community Foundation has quietly gone about its business of serving the priorities of our donors while ensuring our charitable grants have the greatest impact. Our Board and staff are deeply ensconced in the northern tier of Pennsylvania and this region will always be our core service territory. Nonetheless, we must admit to being proud and honored that donors have seen fit to ask us to help build hospitals, manage entire estate bequests, and provide educational curricula through the entire commonwealth. It will be interesting to see where our donors take us in the next ten years.






A Measure of Success

As we review the year 2014, one of the challenges is to understand how the Foundation’s success should be measured. The graphs show you performance, but we need to explain what is behind the numbers to understand our success.

BY EARLE WOOTTON
CHAIRMAN OF THE COMMUNITY FOUNDATION

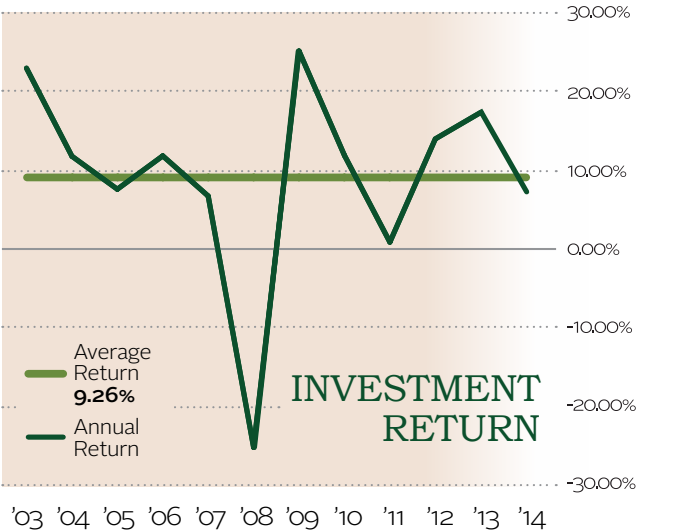
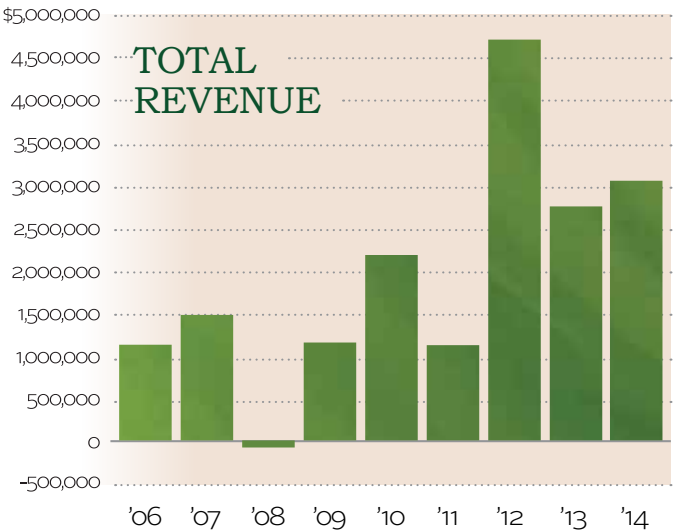
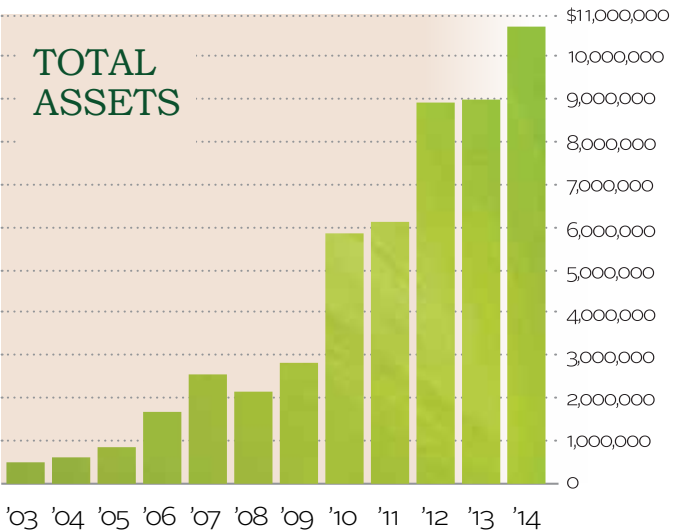
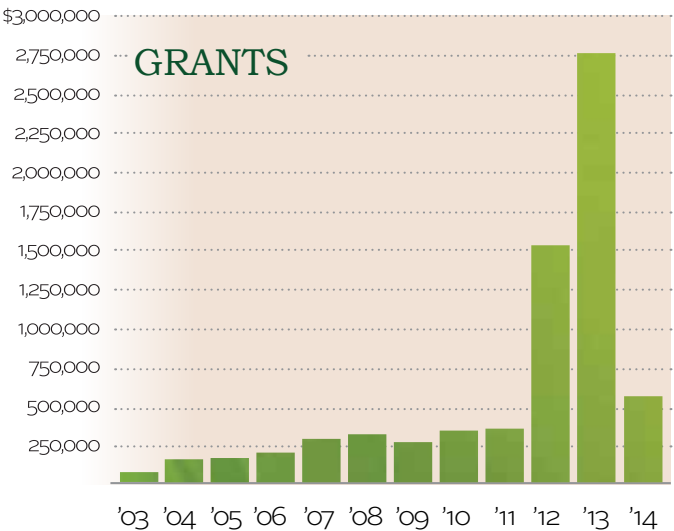
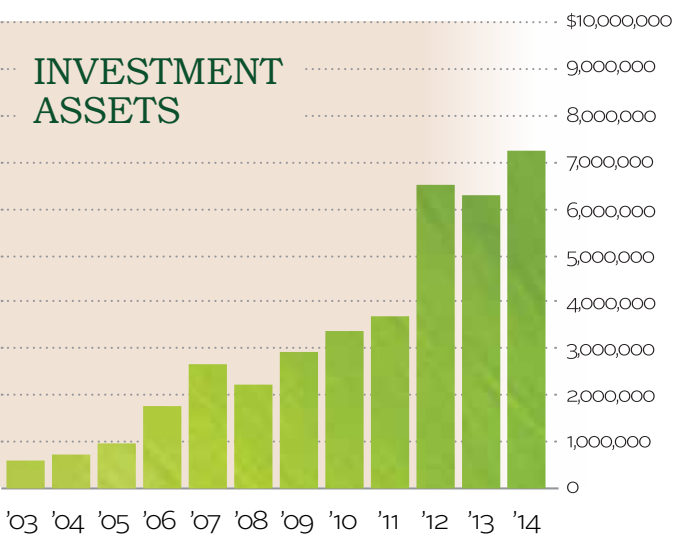
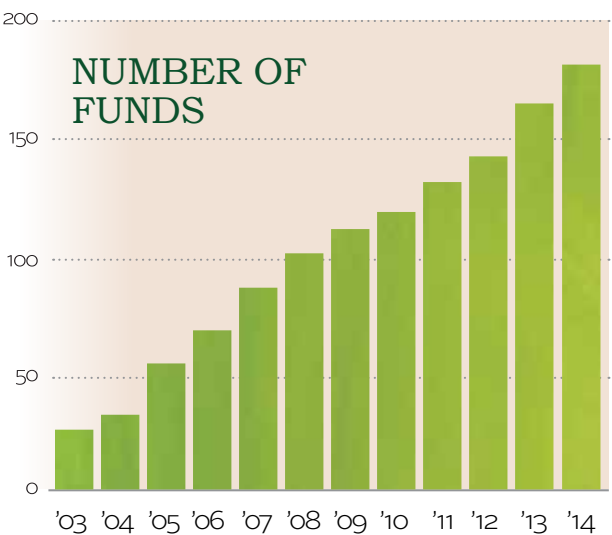
 Our revenues exceeded \$3 million dollars in 2014—the second highest ever, behind the 2012 revenue of \$4.5 million that included fundraising for the new hospital. In 2014 we did not have a fund-raising project like the hospital. Therefore, our revenues were used in three ways. We created grants as requested by our donors. We created new funds and added to existing funds that we hold for future grant making, and we paid our operating expenses.

Our operating expenses were less than six percent of our revenue, under \$200,000. This is a low percentage, less than half of most nonprofits. In 2010 we were given the building we use by the Wootton Foundation. That gift included an endowment that pays for the capital improvements such as the new porch columns, landscaping and furnishings. The Foundation only pays expenses directly related to operations allowing the Foundation to keep the cost of administering funds at one percent of the value of the funds.

Fifteen new funds were created during 2014 which is about average, but the size of each fund was much larger than average. A larger fund allows the donors to request a larger amount of money for grants each year without depleting the principal of the fund.

The return that was earned on investments was below our average. For 2014 the income was 7.35 percent. Our 12 year average is 9.26 percent. This return is determined by the income that is earned on a widely diversified pool of investments, both stocks and bonds, divided about 60 percent and 40 percent respectively. The income also reflects the changes in market value. Donors receive a tax deduction in the year the donation is made. The donor’s fund will appreciate as the Foundation receives income on each investment account. This appreciation is tax-free.

Our investment objective is to provide safety at a low cost. We use a portfolio of Vanguard funds for each investment account. Vanguard is recognized as a low-cost investment manager. By using as many as 12 different Vanguard funds we provide each account with diversification to make the investments less subject to market fluctuation while meeting the particular objectives of the donor.



Coming and Going

We welcome Mark A. Carpenter and Joseph Hunt to our Board of Directors, and thank Matt Sordoni, who is leaving the Board after several years of good advice. See pages 34 and 35 to learn more about Mark and Joe.

We bid farewell to Angela Frystak who served as our accountant for five years, and welcome Jody Daye to fill that position. Foundation Administrator Heather Taylor has relocated with her family, and her position has been filled by Fran Lyman. Jean Hollister has taken on a new role at the Foundation as Event Coordinator. Learn more about Jody, Fran and Jean on our inside back cover. We appreciate the unique gifts each of them has brought to the Foundation.

Moving On with Our Sincere Thanks:



MATTHEW SORDONI
Director



ANGELA L. FRYSTAK
Accountant



HEATHER TAYLOR
Administrator

Welcome to Our New Arrivals:



MARK A. CARPENTER
Director



JOSEPH HUNT
Director



FRAN ALLEN LYMAN
Administrator



JODY DAYE
Accountant



JEAN HOLLISTER
Events Coordinator



“Advisory Council Member of the Year”

The Foundation and our President Peter Quigg were honored this summer by the Pennsylvania Association of Career and Technical Education (PA-CTE). That organization provides leadership in developing a competitive workforce by specialized training for youth and adults. Peter and the Foundation were selected from among thousands of advisory council members serving technology schools across the state to be recognized as “Advisory Committee Member of the Year.”

Susquehanna County Career and Technology Center (SCCTC) Executive Director Dr. Alice Davis explained the award. “His support over the years has been tremendous. He helped benefit numerous career center students with scholarships and financial aid and has been very mindful of our students and their needs.” Since 2005 the Community Foundation has provided SCCTC with more than \$250,000 in support via the Pennsylvania Education Improvement Tax Credit (EITC) program, and eight individual permanent endowments that benefit SCCTC.

On Track to a Paperless Office

The Foundation is moving toward a paperless office. Applications for both scholarships and grants are now submitted online. In 2014 we processed over 1700 applications for our EITC programs, fund grants and 70 college scholarships. The next phase will involve a database contact management system for our funds, fund advisors, contacts and community members.

The Foundation has chosen industry leading SmarterSelect software which is designed to manage relationships between scholarship, grant and award providers and their applicants. It allows the creation of online paperless application forms, ease-of-use and peace of mind knowing that applications have been securely submitted.



FOUNDATION DONORS*

BUSINESSES & ORGANIZATIONS

- 21 Hoops
- Amazon Smile
- America's Charities
- Ararat Township
- Arnold Living Trust
- Aymon DeMauro Family
- Ayres Stone Post 5642 VFW
- Barhites Sales & Rentals
- BC Family Chiropractic, P.C.
- Big Tone Golf Classic
- Blue Ridge Booster Organization
- Blue Ridge High School Activities
- Blue Ridge School
- Body Therapy Studio
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- Brine Systems, Inc.
- Brooklyn Twp Supervisors
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- Cabot Oil & Gas Corporation
- Cameron County Outdoor Youth Activities
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- South Western Energy
- Southtown Veterinary Hospital
- Springville Area Woman's Club
- St. John & St. Andrew Church
- Sterling Wealth Management
- Stone Mountain Inn on Keene Summit
- Susquehanna Beekeepers
- Susquehanna Community School District
- Susquehanna County Bar Association
- Susquehanna County East Little League
- Susquehanna County Young Republicans
- Susquehanna Fire Department
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- Taylor Rental
- The Lily Pad Florist & Gifts
- The Montrose Club Pro Shop
- The Selective Group Foundation
- True Friends Animal Welfare Ctr.
- Tulsa Community Foundation
- Tunkhannock Area High School
- Twin Creek Farm
- United Way of Susquehanna County
- Vestal Center UMC Women
- Waste Management
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- Westside Cemetery Association
- Wilder Diamond Blades

- Wyoming County Library Board
 - Wyoming County United Way
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EXTENDING FAMILY VALUES

ACROSS THE GENERATIONS

A Family Advised Fund at the Community Foundation allows families to support the needs they believe are most important.

The tradition of giving to our local community is perpetuated as a family decides which charities have the greatest need.



CONTACT PETER QUIGG TO LEARN MORE 570.278.3800

FAMILY & ESTATE FUNDS



Family & Estate Endowments

Family and Estate Endowments share many of the same benefits to donors. Family funds are established during the lifetime of donors and Estate funds are established as a bequest in an individual's Will. Family donors execute their fund agreement in person; Estate gifts are set up after a donor's passing by his or her Executor.

Tax Deductible & Invested to Endure

Both are tax deductible when funded. Family funds are often added to annually in flexible amounts, to accommodate tax needs. All funds are conservatively invested to grow tax-free while providing perpetual charitable grants.

Charitable Advisor

The Community Foundation provides you or your Executor the advantage of a Charitable Advisor—your own knowledgeable philanthropic “insider” with contacts at local schools, colleges and universities, health care institutions, land trusts, charitable children's and religious organizations you may wish to help.

Online Services

The Foundation offers an online application process to facilitate selection of scholarship award winners and grant recipients. We also offer the convenience of online donations, scheduled withdrawals of pledged donations from your account or credit card, and the aggregation of small donations, such as “in lieu of flowers” memorial tributes at the time of a funeral.

Flexibility

If your church moves or consolidates, if your organization folds-up its tent in future decades, the Foundation has the flexibility to re-direct your gift per your fund agreement guidelines. If your alma mater is in Paris, if your favorite charity is out of state, the Foundation can accommodate. If you wish to endow one or several beneficiaries, or if your family wishes to shift its donation annually—no problem.

Timing is Everything

You determine the pacing and time period of your gifts, the dollar amount or percentage of the fund distributed, whether you want a one-time distribution or annual enduring gifts.

Naming, Memorial or Honorarium Options

Your funds may be named to honor an ancestor, loved one, your business, or anyone you choose. Or it may be anonymously titled, as you wish.



Superheroes Gather in Honor



Matthew Stahl

The MWS Racing Team was formed to honor the memory of eight-year-old Matthew Waldron Stahl of Montrose who died in 2012. His parents, John and Rachel Stahl established the team of walkers, runners, cyclists, and volunteers to support local charities in their son's memory.

This year the June MWS Racing event benefited True Friends Animal Shelter because of Matthew's love of animals. It's superhero theme reflects the bright and energetic child's fascination with pirates and superheroes, especially Iron Man. Those unable to participate in the 5K run/walk were invited to donate to the Matthew Stahl Memorial Fund established at the Community Foundation. In 2015, this fund made a \$1,100 donation to the Susquehanna County 4-H Dairy Program which Matthew had planned to join.

FAMILY & ESTATE FUNDS



Above: Howland Preserve's 100-year-old barn. Below: Historic home at Howland Preserve.

Land Trust Endows Howland Preserve

The Foundation welcomes the arrival of a second North Branch Land Trust (NBLT) endowment. The Friends of Howland Preserve Fund will provide annual support for the historic 669 acre Riverside Farm now renamed the Howland Preserve located on the Susquehanna River near Tunkhannock. The farm was part of a 2003 estate bequest made by Mr. Ernest E. Howland.

Mr. Howland was a learned and sophisticated man who served on governing boards of the Tunkhannock Public Library and Tyler Memorial Hospital. He was a New York University graduate who lived most of his adult life in Manhattan but returned to Riverside Farm to care for his ailing mother, and stayed on following her death. His corporate work had taken him all over the world, but he cherished the privacy, his animals, and the beauty of the farm. That property includes two miles of riparian forest,



mature conifer and mixed forests. A 100-year-old barn and two pre-1900 homes remain, along with remnants of a railroad and canal.

Since 1995 NBLT has permanently protected over 16,000 acres donated by landowners like Mr. Howland. They focus upon the watersheds and other lands that frame the North Branch of the Susquehanna River, protecting regions important for their natural state, indigenous flora and fauna habitat, watershed protection, agriculture, passive recreation activities, and scenic views.

David Colwell Estate Remembers "Good Neighbors"

Tales of death and taxes need not always be sad. In September, 2014 the Foundation received a surprising call from attorney Charlie Aliano. He announced that the bulk of the estate of his recently deceased client David B. Colwell had been donated to support the charitable work of the Community Foundation.

Montrose residents may remember Mr. Colwell as a tax collector for the Borough. But he began his career as a talented investigative reporter. When he became afflicted with multiple sclerosis and over time was less able to travel, he switched careers to tax collection. He performed that work conscientiously from his South Main Street Montrose home until his death.

In that role in 2006 Mr. Colwell was reportedly impressed by the Foundation's efforts to offset lost tax revenue caused by the conversion of the Foundation building from a private residence to a nonprofit tax-exempt facility. Foundation leaders established The Montrose Fund which to this day generates annual grants to benefit Montrose and its population of just 1200 residents.

This thoughtful solution apparently turned Mr. Colwell's attention to the work his "good neighbors" on Lake Avenue were doing. That led to his quiet inclusion of the Foundation in his Will. Despite David Colwell's serious health challenges and his modest means, this Estate gift will endure as a final act of goodwill and inspiring generosity to his community.



David Colwell with his favorite pet, Victoria.

Breakfast for Life



Cindi Conaty

"For you created my inmost being; you knit me together in my mother's womb." —Psalm 139:13

The Cindi Conaty Memorial Scholarship was established by District Attorney Jason Legg to honor his mother. It provides college tuition assistance to graduates of the six Susquehanna County school districts. This year a \$1,000 award was made to a homeschooled student—the Foundation's first award to a homeschooler. Winners submit essays explaining their pro-life stance and values.

At a free annual Breakfast for Life, this year held in January, participants were invited to make donations to help grow the scholarship fund. The entire cycle of the essay submittals, the selection process, award presentation, and Breakfast for Life renewal of the fund's assets is an affirmation of Mrs. Conaty's values and commitment to uphold the sanctity of an unborn child's life.

EDUCATION IMPROVEMENT TAX CREDITS



Thank you for helping bright futures take off with Community Foundation EITC scholarships and education projects.

Business donors entrust us with their dollars and creative ideas for education improvement. Since 2003 the Community Foundation has administered EITC, the Education Improvement Tax Credit program overseen by the Pennsylvania Department of Community and Economic Development. Business tax credit donations of more than \$2 million have benefited students throughout the region. Powered by such donations, we are poised to greatly expand those numbers and our geographic reach in 2015.

- 12 years
- 2 million dollars
- 2,500 students
- 37 schools

Peoples Scholars Award is a Win-Win with Dual-Enrollment

Foundation EITC scholarships funded by Peoples Security Bank & Trust allow area high school students to dual-enroll in college level classes taught right at their home high schools by accredited local teachers. The classes are challenging: engineering, environmental literacy, creativity and problem solving, calculus, physics, and advanced history. Students' hard work is rewarded twofold. Their Peoples Scholar award makes

simultaneous high school and college credit possible. Families and students save college tuition and avoid student debt. Students explore academic interests at a fraction of full college tuition costs, so they're able to make better early decisions on choosing a college major. Some students are able to complete three or four semesters of college credits and advance their graduation date while being challenged so that their interest in school doesn't lag.

Project Lead the Way Now in Three Local Schools

Project Lead the Way is a national nonprofit and a leading provider of STEM (Science, Technology, Engineering and Math) education curricula for middle schools and

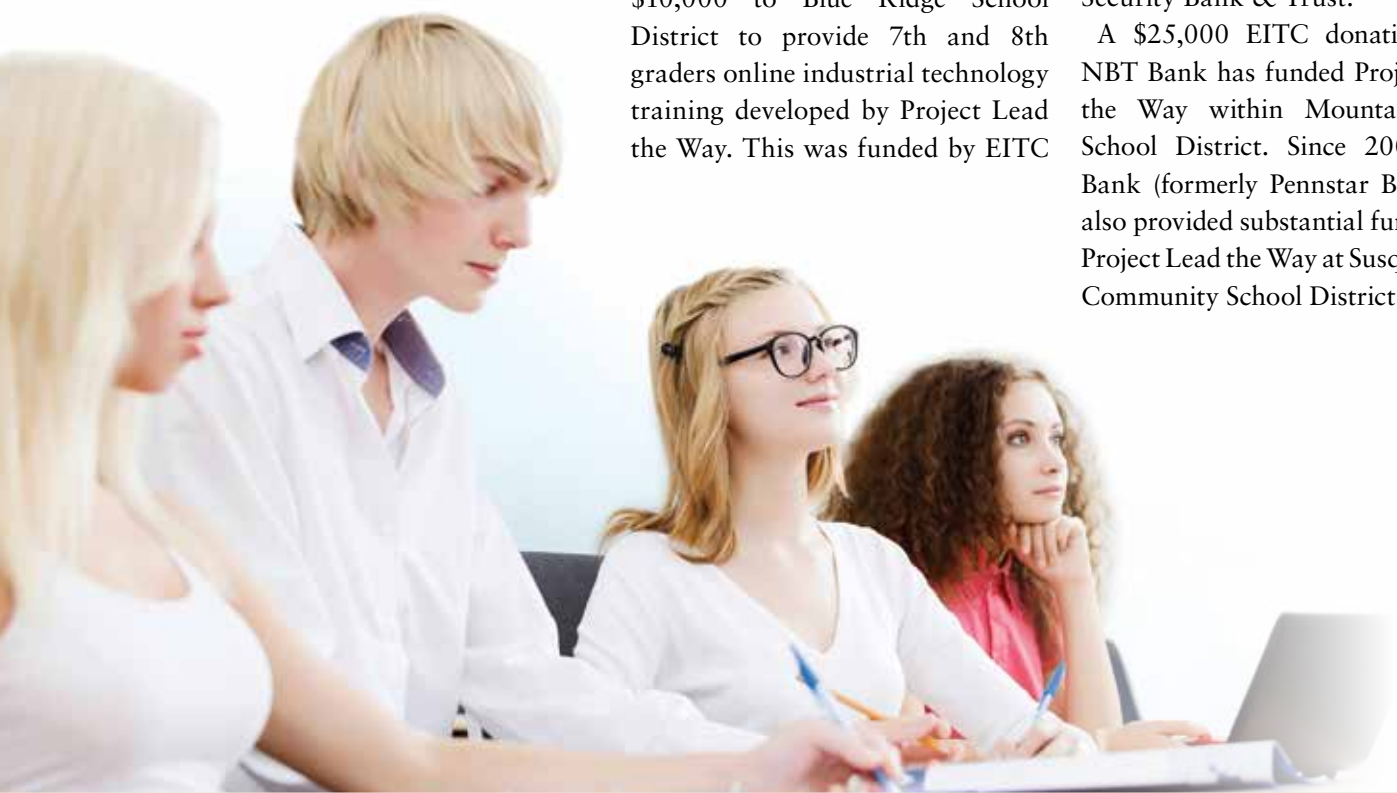
high schools. It has 5,200 programs in 4,700 schools in all 50 states. They provide study materials, teacher professional development, and ongoing support.

The Foundation recently provided \$10,000 to Blue Ridge School District to provide 7th and 8th graders online industrial technology training developed by Project Lead the Way. This was funded by EITC



program donations from Peoples Security Bank & Trust.

A \$25,000 EITC donation from NBT Bank has funded Project Lead the Way within Mountain View School District. Since 2009 NBT Bank (formerly Pennstar Bank) has also provided substantial funding for Project Lead the Way at Susquehanna Community School District.



More Special Projects Funded by Peoples Security Bank & Trust

In addition to funding Project Lead the Way and regional EverFi Financial Literacy programs, Peoples Security Bank & Trust (PSBT) is applying its Education Improvement Tax Credit (EITC) donations to benefit many more children and youth in the region. Here are some highlights.



Misericordia University Childhood Speech Disorders

Professionals at the Speech and Language Pathology department of Misericordia University will receive PSBT funding to help children with speech disorders to learn and to reach their goals of leading a happy and fulfilling life.

Scranton YMCA Summer Learning

The Greater Scranton YMCA will receive PSBT support for its Summer Learning program. It exposes campers to math, science, Spanish, and reading comprehension as part of their summer camp experience. The program keeps children's minds, academic skills, and memory active during the summer when they tend to lose the progress they have gained during the school year.



University of Success

The University of Scranton's University of Success is a pre-college four year mentorship program designed to provide academic, social and cultural enrichment to high school students. It is science intensive with concentrations in biology, physics and sustainability. It is based upon the Jesuit idea of 'cura personalis', which means care of the entire person. So lessons on personal health, living tobacco and drug-free, alcohol awareness, anti-bullying, and peer pressure are included. PSBT's leadership in funding ensures there is no charge to students and families.



WVIA Educational Videos

WVIA will be receiving PSBT support for the development and distribution of many types of innovative educational video programs to schools and individuals. These videos include documentaries, Young Writers Contest, Reading Rainbow, Kids Clubhouse in the Classroom, WaterWise, Junior Achievement and many more.

== SURVIVAL SKILLS FOR THE == **REAL WORLD**

FINANCIAL LITERACY BEGINS
WITH **EVERFI**



CONTACT PETER QUIGG TO LEARN MORE 570.278.3800



Reading, Writing, and Balancing a Checkbook

BY PETER QUIGG
COMMUNITY FOUNDATION PRESIDENT



PETER QUIGG

Eight years ago a retiring bank president from Wilkes-Barre lamented the lack of financial proficiency among young people at that time. He was referring to the concept of keeping a savings account for a rainy day or properly balancing a check book. He felt that the adage of “I can’t be out of money, I still have checks left” might ring a little bit too true. He didn’t even broach the subjects of paying for college, a health savings account, an IRA, or tracking investments. By now, those very same young people are probably finished with college and perhaps starting families of their own. One wonders how they may be doing with their mortgages, family budgets, and retirement plans.

It is commonly known that schools are strapped and constricted by various educational mandates and requirements. Priorities need to be established and adhered to, consequently real-world financial knowledge falls to being taught at home, or perhaps by trial and error all the while hopefully avoiding bankruptcy court.

To help alleviate that situation The Community Foundation is proud to partner with the nationally recognized educational program EverFi and also with the Pennsylvania Bankers Association to provide structured and organized financial literacy courses in public schools throughout all of Pennsylvania. This new relationship will address the shortcomings we’ve been aware of for some time now and we are excited to be part of the process.

Funding for this substantial project comes from corporate contributions to our Education Improvement Tax Credit program which provides the opportunity for up to 90 percent credit on certain Pennsylvania corporate taxes. In turn, schools across the commonwealth will now be able to provide the EverFi program to their students at no cost to the school districts. Moreover, The Community Foundation, in working together with EverFi and corporate donors can make sure that local schools benefit from local donations. As we continue to roll out this new project we are on the cusp of providing very important lessons to our youth that might not otherwise be available in the school setting. To learn more about this exciting development schools and banks can contact The Community Foundation at 570-278-3800 or at info@community-foundation.org.

Financial Literacy

BY CRAIG BEST

PRESIDENT & CEO OF PEOPLES SECURITY BANK & TRUST



CRAIG BEST

By the middle of 2008, our country began feeling the effects of the worst economic downturn since the Great Depression. In 2009 our economy was in a deep recession. The collapse of the housing market, double digit unemployment and more than a 50 percent decline in most major stock market indices caused most Americans to lose all or most of the equity they had built in their homes, as well as most of their retirement savings. And while there were many causes to the recession of 2008, the general lack of financial literacy of most American adults left many families unprepared to weather the economic downturn.

What is Financial Literacy?

In 2008, President George W. Bush convened the Advisory Council on Financial Literacy (ACFL) to improve financial literacy among all Americans. The ACFL defines financial literacy as “the ability to use knowledge and skills to manage financial resources effectively for a lifetime of financial well being.” Financial education improves a person’s understanding of financial products, services and concepts so that they are empowered to make informed choices, avoid pitfalls, know where go for help and take other actions to improve their present and long-term financial well being.

The national non-profit coalition for personal finances says every adult should receive enough personal financial education to be able to do the following:

1. Find, evaluate and apply financial information.
2. Set financial goals and plan to achieve them.
3. Develop income earning potential and the ability to save.
4. Use financial services effectively.
5. Meet financial obligations.
6. Build and protect wealth.

Unfortunately, most American adults have never received formal training on the basics of managing their personal finances. In 2010, The Pennsylvania State Legislature passed Act 104 and established the “Pennsylvania Task Force on Economic Education and Personal Financial Literacy” to study and research the best practices for financial education and make recommendations on how to improve financial education in Pennsylvania. The remainder of this article summarizes the task force findings and recommendations.

Why is Financial Education Important?

As high school graduates enter the real world, they will be asked to make decisions on money matters that are becoming increasingly complicated and risky. Many of those who go to college will face the challenge of financing their education. Today’s average college graduate starts a job search with \$28,000 of school debt and \$4,100 of credit card debt. At the age of 21 and without receiving a first paycheck, the average graduate is already \$32,000 in debt. And while 78 percent of high school graduates say it is their responsibility to pay for at least some of their education, 51 percent wished their high school offered some type of financial literacy instructions on how to finance their education.

Most first time employees are expected to plan for their own retirement as fewer employers are providing defined benefit pension plans. Establishing and maintaining a 401(k) portfolio requires an understanding of investments, managing risk and setting long-term goals that many young adults do not have. The FINRA Investor

Education Foundation found that 20 percent of Pennsylvanians 18 to 34 years old spend more than their household income, 72 percent have not set aside enough money to cover three months of expenses, and they average only 2.5 correct answers out of five questions covering basic concepts of personal finance (go to <http://www.usfinancialcapability.org> to take this quick five question quiz).

How Do We Improve Financial Literacy?

Parents, more than any other source, have the most influence over their children’s financial behaviors. In a 2011 Capital One study, 87 percent of high school seniors reported parents were their primary source of information about money

matters. Yet in a National Foundation for Credit Counseling Survey, 56 percent of all parents indicated they did not have a household budget and 33 percent said they did not pay their bills on time. Finally, two in five adults gave themselves a C, D, or F on their own knowledge of personal finance. Parents cannot teach what they do not know. There is a strong need for financial education for children in our schools.

In 2010, Penn State University conducted an online survey for the Pennsylvania Department of Education and found that 90 percent of parents and 93 percent of teachers and administrators felt students should be required to take a personal finance course in order to graduate from high school.

Currently, there are only four states that require every high school student to take a personal finance course in order to graduate: Missouri, Utah, Tennessee and Virginia. In Pennsylvania, each individual school district sets the curriculum standards for graduation. In 2009, only 7.5 percent of Pennsylvania school districts required students to take a personal finance course.

Conclusion

The Pennsylvania Task Force on Economic and Personal Financial Literacy research led to four recommendations:

1. Require every Pennsylvania high school student to successfully complete a course on personal finance in order to graduate.
2. Adopt comprehensive, stand-alone K-12 academic standards devoted to personal finance.
3. Provide dedicated funding to support high quality K-12 personal finance instructions and teacher training.
4. Develop a financial education instructional endorsement for secondary teachers in Pennsylvania and corresponding program guidelines for professional education programs.

Until these recommendations or similar standards are adopted, personal financial literacy education will need to be supplemented by self-taught programs or online modules. How these education modules are to be funded and paid for has yet to be determined.



Connecting the Dots

Community Banks, the Foundation, Educators and State Government Partner to Bring Financial Literacy to Students

BY WAYNE WHIPPLE
VICE PRESIDENT OF BUSINESS DEVELOPMENT
FOR THE PENNSYLVANIA BANKERS ASSOCIATION



WAYNE WHIPPLE

The essence of community banking is to help our communities grow and thrive. The local community financial institutions which dot our geographical landscape serve as an economic catalyst for consumers as well as businesses. Whether it is fulfilling the dream of home ownership, providing capital to area businesses or assisting a son or daughter with a quality education, local banks have always strengthened our communities.

Community banks have been on a mission to strengthen local communities by generously contributing their time, talent and donations. This mission could not be achieved without valuable partnerships with local entities who also share in the vision of helping our communities, families and neighbors.

The Community Foundation of the Endless Mountains exemplifies community commitment. The Foundation exists to manage endowments to assist local charities, churches and libraries, as well as educational grants to help local students achieve their future goals. It is because



of this shared mission that the Pennsylvania Bankers Association (PA Bankers) recently initiated a formal partnership with the Community Foundation of the Endless Mountains. This new partnership will allow PA Bankers' member banks to more effectively sponsor EverFi financial literacy programs in local school districts. There are currently more than 130 schools across Pennsylvania that offer EverFi's financial literacy courses. These school districts, in conjunction with financial sponsorships from local banking institutions, offer state-of-the-art K-12 financial education programs.

Banks that serve as the financial engine behind the EverFi financial literacy programming can apply for Educational Improvement Tax Credits (EITC) for their sponsorship. While many banks currently utilize EITC, there appeared to be a need for an experienced resource that could assist local community banks with the EITC application process and the administration and management of EverFi program funding. This need laid the groundwork for discussions that resulted in a greatly valued partnership between the Community Foundation of the Endless Mountains and the PA Bankers.

School districts or local banks across Pennsylvania who are interested in offering EverFi financial literacy programs can contact the PA Bankers to learn more about the program, schools available for sponsorship and the EITC application process.



SCHOOLS consult with EverFi about course requirements, approve the inclusion of EverFi courses in students' schedules, and present certificates of completion from sponsoring banks.




EVERFI develops and delivers to schools engaging computerized financial literacy courses that meet national and state standards.




COMMUNITY FOUNDATION
of the Endless Mountains

COMMUNITY FOUNDATION administers the Education Improvement Tax Credit (EITC) program for the state, creates a fund for exclusive use by each bank, works with PBA to administer banks' EITC applications, and manages EverFi program funding.



STATE of PA provides EITC tax credits to bankers who make education improvement donations to schools.



BANK creates a Community Foundation fund for which it receives a 90 percent tax credit. That fund pays for financial literacy courses at schools selected by the bank.



PA BANKERS ASSOCIATION (PBA) introduces its bank members to a cost-effective way to sponsor financial literacy courses in local schools using tax credits, and helps coordinate the process.

Why EverFi?

The EverFi financial literacy curriculum uses the latest technology, video, animations, 3-D gaming, avatars and social networking to bring complex financial concepts to life for today's digital generation. Topics include all the basics and potential pitfalls that young consumers face:

credit scores, insurance, credit and debit cards, taxes, investing, savings, 401(k)s, loans and mortgages. Students apply their learning in safe virtual environments which portray the consequences of their choices, and allow them to test and practice good decision-making.

The program meets national and state learning standards and upon completion students earn certification in financial capability. EverFi programs have been assessed and proven to benefit students in knowledge gained, attitudes changed, and critical behavioral change.

GRANTS FOR EDUCATION IN 2014

Abington Heights School District: SPECIAL PROJECTS

- Camp Invention Summer Enrichment Program

Blue Ridge School District Foundation:

SPECIAL PROJECTS

- Blue Ridge Education Association/Cheryl Manchester Memorial Fund
- Blue Ridge Superintendent's Fund for Special Projects
- Clemens Family Fund
- College Dual Enrollment Assistance
- Creative Adventures for Education (CAFE) Fund
- Giana Foundation Grant for Visual & Performing Arts
- John James Memorial Fund to Benefit FBLA Clubs
- Jessie Osgood Tourje Memorial Fund for Special Projects
- People's Security Bank and Trust funding for Project Lead the Way
- Andrew F. Sienko Sr. Memorial Nature Trail Fund
- Clair Young Memorial Fund for Youth Workforce Development

SCHOLARSHIPS

- Cindi Conaty Memorial Scholarship
- Thomas Conaty Memorial Scholarship
- Bradley David Conklin Memorial Scholarship
- Gil Depew Memorial Scholarship
- Donley Family Memorial Scholarship
- Ferdinand Graf Memorial Scholarship
- David Hwang Memorial Scholarship

- Montrose Business & Professional Women's Scholarship
- RESCUE/Ben Stone Memorial Scholarship
- Andrew M. Snitzer Memorial Scholarship
- Margaret Stone Music Scholarship
- Susquehanna County Christmas Basketball Tournament Scholarship
- Kermit Van Cott Horticulture Scholarship
- Matthew Van Fleet Memorial Scholarship
- John J. & Ann Vitale Scholarship

Elk Lake School District Foundation:

SPECIAL PROJECTS

- Diane Bundy Memorial Fund for Elk Lake Ski Club
- College Dual Enrollment Assistance
- Elk Lake Class of 1958 Fund for Special Projects
- Elk Lake Visual & Performing Arts Fund
- Giana Foundation Grant for Visual & Performing Arts
- John James Memorial Fund to Benefit FBLA Clubs

SCHOLARSHIPS

- Cindi Conaty Memorial Scholarship
- Thomas Conaty Memorial Scholarship
- Gil Depew Memorial Scholarship
- Dimock Community Workers Scholarship
- Agnes and James W. Holbert Scholarship
- Montrose Area Chamber of Commerce Pauline MacNeal Memorial Scholarship
- Montrose Business & Professional Women's Scholarship
- RESCUE/Ben Stone Memorial Scholarship
- Reginald Sanger & Florence MacGowan Memorial Scholarship
- Margaret Stone Music Scholarship
- Scholarships for Careers
- Susquehanna County Christmas Basketball Tournament Scholarship
- Maurice D. Taylor Memorial Music Scholarship
- Matthew Van Fleet Memorial Scholarship
- John J. & Ann Vitale Scholarship

Forest City Regional School District:

SPECIAL PROJECTS

- College Dual Enrollment Assistance
- Giana Foundation Grant for Visual & Performing Arts

- John James Memorial Fund to Benefit FBLA Clubs
- Jessie Osgood Tourje Memorial Fund for Special Projects

SCHOLARSHIPS

- Cindi Conaty Memorial Scholarship
- Gil Depew Memorial Scholarship
- Montrose Business & Professional Women's Scholarship
- RESCUE/Ben Stone Memorial Scholarship
- Margaret Stone Music Scholarship
- Matthew Van Fleet Memorial Scholarship
- John J. & Ann Vitale Scholarship

Lackawanna Trail School District Foundation:

SPECIAL PROJECTS

- College Dual Enrollment Assistance
- Giana Foundation Grant for Visual & Performing Arts

SCHOLARSHIPS

- Endless Mountains Habitat for Humanity Scholarship
- Paul Fearick Memorial Scholarship
- Margaret Stone Music Scholarship
- Matthew Van Fleet Memorial Scholarship

Lakeland School District:

SCHOLARSHIPS

- Dana Rymer Battenberg Memorial Scholarship

Montrose Area School District Foundation:

SPECIAL PROJECTS

- Choconut Valley Elementary School Wellness Fund
- College Dual Enrollment Assistance
- Giana Foundation Grant for Visual & Performing Arts
- John James Memorial Fund to Benefit FBLA Clubs
- Montrose Lions Club MASD Fund
- Peoples Security Bank and Trust funding for Solar Pavilion Project

SCHOLARSHIPS

- Daniel Arnold Memorial Scholarship
- Dr. Raymond Bennett Memorial Scholarship
- Anthony Bistocchi Memorial Scholarship
- Cindi Conaty Memorial Scholarship
- Thomas Conaty Memorial Scholarship

- Bradley David Conklin Memorial Scholarship
- Daniel Crisman Memorial Scholarship for the Arts
- Gil Depew Memorial Scholarship
- Martin T. Dillon Memorial Scholarship
- Thomas D. Evans Memorial Scholarship
- Julia A. Frystak Memorial Scholarship
- Agnes and James W. Holbert Scholarship
- John Krupinski Memorial Scholarship
- Montrose Area Chamber of Commerce Pauline MacNeal Memorial
- Montrose Area School District Educational Scholarship
- Montrose Business & Professional Women's Scholarship
- Morgan R. Potter Memorial Scholarship
- RESCUE/Ben Stone Memorial Scholarship
- The Nicholas Severcool Memorial Scholarship
- Albert E. Shepherd Memorial Scholarship
- Margaret Stone Music Scholarship
- Susquehanna County Christmas Basketball Tournament Scholarship
- Maurice D. Taylor Memorial Music Scholarship
- Technology for Tomorrow Scholarship
- Matthew Van Fleet Memorial Scholarship
- John J. & Ann Vitale Scholarship
- Matthew James White Memorial Scholarship
- Robert Wood Memorial Scholarship

Mountain View School District Foundation:

SPECIAL PROJECTS

- Giana Foundation Grant for Visual & Performing Arts
- John James Memorial Fund to Benefit FBLA Clubs
- Mountain View School District Library Endowment
- NBT Bank funding for Project Lead the Way
- Jessie Osgood Tourje Memorial for Special Projects

SCHOLARSHIPS

- Jack Brainard Memorial Scholarship
- Cindi Conaty Memorial Scholarship
- Gil Depew Memorial Scholarship
- Robert W. Klenk Endowed Scholarship Fund
- Kingsley Civic Club Scholarship
- Norman J. Maza Memorial Scholarship

- Mountain View School District Alumni Association Robert Klenk Scholarship
- Montrose Business & Professional Women's Scholarship
- Mountain View School District Alumni Association Scholarship
- Joan O. Peters Memorial Scholarship
- RESCUE/Ben Stone Memorial Scholarship
- Margaret Stone Music Scholarship
- Susquehanna County Christmas Basketball Tournament Scholarship
- Matthew Van Fleet Memorial Scholarship
- John J. & Ann Vitale Scholarship
- James Zick Memorial Scholarship

Susquehanna Community School District Foundation:

SPECIAL PROJECTS

- College Dual Enrollment Assistance
- Giana Foundation Grant for Visual & Performing Arts
- John James Memorial Fund to Benefit FBLA Clubs
- NBT Bank funding for Project Lead the Way
- Jessie Osgood Tourje Memorial Fund for Special Projects

SCHOLARSHIPS

- Cindi Conaty Memorial Scholarship
- Gil Depew Memorial Scholarship
- Edwards/Napolitano Memorial Music Scholarship
- Mariano & Maria Fiaschi Memorial Nursing Scholarship
- Montrose Business & Professional Women's Scholarship
- RESCUE/Ben Stone Memorial Scholarship
- Beatrice Reynolds Memorial Scholarship
- Margaret Stone Music Scholarship
- Susquehanna County Christmas Basketball Tournament Scholarship
- Susquehanna Fire Department Scholarship
- Matthew Van Fleet Memorial Scholarship
- John J & Ann Vitale Scholarship

Susquehanna County Career & Technology Center:

SPECIAL PROJECTS

- Bondurant Family Fund for Automotive Technology
- Cabot Oil & Gas Fund for Career & Technology Students

- John James Memorial Fund to Benefit FBLA Clubs
- Leopold & Jane Schreiber Fund for Culinary Arts

SCHOLARSHIPS

- Lathrop Family Scholarship
- Scholarships for Careers
- Harry Torney Memorial Scholarship

Tunkhannock Area School District Foundation:

SPECIAL PROJECTS

- "Adrienne's Garden" Art Awards
- Camp Invention Summer Enrichment Program
- College Dual Enrollment Assistance
- Giana Foundation Grant for Visual & Performing Arts
- Young Musicians Fund for Band Instrument Rental

SCHOLARSHIPS

- Joan Carter Beane Memorial Scholarship
- David Clark Memorial Scholarship
- Jack Daniels Memorial Scholarship
- Jackie Dispenza Memorial Scholarship
- Joseph Dohrer Memorial Scholarship
- Endless Mountains Habitat for Humanity Scholarship
- Dutch Keller Memorial Scholarship
- Albert M Purdy Music Scholarship
- Dr. W. Dayton Shelly Memorial Music Scholarship
- Margaret Stone Music Scholarship
- Matthew Van Fleet Memorial Scholarship
- Frank J. Valvano Memorial Scholarship

Wallenpaupack Area School District:

- RESCUE/Ben Stone Memorial Scholarship

Wayne Highlands School District:

- RESCUE/Ben Stone Memorial Scholarship

Western Wayne School District:

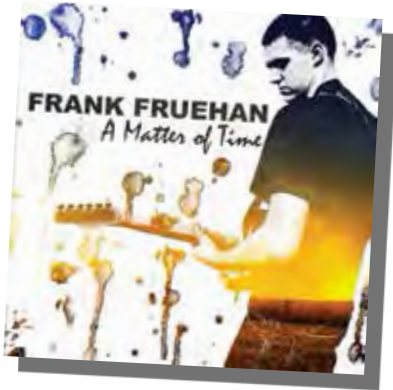
- RESCUE/Ben Stone Memorial Scholarship



Frank Fruehan: Our Songwriter Philanthropist

Montrose High graduate Frank Fruehan was a varsity athlete, National Honors scholar and Student Council member in 2014. His college resume also included credentials as a musician, an entrepreneur, and a philanthropist. For his senior project he created an album with eight original songs and two song covers. He marketed and sold the album to raise more than \$1,000, the proceeds of which he donated to the Community Foundation.

“I spent countless hours, mostly writing, recording, and collaborating. It was time consuming but ultimately rewarding. I learned that the music industry is much more work than it appears. But the project turned out better than I expected.” As good senior projects are intended to be, this was a profound learning experience. Frank went on to attend Penn State and major in engineering but hopes to continue his music, form a band and record.



College Dreams Fulfilled

The college dreams of 72 Endless Mountains students have been buoyed with scholarship assistance provided by Community Foundation donor endowments and grants. These graduates and their families have been saved more than \$85,000 in student loans, and tuition bills.

Each Foundation scholarship is advised and directed by its donor. Some are individuals or families; many are established as part of estate plans; many are area businesses and organizations that provide philanthropic funds for scholarships. Donors determine the graduate pool they wish to target with their

gift, and the specific criteria to be met by students applying for these awards. The Foundation’s online application system makes the process impartial, efficient, accessible, and swift.

This year graduates from 13 high schools and career and technology centers in Lackawanna, Susquehanna, Wayne and Wyoming Counties were chosen for scholarships. Foundation participation in the Pennsylvania PATH program allows students who enroll at Pennsylvania colleges to potentially double these college assistance awards. Congratulations to scholars and donors alike!

School Murals Model Effective Behavior

The Elk Lake Visual and Performing Arts Fund was established in 2014 by an anonymous family of that school district to enable special unfunded art, theater and music projects. This year the grant provided paint, brushes, drop cloths and other materials to 7th through 12th graders creating school murals. The project was led by elementary art teacher Jeff Kuchack who worked in collaboration with high school art teacher Brandy Stone. The mural theme graphically supports a school-wide initiative on effective student behavior. The program motto Be Ready, Be Respectful, Be Responsible, is now modeled and reinforced on the school walls using superhero characters the youngsters love.

The murals transform and enliven the school’s interior space. Their large-scale designs, have challenged advanced high school art students to think big, stretch their skills, and practice delivering a message with art. They donated their free time to assist the elementary art students. The project is an apt example of exceptional hands-on



learning opportunities made possible by individuals, family, and business donors. Principal Marc Weisgold reports, “We have plans to do at least two more. I can’t thank you enough for the opportunity to do this. This wouldn’t be possible without the Foundation’s help.”





What is STEM Education?

STEM Education is an interdisciplinary approach to learning. Vigorous academics are coupled with real-world lessons. Students apply science, technology, engineering, and math to make connections between school, community, work and the global enterprise.

The Department of Labor projects that these “Golden Job Sectors”:

- ...will add substantial new jobs
- ...are being transformed by technology and innovation
- ...require new skills for workers
- ...grow other industries
- ...pay higher wages and salaries

Foundation Grants Supporting STEM Education

- Project Lead the Way
 - Camp Invention
 - Cabot Oil & Gas Corporation Scholarships for SCCTC
 - Bondurant Family Fund
 - Mariano & Maria Lampazzi Fiaschi Memorial Nursing Scholarship
- John Krupinski Memorial Scholarship
 - Lathrop Family Scholarship
 - Montrose Business & Professional Women Fund
 - Scholarships for Careers
- Northern Tier Industry Education Consortium
 - Claverack Education Fund
 - Matthew Van Fleet Memorial Scholarship
 - Robert Wood Memorial Scholarship

The Great Crew Change

BY GEORGE STARK
DIRECTOR OF EXTERNAL AFFAIRS AT CABOT OIL & GAS CORPORATION, AND MEMBER OF COMMUNITY FOUNDATION OF THE ENDLESS MOUNTAINS BOARD OF DIRECTORS



GEORGE STARK

The oil and gas industry is facing a huge challenge: in the next five to seven years 50 percent of our workforce will retire, leaving jobs across the supply chain vacant. The graying of the workforce, or Great Crew Change, will directly impact Cabot and companies based right here in northeastern Pennsylvania.

No matter what the price of natural gas, as Baby Boomers start retiring there will be a rush to hire engineers, welders, geologists, rig hands, chemists, truck drivers and biologists.

This provides significant opportunities for local educators like University of Scranton, Keystone College, Lackawanna College, Johnson College and others. Students need to prepare for career options that provide a family sustaining wage. STEM (Science, Technology, Engineering & Math) programs being offered through middle schools, high school career and technology centers, Junior Achievement, Wyoming Seminary, Scranton Preparatory School, among others could provide an introduction to these career options.

It is imperative that current and future generations are encouraged to explore opportunities in technology and innovation, through STEM careers education and hands-on experiences. All types of skills are valuable and needed in the oil and gas industry, and will be in greater need every year.

Cabot Scholars Graduate, “Ready to Work”

Cabot Oil & Gas Corporation this year will provide \$180,000 in scholarships to career and technology centers in Susquehanna, Wyoming, Lackawanna, Luzerne, Columbia, Montour, Northumberland, and Schuylkill counties. The Susquehanna County Career & Technology Center (SCCTC) is one beneficiary. Deserving Cabot Scholars at SCCTC received funds to purchase training essentials such as safety equipment, industrial tools, uniforms and industrial footwear, automotive tools, cosmetology kits, certification exams and more. Coming up with funds for these necessities can be a major impediment to families and students hoping to train for careers in promising STEM industries.

The results indicate that Cabot’s gifts are wisely placed. Over 82 percent of students graduating from SCCTC have a job in their field of study waiting for them. Congress has taken notice. This spring SCCTC Administrative Director Alice Davis testified before the U.S. Congress in support of career and technology education in STEM skills that are needed to fill millions of present and future job openings.



Claverack Powers New Education Fund

Claverack Rural Electric Cooperative has established a new education fund at the Community Foundation. This permanent endowment, The Claverack Education Fund, will provide annual financial support to SkillsUSA programs at Susquehanna County Career Technology Center and the Northern Tier Career Center in Bradford County.

SkillsUSA is a career and technical student organization offering training programs in 130 job categories including technical, skilled, service and health occupations. The organization partners with businesses, trade associations and unions to help instructors engage students. Their award-winning curricula include professional development, leadership, civic engagement, as well as addressing skills gap and skilled worker shortages.



YOUR NONPROFIT CAN DO MORE

WITH THE COMMUNITY FOUNDATION

- Build an Endowment
- Create Income to Cover Expenses
- Generate Grants to Fund Programs
- Free your Directors to Focus on their Mission
- Put your Donations to Work with Safe, Low-Cost Investments
- Enjoy Peace of Mind & Continuity of Plans
- Attract Donors & Estate Gifts
- Tap Our Experience & Expertise



CONTACT PETER QUIGG TO LEARN MORE 570.278.3800

ORGANIZATIONS



Primary Health Care and Behavioral Health Care Providers and Staff

New Health Center Coming Soon

A \$250,000 matching grant to construct and equip a NEPA Community Health Care (NEPACHC) facility at Tannery Place in Montrose has been partially met by \$115,000 in donations. The new site complements centers in Hallstead, Susquehanna, and Susquehanna Community School. NEPACHC employs 30 people who in 2010 alone provided 14,400 health visits to 4,200 distinct users.

NEPACHC's private nonprofit mission is to provide exceptional primary care to all. They prioritize accessibility and filling existing care gaps. A part-time OB/GYN specialist offers the only prenatal and postpartum care in the county. Behavioral health, which includes therapy and psychiatric care, is located in the centers to accommodate many patients who require these services as well as physical care. For patients without private insurance or financial resources, a sliding fee scale is available.

Since CEO Mary W. Wetherall brought Women Infants and Children (WIC) services to Tannery Place, participation in that program has doubled.

NEPACHC is a Federally Qualified Health Center (FQHC). For 30 years that designation has been welcomed in Susquehanna County with bipartisan support. It allows NEPACHC to tap the National Health Service



Nurse Practitioner Mindy Dunn, CRNP examines Erica for her annual well child exam.

Corps for fully trained and licensed doctors, dentists, mental and behavioral health clinicians enticed by up to 85 percent student loan forgiveness in exchange for a two to five year commitment of their services. Ms. Wetherall has applications for internships from the University of Binghamton Nurse Practitioner program, and The Commonwealth Medical College. She sees a proud future for NEPACHC locations to serve as centers of medical learning as well as care. Donations may be made directly or through the Community Foundation.



What is WIC?

NEPA Community Health Care administers the federal Women, Infants and Children (WIC) Nutritional program for Susquehanna County. This program, which began in 1974, offers federal funding and vouchers to supplement nutritional needs of women and children with wholesome cereal, juice, eggs, milk and cheese, peanut butter, baby food, whole grains, beans, fruits, vegetables and canned fish. These benefits require eligibility exams and income restrictions to below \$44,123 (185 percent of U. S. Poverty level) for a family of four. WIC also supports breastfeeding, and nutrition education.

One More Roar—From the Montrose Lions

The Montrose Lions Club recently established its third permanent endowment with the Community Foundation. It will be known as the Montrose Lions Club Community Fund. Possible beneficiaries of this fund's annual grants include local charities, nonprofits and specific projects that benefit the Susquehanna County community at large. Local government agencies, municipalities and public schools may also apply. Each year between September 1st and October 31st the Lions will accept grant applications and decisions will be announced by December 15th.



The Lions Club is an international service organization famous for providing help for persons with eye-related problems, especially young children ages three to six years old. This latest Lions' fund builds upon their portfolio of funds, each with a specific philanthropic purpose. These include the Martin T. Dillon Memorial Scholarship for Montrose High School graduates, and the Montrose Area School District Fund for unfunded K-12 departmental, athletic or extra-curricular activities. All three Lions Club funds are open to your tax-deductible donations online at www.community-foundation.org.

Kiwanians Build upon Tradition of Service



The Montrose Area Kiwanis Club this year announced a new permanent endowment which will be known as its Community Service Fund. It will be administered by the Community Foundation and its grants will assist the club's various community projects. "The Montrose Area Kiwanis Club has a long tradition of supporting a broad array of local activities, and the new endowment will help the club continue that tradition and possibly expand that support," says club president Sam Arnold.

The Kiwanis Club's annual Christmas toy collection drive last year provided toys for hundreds of local children. They sponsor a Bringing Up Grades program at four Montrose youth clubs, a GROW program for Elk Lake girls, an annual Halloween parade and children's party. The Kiwanis Club also contributes to the county library's Blueberry Festival, Christmas in Montrose, the Montrose Restoration Committee, Interfaith's Bountiful Blessings, and the Women's Resource Center.

All are welcome to help grow the fund with tax-deductible donations made by mail or online at www.community-foundation.org.



COURTESY OF THE WYOMING COUNTY UNITED WAY

Hannah Aitken, Sydney Huff, and Victoria Slusark show off their love of the United Way in front of Dietrich Theater in Tunkhannock.

Perpetual Funds Support Area United Ways

United Way of Susquehanna County

The United Way of Susquehanna County together with County Commissioners and Family Service Association of Northeastern PA, have established a new 2-1-1 health and human services information hotline. The new system complements the emergency 9-1-1 system by providing residents information and connections to the services they need at every level of government. In another partnership with United Way of Lackawanna and Wayne Counties, the Susquehanna group offered free income tax service to households with moderate incomes, a program known as Volunteer Income Tax Assistance (VITA).

The Community Foundation currently administers three endowments in support of the Susquehanna County

United Way. They provide substantial grants to cover daily administrative expenses. This ensures that more United Way donations go straight to the partner agencies serving those in need. Congratulations to all the donors who made the following achievements possible:

- **4,273 children** benefitted from United Way of Susquehanna County dollars.
- **303 victims** received services from Women's Resource Center.
- **130 households** received emergency fuel assistance.
- **307 children** received new shoes and supplies for school from Interfaith.

Wyoming County United Way

United Way of Wyoming County this year established a \$45,000 permanent sustaining endowment with the Community Foundation. It will provide annual support for operational and administrative expenses. That means more of your United Way donations flow directly to the 23 health and human services partners they support.

In 2013 the Wyoming County United Way topped its \$550,000 goal in a big way, raising a record \$638,419. In

2015 they topped \$700,000. That ongoing success enabled the organization to establish the permanent endowment while still meeting local needs.

Tax-deductible donations to enhance the endowments of United Way of Susquehanna County and the Wyoming County United Way may be made directly to those organizations, or they may be either sent to the Community Foundation or made online at www.community-foundation.org.

What is Women Helping Women?

Women Helping Women (WHW) is a Foundation charitable fund that was created when a local nurse and mother Judy Ventresca dedicated the salary from her final year of employment to address the needs of women in the Endless Mountains. She wanted to improve their health and wellness, education, economic self-sufficiency, personal safety, leadership and professional development.

Since its inception, 67 individuals and 19 businesses have joined Judy's mission, and since 2012, we have raised over \$63,000! Every year we grant five percent of the fund's value and that amount will continue to grow.

Recent WHW Grant Recipients

- **CareNet:** Provides free counseling, education, help, hope and healing related to pregnancy
- **TIGRESS:** Programs to develop life skills of girls at Tunkhannock Area High Schools
- **Interfaith:** Family emergency assistance and clothing. Christmas drive for children.
- **Children's Advocacy Center:** Child abuse crisis intervention
- **Women's Resource Center:** Advocacy and education to end domestic violence
- **Area Agency on Aging:** Caregivers support resources
- **Trehab:** Seeking Safety curriculum to address addiction and trauma



*The Women Helping Women
Leadership Committee
invites you to attend our*

Annual Networking Brunch

*October 3, 2015
10:30 A.M.
Community Foundation*

*Please plan to join us and learn about
each of our grant recipients.
Your sponsorship is critical in helping
women and girls achieve autonomy,
financial security, and wellness.*

*If you have any questions regarding
the Fund or brunch,
please contact us at:
The Community Foundation
of the Endless Mountains
570-278-3800*

*At any time WHW donations
can be mailed to the Foundation or made
online at community-foundation.org*

Thank You to Our Donors

PLATINUM

Judy Albert Ventresca

GOLD

Brenna & Bill Aileo
Shannon Albert
Debra Dissinger
Diane Koloski

John & Marian Miskell
Shirley Quigg
Nancy Ross

SILVER

June Wootton

BRONZE

Morris & Nancy Baker
Karen Borin

Donna Cosmello
Kenneth & Ellen DiPhillips

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BUSINESSES & ORGANIZATIONS

A Stitch in Time Quilt Guild
Angelo Ventresca Associates LLC
Body Therapy Studio
Cabot Oil & Gas Corporation
Claverack REC
Endless Mountain Quilt Show
Inspired Design Studio
Peoples Security Bank & Trust

Photique
Seneca's Bridal
South Western Energy
Springville Area Woman's Club
The Inn at Montrose
The North-Eastern PA Telephone
Vestal Center UMC Women
Williams

Get a Screening – Give a Screening

In 2014, WHW partnered with Endless Mountains Health Systems (EMHS) and Cabot Oil & Gas Corporation for the Get a Screening – Give a Screening project. Early cancer detection dramatically increases survival rates. The project raises awareness and encourages women to get their breast cancer screening. Since cost can be a barrier to getting a life-saving screening, for the month of October, women in Susquehanna County can now get that screening thanks to EMHS, Cabot Oil & Gas Corporation and our generous donors. We will sponsor over 60 women this year!

How it Works

Get a Screening: Call EMHS to schedule your screening (570-278-3801 ext 1120. Ask for Valerie Brewer. No cost or low-cost screenings are available on a first come first serve basis, but you must make an appointment.

Give a Screening: For a tax-deductible donation of \$200, you can sponsor a woman from Susquehanna County to get a screening.



Cabot Oil & Gas Corporation
CLEAN ENERGY. STRONGER COMMUNITIES.



BOARD OF DIRECTORS



EARLE WOOTTON
Chairman of the Board

Earle is a founding director of the Community Foundation and serves as Chairman of the Board. He is also a director at Peoples Security Bank and Trust. He was president of a group of commercial printing and publishing companies prior to his retirement in 2004. Earle has been a director of a number of community and regional financial institutions for thirty years. He has a bachelor's degree from Rochester Institute of Technology and an M.B.A. from the Wharton School, University of Pennsylvania. Earle lives in Montrose with his wife June.



PETER QUIGG
President of The Community Foundation

Peter grew up in Clarks Green, earned a bachelor's degree from Bennington College and a masters from Lesley University. Prior to joining the Foundation he worked as a teacher and administrator. Peter has served on the Pennsylvania 4-H Development Council, and on Advisory Councils for Susquehanna County Career and Technology Center, Lackawanna College, and the Montrose/Elk Lake Area Chamber of Commerce. He has received honors from the Boy Scouts of America, and the Pennsylvania Association of Career & Technology Education. Peter and his wife Therese live in Franklin Township.



WILLIAM LEWIS
Vice Chairman of the Board Principal, Sterling Wealth Management

Bill is a founding director of the Community Foundation and was our first Chairman of the Board. He currently serves as our Vice Chairman of the Board, and is the Principal of Sterling Wealth Management. His leadership and knowledge of investment management provide valuable guidance to the Foundation. He grew up and attended school in Montrose where he still lives with his wife Deborah and their four children. Bill holds a Bachelor of Science degree from The Pennsylvania State University and he is a Certified Financial Planner.



MARK A. CARPENTER
Treasurer Chief Financial Officer, Select Sire Power

Mark is a graduate of Lackawanna Trail High School who earned a bachelor's degree in finance from Penn State University and an MBA from Marywood University. He has held various leadership roles in finance and operations within various industries including education. In addition to his work on the Community Foundation board, he is a trustee at Keystone College, co-chair of the Northern Tier Industry Education Consortium, and serves on the associate board of Peoples Security Bank & Trust. Mark resides in Factoryville with his wife Tiffany and their two daughters.



SANDRA BOYLE, Esq.
Attorney

Sandra is a graduate of Marywood University and Villanova Law School. She was a custody hearings officer for Lackawanna County and a solicitor for both Lackawanna Trail School District and Wyoming County Children & Youth for many years. She is a board member of Countryside Conservancy and past president of Wyoming County United Way. She currently maintains a private practice in Nicholson concentrating on real estate, estate planning and administration. She served as solicitor for the Wyoming County Housing Authority and Redevelopment Authority. Sandra resides in Tunkhannock.



BOB BROWN
Managing Partner/Portfolio Manager, Stone House Investment Management

Bob graduated from Elk Lake High School and earned his bachelor's degree in business management from Bloomsburg University. He is a Certified Financial Planner and a founding partner in Stone House Investment Management. He has organized and presented many seminars on the financial impact of the natural gas activity in our area and is heavily involved in helping landowners navigate through planning decisions. Bob enjoys volunteering in the community, coaching sports and spending time with family and friends. He lives with his wife Deborah and their two children in Tunkhannock.



MARGUERITE CARTWRIGHT
Community Leader

Maggie is a graduate of Dimock-Springville High School and resides near Tunkhannock. She worked at Bendix before owning an auto body shop and garden center with her late husband Harold (Bo) for twenty-six years. Maggie was the founder of Tunkhannock Area Decorative Arts and co-founder of Wyoming County Chorale. She is currently a trustee and administrative board chairperson for Russell Hill United Methodist Church, and she is also president of the Tunkhannock Public Library Trustees.



THOMAS CHAMBERLAIN
Owner, Thomas Chamberlain Insurance Company

Tom is a founding director of The Community Foundation. He holds a degree in business administration from Broome Community College. He is board member for both the Susquehanna and Wyoming Valley United Way organizations, and a director for the Susquehanna County Housing & Redevelopment Authority. Tom is president of Creative Adventures for Education and secretary of the New Milford Men's Group, and he is active with the Baden Powell Council of the Boy Scouts of America, and the New Milford United Methodist Church. He and his wife Mary Jane live in Great Bend Township where they raised three children.



JOSEPH HUNT
Founder & President, JHA Companies

Joe was born and raised on a Wayne County dairy farm. He earned an associate's degree in land surveying and a bachelor's in environmental engineering from Penn State University and is a licensed land surveyor and engineer in three states. He served honorably for eleven years in the Army National Guard and is a devout Christian. Joe volunteers with Engineering Ministries International which mobilizes design professionals to help the poorest of the poor around the world. He and his wife Lori have three sons and reside in Susquehanna County.



KARL KAIL, IV
Retired Business Executive

Karl grew up at Heart Lake and recently returned there with his wife Laura. He holds a Bachelor of Science degree in aerospace engineering from University of Colorado, and a master's and engineer's degree from the Naval Postgraduate School. After retiring from naval aviation, he developed integrated computer-centric systems for the defense industry. He is the founder of CardioNet, Inc., a national ambulatory cardiac monitoring company. Karl is currently involved in local real estate development and enjoys time off to golf and ski.



JASON J. LEGG, Esq.
Susquehanna County District Attorney

Jason is serving his third term in office. He graduated summa cum laude from the University of Scranton where he received both a bachelor's and a master's degree. He received his jurist doctorate degree summa cum laude from Albany Law School where he was as saluatorian of his graduating class. Jason lives in Silver Lake Township with his wife Maggie and two daughters. As well as being active in many civic activities, Jason enjoys golfing, basketball, reading and writing, including a weekly column that appears in local newspapers.



RICHARD LOCHEN Jr.
Certified Public Accountant

Rick graduated from the University of Scranton and has over twenty-five years of accounting experience. He is a founding partner of Lochen & Chase P.C. From 2006 to 2010 he was president and CEO of Peoples Neighborhood Bank and Peoples Financial Services Corporation. He chairs the audit committee and serves on boards of Peoples Security Bank and Trust, and Peoples Financial Services Corp. Rick and his family live in Nicholson where he is treasurer of the Heritage Association, and secretary, trustee and firefighter for the Fire Company.



REPRESENTATIVE SANDRA MAJOR
Pennsylvania House of Representatives

Sandra Major served as Susquehanna County Treasurer before her election into the Pennsylvania House of Representatives in 1995. She graduated from Keystone Junior College and attended the University of Scranton. In addition to serving on the Community Foundation board, she serves on the board of the Pennsylvania Higher Education Assistance Agency, and on the Keystone College President's Advisory Council. Sandra is a member of the state Farm Bureau, National Rifle Association, Friendship Club of Montrose and the Susquehanna County, Pennsylvania, and National Councils of Republican Women. She is a member of the First Presbyterian Church in Montrose.



ROBERT MCNAMARA
Retired School District Superintendent

Bob received a bachelor's degree in special education from Mansfield University, a master's degree from Marywood College, and a master's degree in secondary school administration from the University of Scranton. He has been a superintendent, principal, and special education teacher in Susquehanna County, and is a U.S. Army Lieutenant Colonel Retired. He is a member of NEP Community Health Center and the Susquehanna County Railroad Authority, an officer for the Pennsylvania Association of School Retirees, and a former chairman of the Susquehanna County Democratic Committee. He and his wife Carol reside in Oakland Township.



DR. ARTHUR SHERWOOD
Physician

Art was raised in Nicholson and is a graduate of Wyoming Seminary. He earned a bachelor's degree from Williams College and a master's in economics from Stanford University before studying medicine at the University of Rochester. After eighteen years of family medical practice, Art served seventeen years as a senior executive with Geisinger Health System. Currently he is the managing member of Keystone Saw Shop LLC, Susquehanna Hospitality LLC, and Bradford Hospitality LLC. He is retired and lives in Tunkhannock with his wife Jennifer. He has three adult sons.



GEORGE STARK
Director External Affairs, Cabot Oil & Gas Corporation

George is a versatile public policy professional with twenty-five years experience, fifteen with a Fortune 300 natural gas company. He has extensive experience in government, political and public affairs, communications, community relations and advocacy. He is consistently recognized for political judgment skills and ability to explain public policy initiatives to various audiences. George has developed successful public relations campaigns and legislative strategies, and is skilled at motivating and managing people to create partnerships, teamwork and cooperation.



JAMES MAY
Emeritus Director

Jim is a native of Scranton. At Wilkes College he earned a Bachelor of Science in Business Administration degree with a minor in industrial engineering. His experience as an inventor, product developer, marketer and entrepreneur helped build the early Community Foundation. He and his wife Ann vacationed on Silver Lake until their retirement to California. Jim writes novels and paints. He recently became a U.S. Coast Guard Captain and does sailing charters and instruction for a sailing academy. He advises our magazine staff.



MARIAN S. MISKELL
Emeritus Director

Marian received a bachelor's degree in English and speech from Suffolk University in Boston. She worked for eleven years doing marketing and writing for AT&T and Bell Labs. She owned and managed successful small businesses in Colorado and Virginia. Her work as a journalist in Montrose led to an invitation to join the Foundation board and to edit its first newsletter in 2004. Though now retired in Arizona, she edits the Foundation magazine. Marian and her husband John are founding members of the Women Helping Women Fund.

Portrait Photography by Craige's Photique • www.photique.com

FUNDS

AARF (ALL ANIMALS RESCUE FUND)

Established by Robert and Melanie Diehl of Oakland Township to provide support for domestic animal and wildlife rescue organizations.

“ADRIENNE’S GARDEN” ART AWARDS FUND

Established by James and Lorraine Maillet in memory of their daughter Adrienne to support the annual Adrienne’s Garden Art Awards provided to talented Tunkhannock students in grades K- 8.

AREA AGENCY ON AGING ENDOWMENT FUND

Established by the Area Agency on Aging to assist with their work on behalf of senior citizens in Bradford, Sullivan, Susquehanna and Tioga Counties.

L. CARTER & ELIZABETH ANDERSON FUND

Supports charitable needs of Susquehanna County as recommended by the Anderson family.

HELEN & DEWITT ANDRE MEMORIAL FUND

Established by Joe and Kathy Andre in memory of Joe’s parents, to benefit the Montrose United Methodist Church or other charities.

DANIEL ARNOLD MEMORIAL SCHOLARSHIP FUND

Established in memory of Daniel Arnold, killed in action in Iraq in 2005. Provides a college scholarship for a football player from Montrose Area High School, Daniel’s alma mater.

ASHELD MEMORIAL WYOMING COUNTY LIBRARY FUND

Established by the Wyoming County Library Board to provide support to the various public libraries throughout Wyoming County.

DANA RYMER BATTENBERG MEMORIAL SCHOLARSHIP FUND

Established in 1920 by H. A. William of Jermyrn. For a student on high moral character who has attended Lakeland School District for at least five years and who will attend college or post-secondary degree program outside of Lackawanna or Luzerne counties and who has achieved the highest GPA of any students fulfilling the aforementioned criteria.

BOOKIN FAMILY FUND FOR SS CYRIL & METHODIUS UKRAINIAN GREEK CATHOLIC CHURCH

Established by Ronald Bookin of Nicholson, PA to provide support to the Ukrainian Greek Catholic Church in Olyphant, PA.

JOAN CARTER BEANE MEMORIAL SCHOLARSHIP FUND

Established by the family of the late Mrs. Beane to provide a college scholarship to a Tunkhannock Area High School graduate who has achieved at least a 3.0 GPA and has been involved with school and community activities.

BEGASSE FAMILY FUND

Established in memory of Pat and Bruce BeGasse to support adult learners and favorite charities of the BeGasse family.

DR. RAYMOND L. BENNETT MEMORIAL SCHOLARSHIP FUND

Established in memory of Dr. Ray Bennett, a long-time Montrose physician. Provides a college scholarship for a Montrose Area high school graduate who has maintained an 85 GPA during high school and has participated in interscholastic athletics.

DR. A. MONROE & SARAH BERTSCH FAMILY FUND

Established by Mrs. Sarah Bertsch of Montrose, this fund will provide grants to local charities as recommended by the Bertsch family.

ALBERT BERTSCH FUND IN MEMORY OF CHRIS LAKE

Established by Albert Bertsch of Montrose in memory of his good friend, Chris Lake. This fund provides support to the Trehab Agency and the Interfaith Agency.

ANTHONY BISTOCCHI MEMORIAL SCHOLARSHIP FUND

Established by friends and family in memory of Anthony who was a scholar-athlete and student body leader. Provides a scholarship to a Montrose Area School District graduate who is a good student and has overcome adversity with wit, lightheartedness and humor.

BLUE RIDGE EDUCATION ASSOCIATION CHERYL MANCHESTER MEMORIAL FUND

Established in memory of long-time teacher Cheryl Manchester to provide support for unfunded departmental, athletic, or extra-curricular activities in the Blue Ridge School District.

BLUE RIDGE SCHOOL DISTRICT FOUNDATION SUPERINTENDENT’S FUND

Personally established by Superintendent Robert McNamara. Supports the educational programs of the Blue Ridge School District.

BONDURANT FAMILY FUND

Established by Ken Bondurant of New Milford to provide support to the Automotive Body Department and the Automotive Mechanics Department at the Susquehanna County Career and Technology Center.

BOZ FUND

Established by an anonymous donor from Rush Township in Susquehanna County to benefit his family’s favorite charities and educational projects in the local school districts.

JACK BRAINARD MEMORIAL SCHOLARSHIP FUND

Established by the family of Jack Brainard to assist a graduate of Mountain View High School who will attend college or a post-secondary degree program to major in art or music.

NORMAN BRUNNER MEMORIAL FUND

Established in memory of Norman Brunner, who in the 1950s founded the Susquehanna County Charities Distribution Fund, the predecessor of the United Way. Provides grants to the United Way of Susquehanna County.

EVELYN G. BRUSH MEMORIAL FUND FOR ST. JOHN THE EVANGELIST CHURCH OF SUSQUEHANNA BOROUGH

Established by the estate of Mrs. Brush, this fund provides annual grants for St. John’s Church.

DIANE BUNDY MEMORIAL FUND

Established by her family in memory of Diane to provide Elk Lake students with opportunities to pursue the sport of skiing and higher education. Diane, Fred Williams and Jim Brooks established the Elk Lake Ski club to provide these opportunities to the students in the late 70’s early 80’s.

DEBORAH A. BURKE BREAST CANCER FUND

Provides assistance to breast cancer patients.

CAFE EDUCATION ASSISTANCE FUND

Established by Creative Adventures For Education (CAFE) to provide assistance for the Blue Ridge School District. Notable for continuing the annual Blue Ridge 6th Grade trip to Washington D.C.

CAMERON COUNTY OUTDOOR YOUTH ACTIVITIES FUND

Established by the Andrews family of Tunkhannock and Emporium to support programs that foster an understanding and enjoyment of the outdoors and the overall environment.

JULIE BUSH CAPWELL MEMORIAL FUND

Established by the family and friends of Julie to benefit Exodus Prison and Aftercare Ministries, Yokefellowship, Justice and Mercy, and The Susquehanna County Literacy Council.

MYRTLE W. CARLSON FUND

Established by Reverend and Mrs. Carlson to provide annual support for their favorite charities.

CHILD SAFETY AND ADVOCACY FUND

Established by Attorney Sandra Boyle of Tunkhannock in memory of her late husband Kevin to support organizations in northeastern Pennsylvania that provide advocacy and safety services for abused and neglected children.

CHOCONUT VALLEY ELEMENTARY SCHOOL WELLNESS FUND

Established by Michael and Charm Giangrieco to support student health and wellness initiatives in the Chocanut Valley Elementary School as designated by the Principal.

DAVID CLARK MEMORIAL SCHOLARSHIP FUND

Established in memory of David Clark. Provides a college scholarship to a Tunkhannock Area High School graduate who has overcome personal adversity.

CLAVERACK EDUCATION FUND

Established by Claverack Rural Electric Cooperative to support the SkillsUSA programs in the Northern Tier Career Center in Bradford County and also the Susquehanna County Career and Technology Center.

CLEMENS FAMILY FUND

Established by David and Carol Clemens of Hallstead. Supports various charitable needs of Susquehanna County as recommended annually by the Clemens family.

CLIFFORD TOWNSHIP HISTORICAL SOCIETY ENDOWMENT FUND

This endowment was established by the Historical Society to provide assistance with operating expenses and projects.

DAVID B. COLWELL MEMORIAL FUND

Established by the estate of Mr. Colwell, a long-time citizen of Montrose, to provide support to the Journalism, Forensics, and Theater departments of all the school districts in Susquehanna County as well as Abington Heights School District.

COMMUNITY FOUNDATION BUILDING FUND

Established by friends of The Community Foundation to help maintain our office facility, which was donated for our use in 2008.

COMMUNITY FOUNDATION COMMUNITY FUND

This fund was established by the Community Foundation as a non-designated fund to provide assistance for the most urgent needs in our area as directed by our Board of Directors each year.

COMMUNITY FOUNDATION OPERATING FUND

Established by the Board of Directors to assist with Foundation administrative expenses.

CINDI CONATY MEMORIAL SCHOLARSHIP FUND

Established by the Susquehanna County District Attorney Jason Legg in memory of his mother to provide a college or post-secondary degree program scholarship for a student from Susquehanna County who writes a winning essay explaining his or her pro-life stance and values.

THOMAS CONATY MEMORIAL SCHOLARSHIP FUND

Established by the family of Mr. Conaty to provide a college or post-secondary degree program scholarship to a student who has demonstrated a commitment to community service. Preference will be given to a student who will pursue a degree in business or a related field.

BRADLEY DAVID CONKLIN MEMORIAL SCHOLARSHIP FUND

Established in memory of Brad Conklin. Provides a college scholarship to a graduate who excels in academics and exhibits exceptional athletic talent.

COUNTRYSIDE CONSERVANCY ENDOWMENT FUND

Established by the Conservancy to support its mission of land and water protection in and around the Tunkhannock Creek Watershed.

DANIEL CRISMAN MEMORIAL SCHOLARSHIP FUND FOR THE ARTS

Established in memory of Daniel Crisman, who was killed in the World Trade Towers on September 11, 2001. Provides a college scholarship for a Montrose Area High School graduate who exhibits exceptional artistic talent and will study the arts.

CROSSLEY-LABONTE FAMILY FUND

Established by Jane Crossley Wilson, this fund supports various Susquehanna County charities and non-profit organizations as recommended annually by her and her family.

JACK DANIELS MEMORIAL SCHOLARSHIP FUND

Established in memory of Jack Daniels, a gifted student/athlete.. Provides a college scholarship for a Tunkhannock Area High School graduate who exhibits exceptional talent in interscholastic athletics and maintains an outstanding academic record.

RICHARD DAVIS, SR. MEMORIAL FUND FOR TRUE FRIENDS ANIMAL WELFARE CENTER

Established by the estate of Richard Davis, Sr. to provide support to True Friends Animal Welfare Center.

WILLIAM DEAN MEMORIAL FUND

Supports Susquehanna County non-profit organizations as recommended annually by the Dean family of Montrose.

GIL DEPEW MEMORIAL SCHOLARSHIP FUND

Established by the family of Mr. Depew to provide a college scholarship for a diabetic student from one of the six Susquehanna County High Schools.

MARTIN T. DILLON MEMORIAL SCHOLARSHIP

Established by the Montrose Lions Club in memory of Montrose attorney Martin Dillon to provide a college scholarship to a deserving student from Mr. Dillon’s alma mater of Montrose Area High School.

DIMOCK COMMUNITY WORKERS

Established by the Dimock Community Workers. For a student who has the highest GPA of any Elk Lake student who resides in the Dimock Township and who will matriculate at a college, trade school, or other post-secondary program.

JACKIE DISPENZA MEMORIAL FUND

Established by Jackie’s family and friends to assist deserving youth of Tunkhannock who have a passion for the arts, and who have overcome personal adversity to continue their education.

JOSEPH DOHRER MEMORIAL SCHOLARSHIP FUND

Established by the estate of Mr. Dohrer in 1985. Provides a college or post- secondary degree program scholarship to a Tunkhannock graduate who has maintained at least a 3.0 GPA, and who has financial need. If a 3.0 GPA is maintained in college the award will be granted for up to four years.

DONLEY FAMILY MEMORIAL SCHOLARSHIP FUND

Established in memory of the Donley family siblings, Harry, Josephine, Maurice, and Paul. Provides assistance to a Blue Ridge graduate with financial need. If the recipient maintains a 3.0 GPA in college this will be awarded for four years.

EDWARDS/NAPOLITANO MEMORIAL MUSIC SCHOLARSHIP FUND

Established in memory of Johnny Edwards a talented musician from Susquehanna and his good friend and band-mate, John Napolitano. This fund provides a college scholarship for a Susquehanna Community High School graduate who exhibits exceptional musical talent in vocal or instrumental performance.

ELK LAKE CLASS OF 1958 ALUMNI FUND

Established by the Class of ’58, it is the first graduating class of the consolidated school district, to assist with special unfunded projects in the Elk Lake School District.

ELK LAKE VISUAL & PERFORMING ARTS FUND

Established anonymously by a family from Springville to support special unfunded projects and expenses in the visual and performing arts departments of the Elk Lake School District.

CECILIA C. ELY & GLENN W. ELY MEMORIAL FUND

Established by the Ely’s daughter, Judy Kelly of Montrose, this fund will support local charities as recommended annually by the Larry and Judy Kelly family.

HAROLD & FRANCES ELY FAMILY FUND

Established in honor of Mr. & Mrs. Ely by their children and grandchildren, this fund will provide assistance to the Endless Mtns. Health System and to the Susquehanna County Library.

ENDLESS MOUNTAINS HABITAT FOR HUMANITY SCHOLARSHIP FUND

Established by Robert and Diane Turrell to provide post-secondary degree education assistance to families living in Habitat for Humanity housing in Wyoming County.

THOMAS D.EVANS MEMORIAL SCHOLARSHIP FUND

Established by the family of the late Mr. Evans, a coach and faculty member at the Montrose Area School District. Provides college assistance to a member of the Montrose Girls’ Varsity Basketball Team, or a member of the Varsity Golf Team who exhibits outstanding leadership, sportsmanship and a desire to succeed.

PAUL FEARICK MEMORIAL SCHOLARSHIP FUND

Established by Mr. Fearick’s family and friends in memory of his many years as a teacher and coach at Lackawanna Trail High School. Provides a college or post secondary degree scholarship for a graduate of Lackawanna Trail who exhibits leadership, perseverance, dedication, academic commitment, and has participated in school sports.

FEED A FRIEND FUND

Established by an anonymous donor to provide annual support for The Susquehanna County Food Pantry.

MARIANO & MARIA LAMPAZZI FIASCHI MEMORIAL NURSING SCHOLARSHIP FUND

Established by Peter Fiaschi in memory of his parents to provide college tuition assistance to a graduate of Susquehanna Community School District who will major in a Nurse training program.

FRIENDS OF SALT SPRINGS PARK FUND

Established by the Leasure family to support the programs of Friends of Salt Springs Park.

FRIENDS OF SUSQUEHANNA COUNTY FUND

Supports non-profit organizations in Susquehanna County as recommended annually by The Friends of Susquehanna County.

JULIA A. FRYSTAK MEMORIAL SCHOLARSHIP FUND

Established in memory of Julia Frystak. Provides a college scholarship to a Montrose Area High School graduate who excels in academics and participates in athletics.

THE GARDEN CLUB OF MONTROSE, PRESIDENTS FUND

Established by the McLaughlin family. Supports the civic beautification projects of The Garden Club of Montrose.

THE GARDEN CLUB OF MONTROSE, JEAN ROSE MEMORIAL EDUCATION FUND

Provides support for Garden Club members’ education enhancement and for college scholarships for local students.

GIANA FOUNDATION GRANTS FOR THE VISUAL & PERFORMING ARTS

Provides assistance to all school districts in Susquehanna and Wyoming Counties for arts, theater, and music departments in elementary and high schools.

GLENWOOD STONE ROBERT KLENK MEMORIAL SCHOLARSHIP FUND

Established by the Cecil Kilmer family in memory of respected long-time Mountain View School District teacher and administrator Robert Klenk. Provides college tuition assistance to a student will major in education and the teaching profession.

FERDINAND GRAF MEMORIAL SCHOLARSHIP FUND

Provides a college scholarship to a Blue Ridge High School graduate who exhibits good sportsmanship in wrestling.

H.A.N.D.S. OF WYOMING COUNTY FUND

Established by H.A.N.D.S. to support its work to improve pre-kindergarten education in Wyoming County.

JOHN TORREY HAWKINS & EVELYN LUTZ HAWKINS MEMORIAL FUND

Established by the family and friends of John “Jack” and Evelyn “Chips” Hawkins of Montrose to benefit the Endless Mountains Health Systems which had been of great assistance to them in their later years.

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FUNDS

ERMA & BEULAH HEFFERAN ENDOWMENT FUND

Established from the estates of Montrose sisters Erma & Beulah Hefferan to provide support for the Montrose United Methodist Church.

AGNES AND JAMES W. HOLBERT SCHOLARSHIP FUND

Established by the children of James W. Holbert. Provides assistance to Elk Lake High School, and Montrose Area High School graduates who excel in academics, exhibit high moral character, and who will participate in the ROTC Program in college or enter a U.S. Military Academy.

HOUSEL FAMILY FUND

Established by Robert and Jennifer Housel of Harford to provide support for their favorite charities.

DAVID HWANG MEMORIAL SCHOLARSHIP FUND

Established in memory of David Hwang. Provides a scholarship to a Blue Ridge High School graduate of high moral character who has participated in interscholastic sports and whose academic achievements have led to enrollment at an institution of higher learning.

JACKSON CEMETERY ASSOCIATION FUND

Established by the Association to assist with the expenses of managing the Jackson Cemetery.

JOHN JAMES MEMORIAL FUND TO BENEFIT FBLA CLUBS

Established by the estate of the late John James to provide assistance to the Future Business Leaders of America Clubs in all the school districts of Susquehanna County.

JONES FAMILY FUND

Supports human services agencies that provide health care, mental health care, or substance abuse care.

KAIL FAMILY FUND

Established by the Karl Kail IV family of Heart Lake to provide support to charities and non-profits as recommended by the Kail family.

DUTCH KELLER MEMORIAL SCHOLARSHIP FUND

Established by Mr. Keller's family in memory of this legendary Tunkhannock coach. For a student ranked in the top third of Tunkhannock's graduating class who has earned at least five varsity letters during high school.

FRANCES KENNARD MEMORIAL WYOMING COUNTY LIBRARY FUND

Established by the Wyoming County Library Board to provide support to the various public libraries throughout Wyoming County.

FRANCES E. KENNARD PUBLIC LIBRARY FUND

Established by the library's Board of Directors to assist with the expenses of running the Kennard Public Library in Meshoppen.

KEYSTONE COLLEGE ENDOWMENT FUND

Established by Keystone College for alumni, friends, and benefactors to provide long-term financial support for the college.

KINGSLEY CIVIC CLUB SCHOLARSHIP FUND

Established by the Kingsley Civic Club to provide three annual college scholarships to Mountain View High School graduates who have maintained a 3.0 GPA in a college preparatory curriculum and who write winning essays.

KINTNER FAMILY FUND

Established by Fred and Jeanne Kintner to benefit the United Methodist Church of Mehoopany.

ROBERT W. KLENK ENDOWED SCHOLARSHIP FUND

Established by the Mountain View School District Alumni Association in honor of Mr. Klenk, a long-time teacher and principal of the District. Provides a scholarship to a graduate who will attend college to pursue a degree in education.

JOHN KRUPINSKI MEMORIAL SCHOLARSHIP FUND

In memory of John Krupinski, Montrose High School basketball star, and first Business Manager of the Montrose Area School District. Provides a college scholarship to a Montrose graduate who will major in business, economics, or the business application of technology.

LATHROP FAMILY SCHOLARSHIP FUND

Established by Mrs. Mary Lathrop to provide a scholarship to graduates of Elk Lake School District who will enter a post-secondary degree technical program or trade school.

MARY AND KENNETH LEASURE FUND

Supports non-profit organizations in Susquehanna County as recommended annually by the Leasure family.

MARY K. LEASURE FUND

In memory of Mary Leasure. Provides grants for the maintenance of Salt Springs State Park, and especially for the upkeep of the Mary K. Leasure Memorial Bench.

WILLIAM AND DEBORAH LEWIS FUND

Supports non-profit organizations in Susquehanna County as recommended annually by the Lewis family of Montrose.

LINABERRY FAMILY FUND

Established by Robert and Christina Linaberry of Naples, Florida to provide support for their favorite charities.

JAMES J. LUCIANA MEMORIAL FUND

Established by the estate of the late Mr. Luciana of Susquehanna Depot to provide charitable assistance in the borough.

JOHN LYONS MEMORIAL FUND FOR THE MONTROSE CEMETERY ASSOCIATION

Established by the estate of Montrose resident John Lyons in 1936 and transferred to The Community Foundation to provide support for the maintenance of the Montrose Cemetery.

NORMAN MAZA SCHOLARSHIP FUND

Presented to a diligent student who has exhibited integrity and good citizenship, and who has brought honor and joy to the community of teachers and learners that is Mountain View.

MONTROSE AREA CHAMBER OF COMMERCE PAULINE MACNEAL MEMORIAL SCHOLARSHIP FUND

Established to honor past Chamber member Mrs. Pauline MacNeal. Provides college tuition assistance to graduates of Elk Lake and Montrose Area School Districts who will major in a business related field.

MONTROSE AREA KIWANIS CLUB COMMUNITY SERVICE FUND

Established by the Montrose Area Kiwanis Club to provide support for the club's community and education assistance projects.

MONTROSE AREA SCHOOL DISTRICT EDUCATIONAL SCHOLARSHIP FUND

Established by the School District to provide college tuition assistance for a deserving student who exhibits financial need.

MONTROSE BUSINESS AND PROFESSIONAL WOMEN'S SCHOLARSHIP FUND

Provides a college scholarship to a high school graduate or to an adult from Susquehanna County entering the business or health care professions.

MONTROSE CEMETERY ASSOCIATION FUND

Established by the Association to assist with the expenses of operating the Montrose Cemetery.

THE MONTROSE FUND

Established by The Community Foundation to make annual grants to the Borough of Montrose to offset lost tax revenue because of the Foundation's non-profit tax exempt status.

MONTROSE LIONS CLUB COMMUNITY FUND

Established by the Montrose Lions Club to provide support to charitable organizations throughout Susquehanna County that demonstrate the potential to benefit the greater community at large.

MONTROSE LIONS CLUB MONTROSE AREA SCHOOL DISTRICT FUND

Established by the Montrose Lions Club to assist with unfunded departmental, athletic, or extra-curricular activities for Grades Kindergarten through 12th in the Montrose Area School District.

MONTROSE MINUTE MEN AMBULANCE FUND

Established by the estate of the late Homer B. Shay to benefit the Montrose Minutemen Ambulance Company.

MONTROSE RESTORATION COMMITTEE FUND

Established by the Committee to support its mission to preserve and revitalize economic activity, heritage, and cultural enhancements in the village of Montrose.

MONTROSE UNITED METHODIST CHURCH MUSIC ENDOWMENT FUND

Established by Mr. and Mrs. Curtis Stone to assist with expenses related to the church choir and general music activities at the Montrose UMC.

MOUNTAIN VIEW SCHOOL DISTRICT ALUMNI ASSOCIATION SCHOLARSHIP FUND

Provides a college scholarship to a Mountain View student in good standing who will matriculate at college or a post secondary degree program.

MOUNTAIN VIEW SCHOOL DISTRICT LIBRARY ENDOWMENT FUND

Established by Mark Wilmot of Union Dale to provide support to the Libraries in the Mountain View Elementary School and High School.

EILEEN AND GREGORY MYER FUND

Supports low income housing projects in Susquehanna County.

NEW MILFORD POOL RENOVATION FUND

Established by New Milford Borough to assist with the expenses of renovating the public pool in the town park.

NEPA COMMUNITY HEALTH CARE CAPITAL CAMPAIGN FUND

Established by NEPA Community Health Care to help provide immediate financial assistance for current expenses.

NEPA COMMUNITY HEALTH CARE FUND

Established by NEPA Community Health Care to help provide long-term assistance for ongoing annual expenses.

NORTHERN TIER INDUSTRY & EDUCATION CONSORTIUM ENDOWMENT FUND

Established by the Consortium to support joint activities between schools and business which help students develop career awareness and skills and help employers connect with talented youth to staff their business.

NORTH BRANCH LAND TRUST FRIENDS OF HOWLAND PRESERVE FUND

Established by the North Branch Land Trust to assist with the expenses of the Howland Preserve in Tunkhannock, PA.

NORTH BRANCH LAND TRUST FUND

Established by the Land Trust to assist with its projects to protect open land in Susquehanna and Wyoming Counties.

RITA & HASKELL OAKES MEMORIAL FUND

Established by Joe and Kathy Andre in memory of Kathy's parents, to benefit the Montrose United Methodist Church or another charitable organization recommended by the Andre family.

JOSEPH F. & KATHLEEN T. O'CONNOR SCHOLARSHIP ENDOWMENT FOR ENERGY RELATED PROFESSIONS IN THE ENDLESS MOUNTAINS

Established by the O'Connor family, this scholarship benefits a student from the Endless Mountains who is in a graduate degree program that will lead to a managerial or engineering position in the energy exploration industry.

ORIENTAL GRANGE OF MILL CITY FUND

Established by the Grange to support projects and initiatives that will encourage an interest in agriculture among young people in Wyoming County.

PEOPLES SECURITY BANK & TRUST CHARITABLE FUND

Supports business leadership development programs in northeastern Pennsylvania.

JOAN O. PETERS MEMORIAL SCHOLARSHIP FUND

Established by the family, friends, and former students of Joan Peters, a long-time respected teacher in the Mountain View School District, to provide college tuition assistance to an academically inclined student who exhibits great promise.

POPE FAMILY FUND

Established by Dan and Jean Pope of Tunkhannock to provide support for their favorite charities.

MORGAN R. POTTER MEMORIAL SCHOLARSHIP FUND

In memory of Morgan Potter. Provides a college scholarship to a Montrose High School graduate who exhibits school spirit and has maintained good grades.

ALBERT M. PURDY MUSIC SCHOLARSHIP FUND

Established by the Tunkhannock Area High School Band Boosters Association in honor of retired teacher Albert Purdy. Provides a college scholarship to a Tunkhannock graduate who will study the musical arts.

RAIL-TRAIL COUNCIL OF NORTHEASTERN PENNSYLVANIA ENDOWMENT FUND

Established by a donation to the Rail-Trail Council to support its work on the D & H Rail-Trail in eastern Susquehanna County and the Endless Mountains Trail in central Susquehanna County.

JONATHAN RANDALL MEMORIAL FUND

In memory of Jonathan Randall, who was killed in the World Trade Towers, September 11, 2001. Provides grants to charitable agencies as recommended annually by the Randall family.

REGINALD SANGER & FLORENCE MACGOWAN MEMORIAL SCHOLARSHIP FUND

Established in memory of Mr. Sanger and Mrs. MacGowan. Provides scholarships for an Elk Lake student who exhibits good citizenship and maintains a 3.0 GPA.

REPPY-KEKER FAMILY FUND

Established by Mr. and Mrs. John Keker of Tunkhannock to provide assistance to their favorite charities.

R.E.S.C.U.E. BENJAMIN B. STONE MEMORIAL SCHOLARSHIP FUND

Established by the environmental organization "Return Susquehanna Country Under Ecology" to recognize Benjamin Stone's courageous and life-long efforts that both halted threatening pollution to our region and established the Susquehanna County Recycling Center.

BEATRICE REYNOLDS MEMORIAL SCHOLARSHIP FUND

Established by the estate of Ira T. Reynolds of Susquehanna in honor of his wife, a long-time teacher in Susquehanna Community High School. Provides assistance to graduates of that school who will major in teaching or some other field of education.

RICCI FAMILY FUND

Established by Mr. Daniel Ricci of Montrose to provide assistance to his family's favorite charities.

SYLVIA RIVENBERG MEMORIAL FUND FOR TRUE FRIENDS ANIMAL WELFARE CENTER

Established by the estate of Sylvia Rivenberg to provide support to True Friends Animal Welfare Center.

EDWARD L. ROSE CONSERVANCY FUND

Supports the programs of the Edward L. Rose Conservancy of Susquehanna County.

SCHOLARSHIPS FOR CAREERS

Established anonymously by a local family with ties to Elk Lake School District. The scholarship is for graduates of Elk Lake School district and/or The Susquehanna County Career and Technology Center who will attend a vocational, technical, academic, or other post-secondary degree program. The scholarship fund can also be used to assist with special unfunded projects in the School District or the Career Center.

LEOPOLD & JANE SCHREIBER CULINARY ARTS FUND

Established by friends of Leopold and the late Jane Schreiber in honor of their years in the confectionary business. The fund supports the Culinary Program of SCCTC.

THE NICHOLAS SEVERCOOL MEMORIAL SCHOLARSHIP FUND

Provides a college scholarship to a Montrose High School student who has overcome personal adversity to graduate and go on to a postsecondary degree program.

SHARED BLESSINGS FUND

Established by Neil Andre and Sonji Lee of Montrose to promote and enhance the power of faith, compassion, and education.

DR. W. DAYTON SHELLEY MEMORIAL MUSIC SCHOLARSHIP FUND

Established by the family and friends of Dr. Shelly to memorialize his love of music, this fund grants a scholarship to a graduating Tunkhannock Area High School senior who has exhibited a life-long love and appreciation of music.

ALBERT SHEPHERD MEMORIAL SCHOLARSHIP FUND

Provides a college scholarship to a Montrose student in good standing who will enter a post-secondary degree program.

ANDREW F. SIENKO SR. MEMORIAL FUND

Established by the Sienko family to provide support for the Andrew F. Sienko Memorial Nature Trail at Blue Ridge School District.

SILVER LANE CARES FUND

Established by Silver Lane Advisors, a New York City investment banking boutique, to support various charitable, educational, and non-profit organizations in New York and Pennsylvania.

SILVER LAKE LADIES CLUB FUND

Supports the Club's annual college scholarship presented to a high school graduate from Silver Lake Township, or other Club projects.

ANDREW M. SNITZER MEMORIAL SCHOLARSHIP FUND

Provides a college scholarship to a Blue Ridge High School graduate of high moral character who will attend college to train for a career in education.

SPIRIT OF 9/11 ENDURING FREEDOM MEMORIAL PARK FUND

Established by Debbie Crisman, mother of Danny Crisman who perished in the Twin Towers of NYC. Provides for the perpetual care of this Memorial Park in South Montrose.

MATTHEW STAHL MEMORIAL 4-H FUND

Established in memory of eight year old Matthew Stahl who perished in Hurricane Sandy in October 2012. The fund will provide support to the Youth Dairy Program of the Susquehanna County 4-H, which was one of Matthew's favorite activities.

DIANE AND PAUL STIZZA FUND FOR ANIMAL CARE

Established by Diane Stizza to support organizations in northeastern Pennsylvania that provide spaying and neutering services for the household pets of the deserving elderly and also low-income families and to assist the deserving elderly with health care access for their pets.

MARGARET STONE MUSIC SCHOLARSHIP ENDOWMENT FUND

Established by Mrs. Stone, Houghton College class of '45, to assist a Music Major attending her alma mater.

SUSQUEHANNA BEEKEEPERS EDUCATION FUND

Established by the Susquehanna Beekeepers Association to assist with their education programs for young people.

SUSQUEHANNA COUNTY 4-H FUND

Established by the Susquehanna County 4-H to assist with various program expenses.

SUSQUEHANNA COUNTY CHRISTMAS BASKETBALL TOURNAMENT SCHOLARSHIP FUND

Established by the school districts in Susquehanna County to provide college scholarships to students from the teams that participate in the Annual Susquehanna County Christmas Basketball Tournament every December.

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FUNDS

SUSQUEHANNA COUNTY CIVIL WAR MONUMENT FUND

Supports the restoration and maintenance of the Civil War Monument on the Montrose Green.

SUSQUEHANNA COUNTY HISTORICAL SOCIETY & FREE LIBRARY ASSOCIATION FUND

Assists with the expenses of operating the Historical Society in Montrose and the Library branches throughout the county.

SUSQUEHANNA COUNTY LAW ENFORCEMENT FUND

Established by Susquehanna County District Attorney, Jason Legg, to assist with the expenses of law enforcement, particularly the Susquehanna County Task Force, and the K-9 Unit.

SUSQUEHANNA FIRE DEPARTMENT SCHOLARSHIP FUND

Established by the Fire Department to assist a Susquehanna Community student who has demonstrated a strong sense of volunteerism and community service.

MAURICE D. TAYLOR MEMORIAL MUSIC SCHOLARSHIP

In Memory of Maurice Taylor, a legendary music man from Montrose. Benefits a student from Montrose or Elk Lake who plans to major in music in college.

RALPH & DOROTHY TAYLOR ENDOWMENT FUND

Established from the estates of Mr. & Mrs. Taylor of Montrose to provide support for the Montrose United Methodist Church.

JESSIE OSGOOD TOURJE MEMORIAL FUND

Established by the Tourje family of Forest City in memory of their mother and grandmother. Provides annual grants to Blue Ridge, Forest City, Mountain View, and Susquehanna Community School Districts.

TRUE FRIENDS ANIMAL WELFARE CENTER FUND

Established by True Friends Animal Welfare Center to assist with its expenses of caring for homeless pets from Susquehanna and Wyoming Counties.

HARRY TORNEY MEMORIAL FUND

Established by Mrs. Mary L. Torney in memory of her husband who owned and operated a machine shop for more than 40 years. Provides a graduate of SCCTC a scholarship to pursue a career in carpentry, welding or machine shop technology.

TUNKHANNOCK PUBLIC LIBRARY ENDOWMENT FUND

Established by the Board of Directors of the Library to provide permanent annual support to assist with library expenses.

MARY M. UMLAUF MEMORIAL FUND

Supports the Lanesboro Community Church.

UNITED WAY CAPITAL CAMPAIGN FUND

Provides grants to the United Way of Susquehanna County.

UNITED WAY OF SUSQUEHANNA COUNTY FUND

Established by the United Way of Susquehanna County to assist with their administrative expenses so that a greater portion of annual donations to the United Way can be used for community charitable support.

FRANK J. VALVANO MEMORIAL SCHOLARSHIP FUND

Established in memory of Frank J. Valvano, a retired Tunkhannock Area School District administrator. Provides a scholarship to a Tunkhannock Area graduate who is a good, solid student, and who exemplifies Mr. Valvano's outstanding character and varied interests.

KERMIT VAN COTT HORTICULTURE SCHOLARSHIP FUND

Established by the Van Cott family in honor of their father, Kermit, a New Milford nurseryman. Provides a college scholarship to a Blue Ridge High School graduate who exhibits an appreciation for our natural environment and who has an economic need.

MATTHEW VAN FLEET MEMORIAL AUTOMOTIVE SCHOLARSHIP FUND

Established by Matthew's parents and his sister in memory of Matt. The scholarship provides assistance to a student who will study automotive technology and who writes a winning essay.

VICKI'S FUND FOR THE PREVENTION OF DOMESTIC VIOLENCE

In memory of Vicki Clary, killed by her estranged husband. Provides support to the Susquehanna County Women's Resource Center.

JOHN J. AND ANN VITALE SCHOLARSHIP FUND

Available to alumni from the six school districts in Susquehanna County who are in their final year of college or graduate school and who have incurred student debt.

WARRINER FAMILY CHARITABLE FUND

Established by Mr. and Mrs. Robert Warriner of Elk Lake to provide assistance to their favorite charities.

WELLNESS FUND

Established to encourage an understanding of complimentary and alternative health and wellness by providing support to The Self Discovery Wellness Arts Center in Montrose.

ROBERT AND GRACE WERT CHARITABLE FUND

Supports non-profit organizations in Susquehanna County.

WEST SIDE OLD CEMETERY ASSOCIATION FUND

Established by the Cemetery Association to assist with the expenses of maintaining the West Side Old Cemetery in Brooklyn, PA.

MATHEW JAMES WHITE MEMORIAL SCHOLARSHIP FUND

In memory of Mathew White. Provides a college scholarship to a Montrose High School graduate who writes a winning essay about the hazards of adolescent substance abuse.

THE WOMEN HELPING WOMEN FUND

Established by Judy Albert Ventresca to assist deserving women in improving their circumstances, and to provide an opportunity for those more fortunate to contribute to this cause.

ROBERT WOOD MEMORIAL SCHOLARSHIP FUND

In memory of Robert Wood, who in 1955 started the Montrose Minute Men Ambulance Service. Provides a college scholarship to a Montrose High School graduate who will study the medical professions or become a Paramedic.

JUNE J. WOOTTON FUND FOR HOSPICE AND PALLIATIVE CARE

Supports hospice and palliative care in Susquehanna and Wyoming Counties.

EARLE AND JUNE WOOTTON FUND

Supports non-profit organizations in Susquehanna and Wyoming Counties as recommended annually by the Wootton family.

WYOMING COUNTY 4-H PROGRAM ENDOWMENT FUND

Established by the Wyoming County 4-H to assist with various program expenses.

WYOMING COUNTY UNITED WAY ENDOWMENT FUND

Established by the Wyoming County United Way to assist with their administrative expenses so that a greater portion of annual donations to the United Way can be used for community charitable support.

RUTH TAYLOR YEAGER MEMORIAL FUND

Established by the family of Mrs. Yeager, who was a teacher to socially and emotionally challenged children. Provides assistance for special needs individuals to attend Shepherds Camp at Camp Arrowhead in Brackney, PA.

CLAIR YOUNG MEMORIAL ENDOWMENT FUND FOR YOUTH WORKFORCE DEVELOPMENT

Established by the family of Mr. Young, a retired Blue Ridge High School Principal. Supports the Trehab Agency in providing workforce development for a Blue Ridge graduate seeking immediate employment after high school.

YOUNG MUSICIANS FUND

Established by the Music Department of the Tunkhannock Area School District. Provides assistance for 5th Grade students from low income families to rent musical instruments.

JAMES ZICK MEMORIAL COMMUNITY SERVICE SCHOLARSHIP FUND

Established by the family of James Zick to honor his passion for education and community service. Provides assistance to a Mountain View School District student who has exhibited civic involvement and has plans for continued community service.

NOTE: FIND MORE FUND DETAILS AT
COMMUNITY-FOUNDATION.ORG

FOUNDATION STAFF



EARLE WOOTTON
Chairman

See Page 34



PETER QUIGG
President

See Page 34



MARIAN S. MISKELL
Editor

See Page 35



CRISTINE CLAYTON
*Director of Operations,
Corporate Secretary*

Cristine has a Bachelor of Science degree in business administration from the University of Albany School of Business. As a management consultant for Ernst & Young, she worked with various Fortune 500 companies. She has completed major upgrades to our website and systems to better serve our donors. Cristine lives with her family in Harford.



FRAN ALLEN LYMAN
Foundation Administrator

Fran was born and raised in Philadelphia. After graduating from Keystone College with an Associate of Arts degree in written communications, she worked as the staff reporter, photographer and copy editor at the Susquehanna County Independent, and later as children's services librarian at the Susquehanna County Library. In July 2015 Fran joined the Community Foundation as Administrator working on scholarship and grant activities. She lives with her husband Kevin in Springville Township. Fran has raised three children and has two grandsons.



JODY DAYE
Accountant

Jody is a lifelong resident of northeastern Pennsylvania. She has an associate's degree in accounting and over twenty years of experience in the field of accounting. In addition to part-time book-keeping jobs, Jody owns and operates a home baking business called Daye-licious Baking. She lives in Springville with her husband Jason and their three children and enjoys being involved in church, school, and community activities.



JEAN HOLLISTER
Events Coordinator

Jean is originally from Watertown, New York. She earned a Bachelor's Degree in nursing from Philadelphia University and a Master's Degree in education from Wilkes University. Her career as a school nurse practitioner and retail sales associate have cultured her flexibility, organization and attention to detail. In addition to her work as Foundation meetings and events coordinator, Jean volunteers as a Master Gardener. She and her husband Robert have raised two children and live in Montrose with their adopted dog, Lily.



WILBUR D. (BUD) DAHLGREN
Counsel to the Foundation

Bud has been an attorney for over thirty years, practicing now with the Giangrieco Law Office in Montrose. Previously, he was head of the estates and trusts department of a Binghamton firm. He is a frequent public speaker on estate planning, elder law, gas and mineral rights, planned giving, and tax law. He received his bachelor's degree from State University of New York, and a Jurist Doctorate from Syracuse University, both with high honors. He is married to Dr. Elizabeth Patch, a recently retired economics professor.



MARIA CONIGLIARO TRAINO
Strategic Designer

Maria Conigliaro Traino is the founder and creative director of Inspired Design Studio, a branding and graphic design company. She earned her BEA in communication design and marketing from Kutztown University. She helps businesses and organizations translate their message into cohesive and memorable visual products to present to the world. Maria serves on the board of the Wyoming County United Way and is a member of the American Advertising Federation of Northeast Pennsylvania. She lives with her husband Jason and daughter Gianna Rose in Clarks Summit.



JERRY GOLIS
Technology Consultant

Jerry is a graduate of Montrose Area High School. He attended Bloomsburg University and earned a Bachelor of Science degree in computer science. Jerry worked at the Montrose Publishing Company from 1992 until 2012 where he was responsible for graphics and data applications. He has worked at Andre and Son, Inc. in the information technology department since 2012. Jerry began helping The Community Foundation with computer hardware and applications in 2001.

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