

Helping dreams come true

Community Foundation of Susquehanna County

Newsletter Winter 2004

Winter Green

Community Foundation funds grow steadily over time because they are invested prudently. They also flourish when donors apply themselves creatively, as many have done. Like a four-season garden, funds are unique works in progress that can be nurtured and enhanced year round to make

When the holidays follow the death of a loved one, a personal note thanking those who contributed to a memorial fund is an opportunity to report the good works their gifts generated or will some day bring. It is a time to encourage those who wish to continue support.



more powerful grants and produce the full blossoming of their donors' dreams. A habit of making recurring contributions every Christmas, on birthdays or special anniversaries adds up.

By the time retirements, professional honors, big birthdays, 25th or 50th anniversaries roll around we often don't need more 'stuff.' Let guests honor you with a charitable donation.

"What can I bring?" "How can I help?" "What can I do?" These are opportunities to let friends and family know that a contribution to help others is preferred.

The sadness of the anniversary of a loved one's death can be eased by enriching his or her memorial fund – converting that sorrow into kindness.

Annual fund raising events such as basketball or marksmanship tournaments have been successful. Quilts and handmade items can be raffled at seasonal festivals. Fund raising dinners or musical performances serve as happy, constructive, healing reunions. Including a fund in a will, or making it the beneficiary of a life insurance policy can have tax benefits. A fund's grant recipients may need and appreciate your gifts far more than an heir.

Community Foundation of Susquehanna County

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“Doing good is
the only
certainly happy
action of a
man's life.”

Sir Philip Sidney

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The Children's Christmas Fund: Replacing Fruitcake with Caring

Are you looking to simplify gift giving, lighten up and lift some hearts this holiday season? There comes a point in life when more things, including well intentioned gifts, means less space, more to take care of, to move, to dust, to clutter your closets, more calories to exercise off.

This year when friends and family say "What's on your wish list?" tell them you have enough, and ask them instead to make a gift in your name to the Children's Christmas Fund. It's a zero calorie alternative to fruitcake doorstops.

This new Community Foundation of Susquehanna County initiative will channel your donations to local agencies which provide basic needs - food, shelter, winter fuel or medical attention. We hope as well to add some cheer by seeing that no child in Susquehanna County wakes up on Christmas morning without at least one small gift.

Are there friends and family on your wish list who have everything, really need nothing, and love children? Make gifts in their name to the Children's Christmas Fund. Your recipients will receive attractive certificates notifying them of your donation in their name, and you'll receive a timely acknowledgment of the tax deductible gift.

Is there someone on your gift list whose loved one died this year? Ordinary gift exchanges may be inappropriate. Instead make a donation to the Children's Christmas Fund in memory of the deceased. It's the perfectly tasteful alternative that demands nothing but a "Thank you, how thoughtful!" in return. 'In your name' donations and memorial certificates can be arranged by calling the Foundation office.



“For we brought nothing into this world, and it is certain we can carry nothing out.”

1 Timothy 6:7

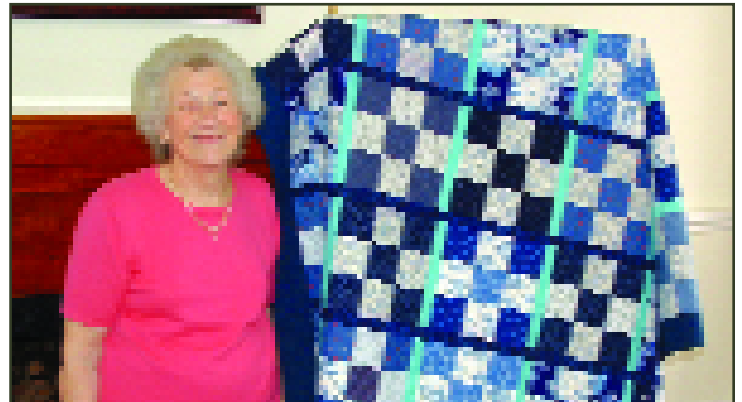
Ellie Wins the Crazy Quilt

To help build the Raymond L. Bennett, MD Scholarship Fund, the Crazy Country Quilters donated a single bed quilt to the fund's advisors, Gladys Bennett and Helen Tucker. Converting the quilt to scholarship funds required some teamwork.

Foundation Board Secretary, Betty Kwader stepped up and offered to organize a raffle. Another Director, Tom Chamberlain offered space in his Harford Fair booth where Betty and other friends did sell tickets and boost the fund.

Betty's dear friend and a great Foundation volunteer, Ellie Earle was the lucky winner of the quilt drawing on the last day of the Fair. "Ellie is such a dear and ready to volunteer at a drop of the hat. She has folded, licked, sealed and stamped probably more letters than anyone else. Now we have her baking cookies for events," reports Betty.

For almost 40 years Dr. Bennett provided free sports physicals to students of Montrose and Northeast Bradford schools. His family and friends established the scholarship fund while he was still living, and after his death, memorials from many of the 5000 babies he delivered, added to his fund.



Bob Brown Elected to Board

Robert J. Brown was elected to the Foundation Board of Directors on October 15th. Bob is a Certified Financial Planner practicing at Blue Sky Financial at 26 Maple Street, Montrose. He has been a member of the Foundation's Speakers Bureau, and a leader in building relationships between the Foundation and several school districts which will improve scholarships for local children.

Bob grew up in Susquehanna County, graduated from Elk Lake High School and has a degree in Business Administration from Bloomsburg University. He has worked for over six years as an independent financial planner. He is an active member and a past president of Montrose Area Kiwanis Club. He chaired the KLR Fourth of July celebration in 2003. He and his wife Deb have two young children.

Bob adds another energetic and positive personality to the Board. His experience as a Dad has motivated his interest in the Children's Christmas Fund as well as scholarship programs. He has also recently acted as a facilitator for donors interested in property bequests. Bob brings experience in guiding donors to appropriate memorial and long term charitable plans.



Board of Directors:

Earle A. Wootton
Chairman

William R. Lewis
Vice Chairman

Joseph T. Burke
President

Betty Kwader

Marian S. Miskell

James May

Thomas Chamberlain

Robert J. Brown

Jason J. Legg

“The moment one definitely commits oneself,
then Providence moves too.”
W. H. Murray

Jason Legg becomes Director and General Council

Susquehanna County District Attorney Jason Legg has been elected to the Community Foundation Board of Directors, and will also serve as the Foundation's General Council. He has Bachelors and Masters Degrees from the University of Scranton and Albany Law School and is admitted to the Pennsylvania and New York bars, bars for the US District Court for the Middle District of PA and the Third Circuit Court of Appeals.

Jason has taught American Politics, has been a PIAA basketball referee, an advisor for the Mountain View High Mock Trial Team, vice president of the Republican C-Club, and has served on the boards of the Drug and Alcohol Commission and End of Day, Inc.



Jason served as Assistant District Attorney for three years and was involved in the successful prosecution of over 2000 criminal cases. He has a private civil practice on Maple Street and handles all types of civil matters, and is a speaker on the Foundation Speakers Bureau. He writes a popular weekly news column which untangles the legalities of topics such as dealing with dangerous dogs, parents' responsibility for the crimes of their children, use of all-terrain vehicles and child predators on the internet.

“If you've
done well,
it's your
responsibility
to send the
elevator back
down.”
Jack Lemmon

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P&G Donates Computers

Area schools and non-profits received a surprise holiday gift this season when Proctor & Gamble of Mehoopany donated 135 computers to the United Way. P&G is a consumer product giant, maker of Bounty®, Pampers®, Luvs®, Tide® and many more well known household products. It has nearly 98,000 employees working in 80 countries. A routine change in technology at the Mehoopany facility resulted in an excess of hundreds of personal computers at that site.

Chuck O’Hara, Mehoopany Public Relations Manager, reports “P&G has always been concerned with the well being of the communities where our employees live, and the nonprofit agencies throughout these communities contribute to that well being. That’s why we decided to support such agencies by making these computers available.” They are only a few years old and quite suitable for routine needs of nonprofit offices and schools.

Once the PC’s were picked up and brought to the Community Foundation, Joe Burke, President of the United Way of Susquehanna County, found good homes for them at 15 local nonprofit agencies, 3 schools and 3 church groups. These recipients are providing hundreds of programs from education to abuse counseling to land preservation, drug and alcohol counseling and much more.

P&G has supported charitable initiatives throughout the region where its employees and customers live. In addition to the computer donation, this year they are providing leadership in the United Way annual campaign.



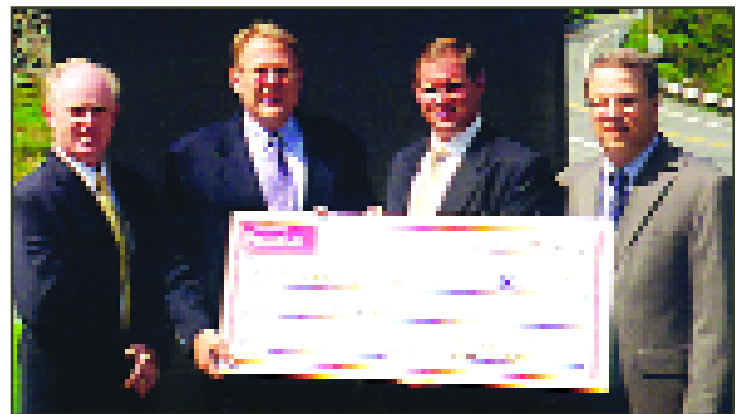
“Now there are diversities of gifts, but the same spirit.”
 Corinthians 14:4

Pennstar Supports Capital Campaign Plus Scholars

Pennstar Bank has made a \$20,000 donation to the Foundation. It represents the second payment of a three year pledge to the United Way capital campaign plus a \$15,000 donation under the PA Tax Credit Program which will be used for local scholarships administered by the Foundation.

Pennstar Bank continues to actively support the local communities within its market area through donations which benefit the organizations that have the greatest impact within these communities.

Pennstar Bank has six offices in Susquehanna County which are part of the bank’s 40-branch network located in Northeastern Pennsylvania.



From left: Richard Soden, Pennstar Bank Vice President and Commercial Lender; Joseph Burke, President & CEO, Community Foundation of Susquehanna County; David E Raven, Pennstar Bank President and CEO and Robert Welch, Vice President and Regional Sales Manager, Pennstar Bank

Foundation Happenings



Peoples National Bank President, Jack Ord, Foundation Vice Chairman, Bill Lewis, and scholarship winners celebrate with milk and cookies. Over the last two years Peoples has donated \$140,000 to Foundation scholarship and pre-school education programs that benefit local families.



The Red Hat Society 'takes tea' at the Foundation. New Directors Jason Legg and Bob Brown acquaint the ladies with Foundation services and programs.



At a Foundation gathering Susquehanna County Career and Technology Center students thank Pennstar Bank, Peoples National Bank and Modern Precast Concrete for generous grants. The Center used the funds to purchase student tools, cosmetology kits, work shoes and clothing.



Anna D'Andrea of Self-Discovery Wellness Center introduces Lathrop Elementary children to Tai Chi. The gentle series of movements builds quietness, balance and concentration. The program was made possible by a United Way grant.

Council Members:

- Toby Anderson
- Chris Bailey
- Connie Barnes
- Bob Brown
- Joseph Burke
- Chris Catterson
- Rex Catlin
- Thomas Chamberlain
- Ed DeWitt
- Myron B. DeWitt
- Agnes Jones
- Betty Kwader
- Jane LaBonte
- Ken Leasure
- Jason Legg
- Eric Lewis
- William Lewis
- Sandy Major
- Shirley Masters
- Rich Masters
- James May
- Fraser Moffat
- Greg Myer
- Jack Ord
- Hedi Randall
- Charles Randall
- Dan Regan
- Dan Ricci
- Bud Rogers
- Robert Warriner
- Robert Wert
- Earle Wootton

“Even if you are on the right track, you’ll get run over if you just sit there.”

Will Rogers

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Parents Find Peace in Friends' Smiles

On November 6th the third annual 'Three on Three' basketball tournament benefiting the Julia A. Frystak Scholarship was held at Montrose High. This year 90 teams of three to four players participated, the largest number ever. The event will bring in thousands of scholarship dollars for the school. Each year the Frystak family and friends choose several athlete scholars with good volunteer records to receive \$500 scholarships at graduation.



Jim Frystak, Julia's Dad, reflects, "We had good guidance from the Community Foundation at a tough time – just two months after Julia's death. Now the tournament helps us to heal and to find peace when we see her friends here smiling."

Julia, who died in an accident on August 15th, 2002, was a high honors student who played basketball and softball at the school and was an accomplished equestrian. She would have

been 16 this year. "It's a big event, a group effort on the part of teachers, faculty and friends all moving full steam ahead," says Jim. Each year the event has grown and gained momentum, with new creative ideas being added.

This year Julia's Mom, Kim Bean, made t-shirts, necklaces and dog tags which Julia's friends sold swiftly at school. Another friend makes 30 pounds of wimpies each year. Numerous businesses support the event with merchandise and contributions.

"Our posters with Julia's pictures disappear off the walls," explains Kim. Julia's classmates keep them as mementoes. She adds, "I feel I still have things I can do for her, including helping her friends." Planning the tournament, though a lot of work and stressful at times, is Kim's way to continue her role as a Mom.

"She was a high honors student, an over-achiever. This is just the kind of event she would have been involved in" says Jim.



Family and friends: Jim Frystak , Angie Frystak, Emma Noble, Kim Bean, Christine Brown, Samantha Lamont, Jessica Franklin, Shawn Brown and Tanner Frystak.

Montrose Area School District Foundation

The Montrose Area School District is in the process of establishing its own Foundation which will be an affiliate of the Community Foundation. The district is currently the largest in the county and serves about 2000 students. Developing an endowment to perpetually provide scholarships for these students will be the initial focus of the Foundation. Future scholarship donors will still have the option of making one time gifts, but they will also be able to use the Foundation to make their gift dollars last.

Over the years the school district has been the recipient of many scholarship donations from families, faculty, businesses, retirees and alumni. Some of these established scholarships are replenished and distributed annually in their entirety. Donors who make such annual contributions for scholarships may choose to continue in the same fashion. Those donors who have money currently held at the school may now elect to have that money moved to the new Montrose Area School District Foundation which will have fewer restrictions on its ability to use a full range



of investment products to help their funds grow. These existing donors may either continue to self-manage their scholarships, or use the new Foundation for this purpose.

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Getting back a piece of her heart

Tammy White is a fighter. In a single year while recovering from a workplace injury, she lost her home, her relationship and her son Mathew who was a passenger in a Labor Day auto crash. Fourteen months later at the first annual Halloween party fundraiser for the Mathew James White Scholarship, she's tired, but has reached a milestone in her journey.

"I was an angry person. After the airlift I watched Matt on life support for 24 hours." She poured her feelings into an impassioned six page impact statement she read at the court hearing that followed. It brought the judge and attorneys to tears. "I'm at the point where I can say I'm striving to forgive him (the driver involved)."

The fundraiser is festive. There are rock bands, karaoke, costumes, a buffet, a raffle. It's a celebration of her son's life. "Halloween has always been a favorite holiday with my children," she says. She believes her efforts at building Mathew's

fund show her other son Ryan and daughter Karley how very much her children mean to her. "I want to show them, 'See me, I don't give up. I'll go to any lengths for my children'" She asks if I have children and struggles to explain, "Children, they're your heart! It's like losing your heart."



Tammy invited the entire Montrose High senior class of 2005 to the bash. Her fund has already provided a \$250 scholarship to the school in Mathew's honor, and plans to do so each year. She began by personally

gathering donations door to door from businesses. She and friends did 50/50 raffles at karaoke parties. She says "I was not going to rest until I put this thing together. I felt my son was pushing me to do it."

How does she feel about what she's achieved? "It's given me back a piece of my heart. It's a start - more than I had." She feels at last she can take a break. "I'm going somewhere to sit by the ocean. It's like heaven to me; you can't see the other side."

“Passion, though a bad regulator, is a powerful spring.”

Ralph Waldo Emerson

Lessons in Giving

Would you like to introduce your children to the practice of community caring? Make a 'Lessons in Giving' appointment at the Community Foundation office to stop by with your children and your donation of any amount. When they add their gift to the Children's Christmas Fund basket by our fireplace, your children will receive a Christmas candle as a reminder of the light they've brought into the life of another, less fortunate child. To schedule 'Lessons in Giving' children's visits call 570 278-3800.



Current Funds

- L. Carter & Elizabeth Anderson Fund
- William & Deborah Lewis Fund
- Montrose Restoration Fund
- Gregory & Eileen Myer Fund
- People's National Bank Fund
- Earle & June Wootton Fund
- Robert & Katherine Warriner Fund
- Mary M. Umlaff Fund
- Directors Dedication Fund
- The Friends of Salt Springs Fund
- The Mary K. Leasure Fund
- The Mary & Kenneth Leasure Fund
- Raymond L. Bennett Scholarship Fund
- William Dean Memorial Fund
- The GRW Fund
- Jonathan Randall Memorial Fund
- The Deborah A. Burke Breast Cancer Fund
- The Julia A. Frystack Scholarship Fund
- The United Way Endowment Fund
- CFSC General Fund
- The United Way Capital Campaign Fund
- The Jones Family Fund
- The Norman Brunner Memorial Fund
- The Friends of Susquehanna County Events Fund
- The Friends of Susquehanna County Endowment Fund
- Nicholas Severcool Scholarship Fund
- Agnes & James W. Holbert Scholarship Fund
- Bradley David Conklin Memorial Basketball Scholarship Fund
- June J. Wootton Fund for Hospice and Palliative Care
- Marian & John Miskell Family Fund
- Feed a Friend Fund

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Foundation Highlights 2004

Scholarships awarded:	133 students at 15 schools
Value of scholarships awarded:	\$95,362
YTD grants awarded:	\$220,408
Value of assets held:	\$557,601
Total number of funds:	31
Rate of return on donated funds:	33.1% Jan. 1, 2003 to date; 8.72% 2004 YTD
United Way Annual Campaign:	\$150,000 goal

Thank you, our donors and volunteers, for making 2004 our best year yet!



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