

George is a retired IBM software engineer, giving him more time to pursue his avocation, photographing our region. Many times he can be found behind bushes or laying prone on the ground capturing his favorite subjects for us to enjoy. His photography seminars at Salt Springs State Park are well attended and very highly regarded.

Our sincere thanks to George; and our appreciation to him for helping us celebrate the beauty of our region.

helping dreams come true

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From the Editor ~ The American Way of Giving

We are in the midst of realizing a second golden age of philanthropy, with America's most brilliant financial achievers leading the way.

Warren Buffet's June 20th announcement of his "eventually substantial" \$30 billion dollar gift to the Bill and Melinda Gates Foundation, plus \$7 billion to other foundations is the biggest ever in the history of philanthropy. It exceeds Bill Gates' own \$31 billion commitment to eradicating disease and poverty in the world. Together these two richest men in the world will contribute more to alleviate suffering than the United Nations development arm, UNESCO.

The Sage of Omaha was surprised by the public interest his gift attracted. He passed up the opportunity to brand the endowment with his name, and although he will be a trustee of the Gates Foundation, he is leaving the investment decisions to those he says are "more prepared to make mistakes than me". Buffett does not believe that passing on a dynastic fortune would be good for his

children – and his children support him and agree. He has said, "Love is the greatest advantage a parent can give."

Buffett and Gates are not alone. They join other elite philanthropists such as Intel co-founder George Moore and his wife Betty, George Soros and Michael Bloomberg who have made the decision to live to see the results of their philanthropy rather than funding large personal foundations at the time of their death. The scale of American non-governmental giving is also increasing. By comparison, our great philanthropists of the industrial revolution, John D. Rockefeller and Andrew Carnegie, gave away respectively \$7.6 billion and \$4.1 billion measured in 2006 dollars. Still their munificence resulted in public libraries, the creation of the modern research university, quality training of doctors in America, and a vaccine for yellow fever. It also drove the "green revolution" in agriculture that ended famine in much of the

world and saved 1.5 billion lives. These are exactly the sorts of impacts today's foundations hope to achieve.

Our American individualism blessedly includes a belief that if we want something done we'd best step up and do it ourselves. The bulk of US giving is directed to domestic needs of communities and churches. Foundation assets this year exceeded \$500 billion for the first

time in history, with the biggest increases now moving to community foundations like our own.

No other nation on earth has the capacity to produce individuals with the wherewithal and the motivation to extend such generosity. When the world looks critically at some evident inequities of the American economic model – hopefully they will also note the voluntary generosity that goes a long way towards repairing them.

"Buffet does not believe that passing on a dynastic fortune would be good for his children – and his children support him and agree."

FOUNDATION MILESTONES

We celebrate the following achievements with gratitude to the Donors, Staff, Advisory Council, Board of Directors and Volunteers who have made them possible:

- The Community Foundation has been recognized for distributing more dollars as a percentage of total assets than any other Foundation in the state. In addition to grants from permanent endowments, the Foundation distributed grants from tax credit scholarship programs, which it administers for the Pennsylvania Department of Community and Economic Development.
- We ranked as the second fastest growing Community Foundation in the state based on the percentage growth of our assets. Of course, this measure favors the smaller foundations. We placed just behind the Fayette County Community Foundation near Pittsburgh.
- Our average annual investment return is 13.75% for the past three years.
- In the current year, the Foundation expects to add over 1 million dollars to the area we serve in grants and endowments designated to serve local charities.
- We now manage 53 funds generating benefits to the families, churches, and organizations of our counties.
- We heartily welcome Tunkhannock Area School District as our first Wyoming County Affiliate.
- Our first three Wyoming County scholarship funds have been established.

- Our first two Legacy Society affiliates have been established in support of The Friends of Salt Springs Park, and The E.L. Rose Conservancy. Legacy Society members pledge gifts in their Wills to benefit each organization.
- We have attained just under \$1.5 million in assets to date, generating grants and scholarships for our communities.

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- We have doubled the size of our assets in the last 12 months.
- Our website: www.community-foundation.org has been update and expanded.
- Thanks to the Donley family, to their attorney Mike Giangrieco, and to our Director Bill Lewis, in August the Donley family estate donation of \$360,000 became our largest single donation to date.
- The Community Foundation headquarters in Montrose has broken ground for major renovation of offices to provide space for fundraising and community activities of the Foundation.
- This summer the Elk Lake School District Foundation became the sixth Affiliate for whom we will be managing scholarship Funds and educational improvement funding.

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"Private citizens now have more opportunity to do good than at any time." William J. Clinton

SCHOLARSHIP NEWS

Pre-K Scholarships

Peoples National Bank has pledged to contribute \$20,000 for Pre-K scholarships for the school year 2006-2007. Andre & Son Agway of Montrose has pledged \$10,000 to the program for the second consecutive year.

Eleven New Pre-Schools Participate

Pre-school scholarships from The Community Foundation were distributed to five schools in 2005. In 2006, sixteen schools will participate. The following are our four latest additions.

Children's Development Center, Tunkhannock Wyalusing Valley Children's Center Sunshine Nursery School, Tunkhannock Lanesboro Community Church Pre-School

K-12 Scholarships

Commonwealth Telephone Company this fall has donated another \$25,000 to K-12 scholarships for area children. The funds will provide tuition assistance to families with an annual income of less than \$50,000. Recipients attend private schools or special programs such as English as a second language, programs for autistic children, and vocational trainees who need specialized materials and equipment to acquire job skills. This gift is made under the PA Education Improvement Tax Credit Program (EITC) which The Community Foundation administers. It follows CTCO's generous 2005 donation of \$50,000 for both K-12 and Pre-K scholarships, and places the company among our top corporate partners in creating successful futures for the children our two counties.

Peoples National Bank has also pledged \$50,000 to our K-12 scholarship program. This will enable the bank to receive a 90 percent tax credit on its donation. People's support to our five affiliated school districts – Montrose, Tunkhannock, Blue Ridge, Susquehanna Community, and Mountain View – is most appreciated.

After School Program Scholarships

The End of Day program at Blue Ridge and Elk Lake Elementary Schools provides academic support, educational and developmental activities, and an opportunity to for students to interact with peers. The Community Foundation will award more than seven full and part-time scholarships so that students with financial need may participate starting in September, 2006.

See our website for a complete list of this year's scholarship winners.

\$360,000 Donley Family Memorial Scholarship established

Each year for decades to come a Blue Ridge High School graduate will receive up to \$5,000 in college financial assistance thanks to the generosity and forethought of the Donley family of New Milford: Harry, Josephine, Maurice and Paul.

If a recipient maintains a grade point average of at least 3.0 during college, scholarships could continue for all four years - to a current potential of \$20,000 per student.

Superintendent Robert McNamara welcomed the "significant benefit" the gift will provide to his students. Director of Development, Peter Quigg noted the "tremendous assistance to the students of Blue Ridge for many generations," and his satisfaction in having The Community Foundation chosen to manage the fund.

Attorney Michael Giangrieco of Montrose represented the Donley estate in establishing the memorial fund of \$360,000. That amount invested and managed by The

Community Foundation will continue to grow. Harry Donley, the last remaining family sibling passed away in September 2004. His Will directed that the scholarship be established from the remainder of his family's estate.

William Lewis of Montrose served as Financial Advisor to Attorney Giangrieco on this endowment.



From left to right: Earle Wootton, Michael Giangrieco, Peter Quigg, William Lewis

Scholarships up 50 percent

Many donors like the Donley Family choose to establish perpetual scholarships with their funds. In 2005, The Community Foundation distributed \$6,000 from private scholarships to 12 area students. In 2006, that amount increased 50 percent to over \$9,000 in scholarships to 20 students.

The Gift of a Beautiful Space to Grow

The private foundation which owns 36 Lake Avenue, home of The Community Foundation and the United Way of Susquehanna County, has broken ground for a major renovation and expansion of the site. The project will more than double the building's size over the next twelve months. All costs of renovations, as well as the ongoing maintenance of the building are being paid for by the property owners' independent foundation.

The new portion of the building, which will extend behind the current structure, will contain offices, a large kitchen and meeting space to accommodate events sponsored by The Community Foundation and the United Way. The building's original structure, facing Lake Avenue, will retain its historic features and residential character.

The home was built in 1860 by William Cooper. Project architect, Thomas Horlacher, A.I.A. has had extensive experience is rehabilitating and renovating historic buildings.

Milnes Construction is the general contractor of the project. Particular attention will be given to assuring that new construction blends seamlessly with both the original architecture and the residential setting of Lake Avenue.

Both the owners and the architect believe that finding appropriate and meaningful uses for historic properties insures their survival and continued contribution to the vitality of the community.



"The future is purchased by the present." Samuel Johnson

Garden Club Funds Environmental Science

We are delighted to announce the arrival at The Community Foundation of a second Garden Club of Montrose endowment fund. The Jean Rose Memorial Education Fund which was established several years ago, is named in honor of a long time Garden Club member. The fund provides a scholarship for a Susquehanna County student planning to study horticulture or environmental sciences. It also supports member educational enrichment.



Officers of The Garden Club of Montrose in the Bennett garden: front left Secretary Nancy Famolari, and right President Gladys Bennett, back left Treasurer Diane Docherty, and right Vice-President Ann Vitale.

"Die when I may, I want it said of me by those who knew me best, that I always plucked a thistle and planted a flower where I thought a flower would grow." Abraham Lincoln

Imaginations Running Wild

This summer The Community Foundation provided funding for students of our counties to attend Camp Invention. This is a weeklong summer enrichment program established 16 years ago by the National Inventors Hall of Fame in partnership with the US Patent and Trademark Office Science Program. Participants engage in five activity-

oriented themed learning modules designed to enhance their understanding of science, math, history and the arts while having lots of fun. The program invites children to let their imaginations run wild through teamwork, creative problem solving and inventive thinking.





Keystone Gets Teens on Track to College

For four years Keystone College in La Plume has been reaching out to high school freshmen who might not be inclined to consider college and giving them a reason to think again.

If they choose to sign a non-committal agreement and maintain good grades over their four years of high school, they can earn progressively higher amounts of Keystone Opportunity Scholarship Certificates worth up to \$5,500 toward their first year at Keystone College.

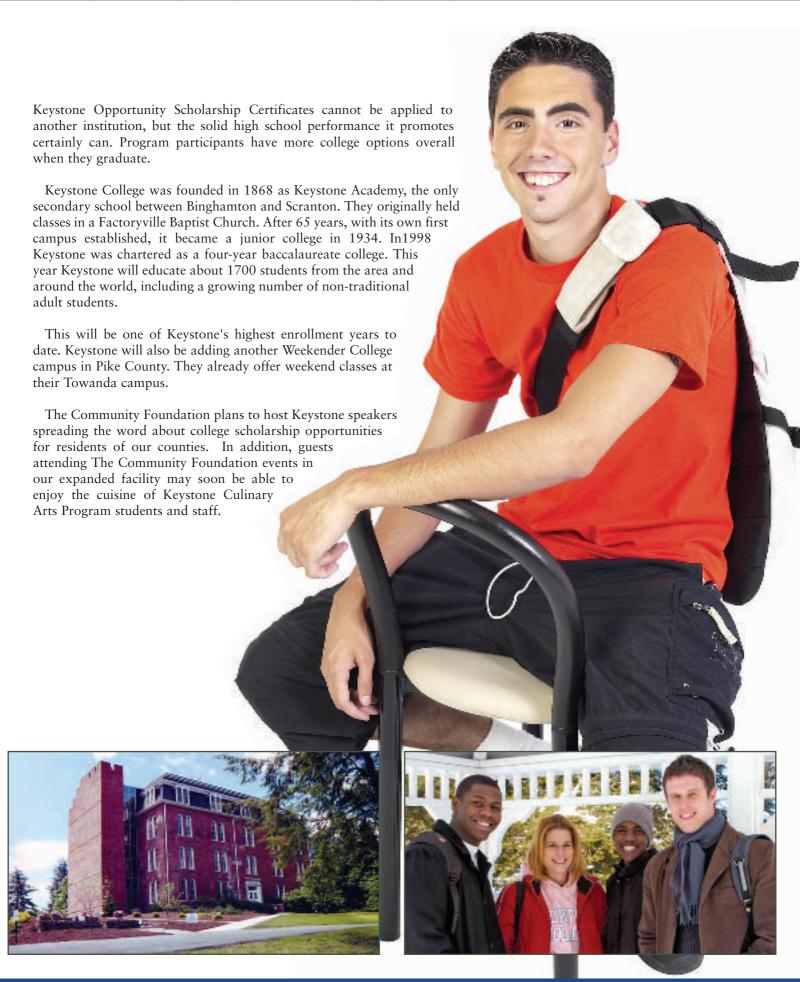
Once at Keystone if a full-time student maintains a 2.8 grade point average, the full cumulative value of their Scholarship Certificates can be renewed for an additional three consecutive years. For some families who think they could never afford college, this is a clear way to make the dream of a higher education come true.

Keystone Director of Admissions, Sarah Keating says the program attracts "hundreds of kids," who ring her phones each year with inquiries. Students do not need to be in any particular income bracket, nor do they need to commit to attend Keystone College, though many do make that choice when they find it is an attainable goal. This is purely a merit-based incentive. "We keep it simple," Keating says. They just sign up and Guidance Counselors send their annual grade reports to Keystone. Keystone awards the Certificates annually.

Currently Tunkhannock, Lackawanna Trail, Lakeland, and Mountain View school districts are actively promoting and participating in the program, and more may be added soon.



INNOVATIONS IN EDUCATION



Fund Restores Tax to Montrose Borough



The Community Foundation has established The Montrose Fund with an initial donation of \$23,000. The fund will provide an annual grant to the Borough of Montrose for improvements and beautification projects. The donation is intended to help offset property tax revenue lost to the Borough when The Community Foundation building attained non-profit tax-exempt status.

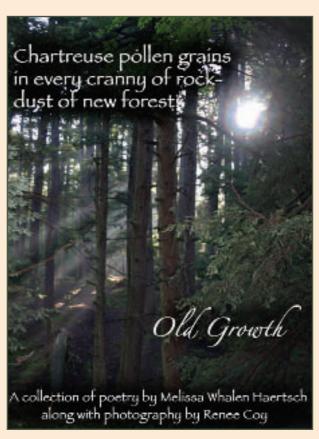
It is hoped that other tax-exempt entities in Montrose will follow suit and make similar contributions to the fund to increase its value and consequently increase the amount of the grant to the Borough.

The Community Foundation provides countywide assistance through its work with school districts and other agencies. This is our way of being a good neighbor in our hometown.

Old Growth and Rushing Water

Artists-in-residence photographer Renee Coy and poet Melissa Whalen Haertsch were featured at this year's Salt Springs Park Celebration over the recent Labor Day weekend.

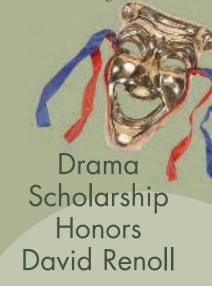
They collaborated to create an exhibit of photographs and poems inspired by the Park's unique environment.



Butternut Gallery Opening



This summer Foundation friend and curator of the Rosemont Inn Art Project, Betty Bryden, opened The Butternut Gallery & Second Story Books at 42 Church Street, Montrose. The new shop features fine art, fine craft, and fine used books worth reading.



The Tunkhannock High School Drama Booster Club is in the process of establishing a scholarship to honor drama instructor David Renoll's 30-year impact upon generations of students who learned from him an appreciation for the performing arts. Alumni and friends see this fund as a way to ensure that further generations will benefit from Mr. Renoll's influence. The Scholarship will be awarded to a graduating senior who will study the theatrical arts in college.

Arnold Family Fundraiser



Friends and family of Daniel L Arnold, who was killed in action in Iraq in September 2005 held a benefit at the Montrose Fire Hall. The spaghetti dinner, auction, basket raffles, bake sale, 50/50 tickets, face painting and other fun yielded proceeds will replenish his

Memorial Scholarship Fund. The fund benefits a football player will attend a post-secondary program or college. Proceeds will also purchase a memorial to be placed in Dan's honor at the Danny Crisman field in South Montrose. Arnold was a member of Tunkhannock Temple Lodge 248 Masons. Prior to his deployment he was employed at Sherwood Freightliner.

Daniel Crisman Memorial Scholarship



Daniel Crisman Memorial

study visual, performing, or literary arts in college will now be eligible to receive the Daniel Crisman Memorial Scholarship. Danny was among the victims of the World Trade Towers tragedy of September 11, 2001 and his mother Debbie has created this scholarship to honor his passion for creativity and beauty.



Biloxi... Paying It Forward

The floods of June had not yet receded when Deb Dissinger of People's National Bank headquarters in Hallstead received a phone call from Biloxi, Mississippi. It was Nikki Pendleton of Biloxi's The Peoples Bank. That bank is a 110-year-old family owned community bank unaffiliated with any bank in our area, but like our own Peoples National it has a strong commitment to public service. Nikki wanted to know how they could help the people of Hallstead.

Ten months earlier Hurricane Katrina had devastated Biloxi, leveling its nine casinos and the entire tourism infrastructure along its thirty miles of beach. Within hours the community's economy had buckled and thousands of tourism employees were unemployed. Seven out of 15 People's Bank branches were out of service with water up to their ceilings. Thirty-five foot surges had left structures three miles inland from the coast with a foot of water. Huge ante-bellum homes had been reduced to slabs.

In that time of "complete helplessness," Nikki describes the gratitude she and her co-workers felt when they themselves received a call from Community Bank of Homestead, Florida. Years earlier Community Bank of Florida had been hit by Hurricane Andrew and knew too well what it was like. They "adopted" Nikki's bank and soon truckloads of Rubbermaid containers filled with linens, lamps, household goods and anything that was needed were arriving. State Bank in Long Island followed suit, as did Mountain West Bank of Montana, and then First National Bankers Bank helped employees with grant applications.

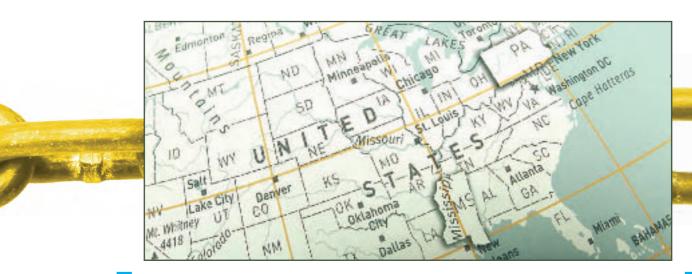
"Words couldn't describe how grateful we felt for the enormous support we were receiving. Just saying 'thank you' was not enough. It deserved so much more than words," Nikki says. So when she heard news reports of Pennsylvania's Flood of 2006 she was moved, and saw an opportunity to "pay it forward" to others. "It was therapeutic, it filled a gap to do for someone else after you had received so much."

When she called the Hallstead Administration office, Hallstead Plaza, Conklin, Deposit, Nicholson and Peoples Advisors had all suffered water damage. Managers had to first re-enter the Conklin office by boat with the help of town officials and the local fire department.

Despite high water, Peoples' customers kept arriving with critical needs to deposit checks, rescue documents from flooded safe deposit boxes, withdraw cash, and finance business repairs. Deb pulled together a makeshift branch of "desks, teller stations, and resourcefulness" in the front lobby of the Administration office to serve their customers.

Amidst this stress, a call from perfect strangers in Biloxi was a sweet reminder of how very good people everywhere can be. Less than a year after their own disaster, Nikki and her coworkers forwarded a \$2,000 check that was distributed to Peoples National Bank employees suffering flood losses.

Nikki says that now, "Biloxi is doing great," despite some remaining piles of debris. And Deb reports that Peoples branch offices are gradually being reconstructed and returning to full service. Meanwhile Peoples National Bank's generous ongoing support of The Community Foundation scholarship programs has been constant and totally uninterrupted by these enormous challenges.



"Kindness is the golden chain by which society is bound together." Johann von Goethe



N.Y. Giants Lineman Chris Snee returned home once again to be guest of honor of the United Way of Susquehanna County Punt, Pass & Kick contest on July 4th weekend. After a day of football fun at his alma mater Montrose High, he joined contest winners riding on the United Way float in the holiday parade.



We are delighted to have Betty Kwader back on The Community Foundation team. She will serve as a member of the Susquehanna County Advisory Council. Betty brings extensive business and administrative experience from Allied Signal and Little and Nelson Insurance. Her volunteering background includes working for the United Way of Susquehanna County, the Holy Name of Mary Church Finance Council, cochairing American Cancer Society Daffodil Day, and much more.



New member of the Susquehanna County Advisory Council, Larry Souder is president of the Montrose Broadcasting Corporation and general manager of the nonprofit organization's flagship stations in Montrose, WPEL (AM1250) and WPEL-FM (96.5), a position he has held since 1983. Before that he served as general manager of WPEL's sister station in Danville PA, WPGM, from 1964 to 1983. Listeners know him as the anchor of a number of WPEL's newscasts and public affairs programs. Larry is a graduate of Wheaton College (Illinois) and Bucknell University of Lewisburg, PA.



Another new addition to our Wyoming County Advisory Council is Marta Kovacs-Ruiz. She is a member of the Wyoming County Planning Commission, the Advisory Board for the Countryside Conservancy and the Dietrich Theatre Capital Campaign. She is also a Rotarian and a Master Gardner. We welcome Marta and appreciate her energy.



We'd like to welcome Liz Janoski to The Community Foundation's Susquehanna County Advisory Council. Liz is a former Director of Economic Development for Susquehanna County and is currently Director of Corporate, Foundation and Government Relations at Keystone College. She is also a published author of children's books. She lives outside of Montrose.



Olympic Gold Medal-winning speed skater, 26-year-old Joey Cheek from North Carolina, has given \$40,000 of his personal winnings to the Right to Play organization. When asked he explained, "Being successful alone wasn't enough. I wanted to be meaningful and do something that will really last." Right to Play uses sport and play as a tool for the development of children and youth in the most disadvantaged areas of the world. Joey also contributes his time and money to bring attention to the crisis in Darfur.

Tour of Montrose Cemetery with The Man Who Wore Out a Hammer

In the summer of 2002 your Editor toured the Montrose Cemetery with its long time caretaker and record-keeper, Ralph Arnold.

The following is the account of that tour. Sadly, Mr. Arnold has since passed away. The Cemetery Association is consulting with The Community Foundation about how best to mange its assets in order to preserve this historical treasure.

Ralph Arnold is a handsome, wiry man of eighty some years with a playful nature. When asked his official title he bubbles, "I'm a sexton," restraining a laugh and wondering if I get the pun. We are climbing the hills of Montrose Cemetery, which he has cared for with extraordinary dedication for the last 22 years of its 185-year history.

The walk up the hills from the road is a walk back in time through the changing fashions of mourning that were in style in the Victorian era, during and before the Civil War, back into the early 19th century when Montrose was a village of 400 people.

Here in the oldest section, the road is lined with 70 foot 100 year old eastern hemlocks, planted by a Mr. Aiken, a former editor of The Independent newspaper. A 12-foot stone obelisk is draped in

stone crepe. Two more towering obelisks loom large over rough cut simple stones with names erased by wind. The dominating towers seem to freeze in time the pride of two families whose bones they shade. There is what appears to be an old stone garage in this section. Here on one especially cold and sad winter 29 bodies were kept, until the spring thaw allowed the earth to be opened to receive them.

This cemetery is full of the quirky individuality of eight or ten generations of Montrose settlers. Stately headstones stand beside monuments modeled after tree stumps. Whirligigs spin; a birdhouse overlooks the grave of what must surely have been a bird lover. The honorable simplicity of a white veteran's monument with flag is neighbor to a profusion of hot pink and yellow plastic bouquets. Religious and cultural icons of every ilk mingle. Cherubs

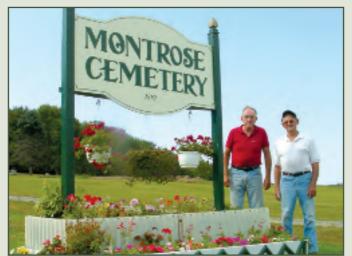
share pedestals with busts of beloved pets. This is a gathering you might only find in a jury room, or an airport, never at the same party. An unlikely and clearly reluctant fellowship that nevertheless appears happy in the sun with the summer flowers trembling.

Some arrived here far too early, babies only days old and mothers fevered and torn to their deaths in the effort of bearing them. Some rest here after having escaped slavery via the Underground Railroad. A

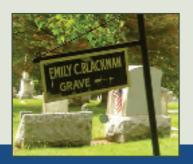
lover's stone rises close behind that

of the faithless wife murdered by her jealous husband. Two paired arched headstones marked "father" and "mother" stand beside a starkly angular, even ugly stone of the second wife, carved with a skull and cross bones - a bitter granite statement by the remaining children. An elegant rose Italian marble mausoleum is set in the hillside.

This is a place alive with human stories and graced with the comforts of nature. Shrubs bordering one marker show evidence of being munched by deer, soft lawns are neatly



Ralph Arnold (right) and Don O'Brien



"We must not only give what we have; we must also give what we are." Desire Mercier

trimmed around memorial gardens, and colorfully leaved shade trees hang in sympathetic melancholy over stone benches. People stroll the paths here unhurried, dwelling with the memories and spirits of their loved ones.

We happened upon Rolland Loomis watering flowers at the grave of his wife Marion who passed away in Bobby and Buddy, two longhaired, big-eyed lap dogs, "her dogs", accompanied him. Their portraits are etched on the family stone. "Might they too be buried here?" I asked Arnold meekly, fearing it might be profane. "Why not: No one minds. It's been done before." He points vaguely up a row. Whatever heals the human heart is tolerated here. No one is trying to gentrify this

neighborhood. Rather, Arnold and Don O'Brien who does the mowing for the cemetery care mostly about keeping it beautiful.

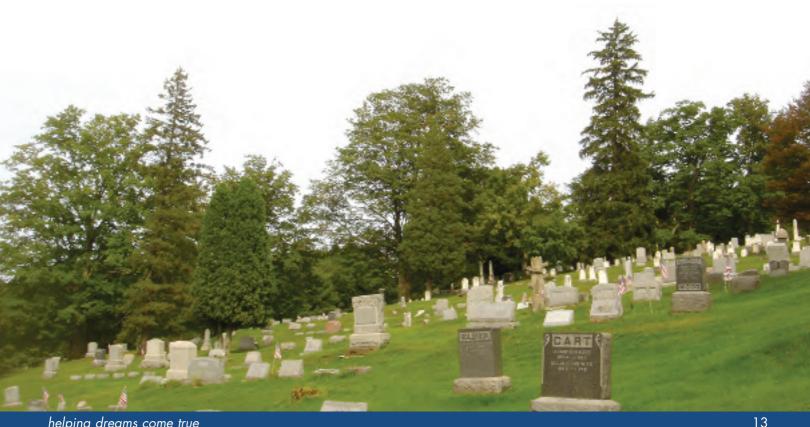
"We figure they'll be room for folks for about another 100 years." Unlike urban cemeteries, this sprawling 26 acres is not at all crowded, despite the 4500 buried here, with 25



more being added each year. "We're country people, we like some space, even here," O'Brien explains grinning.

"He's the only man I ever knew who wore out a hammer," O'Brien reports, as if beginning an Irish joke. "If there was a way to work more than 24 hours a day, Ralph would do it." He tells of how over the years Arnold built all the crushed stone roads that meander through the cemetery by hammering the grave diggings field stone on a small pillar. Now I'm sure this is a joke until I notice the stone at my feet, and see that he is not kidding. This is not the uniform product of modern technology. Arnold simply chose to use what was at hand to personally pave this place that he loves, not sparing his own effort.

We drive back to Arnold's farmhouse, turning in at the red, white and blue guardrails he painted across from his drive. He added this patriotic flourish two years prior to the nations sad events. "He has his own ways," his wife Ruth attempts to explain. To which the Montrose community of both the living and the dead can only add, "Amen."



helping dreams come true

Funds

L. Carter & Elizabeth Anderson Fund

Supports various charitable needs of Susquehanna County as determined annually by the Anderson family

Daniel Arnold Memorial Scholarship Fund

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

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.

Blue Ridge School District Foundation Superintendent's Fund

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

Norman Brunner Memorial Fund

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

Deborah A. Burke Breast Cancer Fund

Provides assistance to breast cancer patients.

David Clark Memorial Scholarship Fund

Established in memory of David Clark, a High School student who passed away in 2005. Provides a college scholarship to a Tunkhannock Area High School graduate who has overcome personal adversity to graduate from High School and go on to college

Bradley David Conklin Memorial Scholarship Fund

Established in memory of Brad Conklin, a High School student killed in an automobile accident. Provides a college scholarship to a regional High School graduate who excels in academics and exhibits exceptional basketball talent.

Daniel Crisman Memorial Scholarship Fund

Established in memory of Daniel Crisman, who was killed in the World Trade Towers on September 11, 2001. For a student who exhibits exceptional artistic talent and will study the visual, performing, or literary arts.

Jack Daniels Memorial Scholarship Fund

Established in memory of Jack Daniels, a gifted Junior High School student/athlete who passed away in a swimming accident. For a student who exhibits exceptional talent in interscholastic athletics on the Track & Field team, the Cross Country team, and maintains an outstanding academic record.

William Dean Memorial Fund

Supports Susquehanna County non-profit organizations as determined annually by the Dean family.

Directors Dedication Fund

Supports the administrative expenses of The Community Foundation.

Donley Family Memorial Scholarship Fund

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

Feed a Friend Fund

Supports the St. Joseph's Church Food Bank.

Friends of Salt Springs Fund

Established by the Leasure family, this Fund supports the programmatic needs of Salt Springs State Park.

Friends of Susquehanna County Fund

Supports non-profit organizations in Susquehanna County as determined annually by The Friends of Susquehanna County, formerly known as The Friends of Barnes-Kasson Hospital.

Julia Frystak Memorial Scholarship Fund

Established in memory of Julia Frystak, a High School student killed in an automobile accident. Provides a college scholarship to a Montrose Area High School graduate who excels in academics and participates in athletics.

Garden Club of Montrose, Past Presidents Fund

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

Garden Club of Montrose, Jean Rose Memorial Education Fund

Provides a college scholarship to a graduate from a Susquehanna County High School who will study some aspect of environmental science, including botany or horticulture. The Fund also provides support for Garden Club members' education enhancement.

Ferdinand Graf Memorial Scholarship Fund

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

Supports non-profit organizations in Susquehanna County.

Agnes & James W. Holbert Memorial Scholarship Fund Provides assistance to Elk Lake High School, and Montrose Area High School graduates who excel in academics, exhibit high moral character, and will join a branch of the military or go on to college.

David Hwang Memorial Scholarship Fund

Established in memory of David Hwang, a teenager killed in an automobile accident. 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.

Iones Family Fund

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

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.

Mary and Kenneth Leasure Fund

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

Mary K. Leasure Fund

In memory of Mary Leasure, who greatly enjoyed the beauty of Salt Springs State Park. 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 decided upon annually by the Lewis family.

Marian and John Miskell Family Fund

Supports non-profit organizations in Susquehanna County as decided upon annually by the Miskell family.

The Montrose Fund

This fund has been 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. It is hoped additional local non-profits will also contribute to the fund.

Montrose Business and Professional Women's Scholarship Fund

Provides a college scholarship to a High School graduate from Susquehanna County who will further his or her education in preparation for entering the business or health care professions, or to an adult seeking further education.

FUNDS AND AFFILIATES

Mountain View School District Alumni Association Scholarship Fund Provides a college scholarship to a Mountain View graduate as chosen annually by the Alumni Association's Board of Directors.

Eileen and Gregory Myer Fund

Supports Habitat for Humanity of Susquehanna County.

Peoples National Bank Fund

Supports business leadership development programs in Susquehanna and Wyoming Counties.

Morgan R. Potter Memorial Scholarship Fund

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

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 decided upon annually by the Randall family.

Edward L. Rose Conservancy Fund

Supports the programmatic needs of the Edward L. Rose Conservancy of Susquehanna County.

Nicholas Severcool Memorial Scholarship Fund

Provides a college scholarship to a Montrose High School graduate who excels in academics and participates in athletics.

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.

Susquehanna County Civil War Monument Fund

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

Susquehanna Fire Department Fund

Assists with the operational expenses of the Susquehanna Fire Department

Mary M. Umlauf Memorial Fund

Supports the Lanesboro Community Church.

United Way Fund

Provides grants to the United Way of Susquehanna County .

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

Provides assistance to students from Susquehanna County who are in their final year of college or graduate school and who have incurred student debt.

Robert and Katharine Warriner Fund

Supports agricultural heritage and cultural programs in Susquehanna County.

Wellness Fund

To encourage an understanding of complimentary and alternative health and wellness.

Mathew James White Memorial Scholarship Fund

In memory of Mathew White, a High School student killed in an automobile accident. Provides a college scholarship to a Montrose High School graduate who writes a winning essay about the hazards of adolescent substance abuse.

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

To support hospice and palliative care in Susquehanna and Wyoming Counties.

Earle and June Wootton Fund

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

Affiliates

Blue Ridge School District Foundation

The Community Foundation manages Funds that provide scholarships to Blue Ridge graduates, as well as Funds that provide support for educational projects in the district.

Elk Lake School District Foundation

The community Foundation will manage Funds that provide scholarships to Elk Lake graduates, and provide funding for education improvement projects.

Montrose Area School District Foundation

The Community Foundation manages Funds that provide scholarships to Montrose Area graduates.

Mountain View Alumni Funds

The Community Foundation manages Funds that provide scholarships to Mountain View graduates and assists the Alumni Association in developing strategies to strengthen alumni relations.

Susquehanna Community School District Foundation

The Community Foundation manages Funds that benefit the district and its students, and we are planning to provide funding for education improvement projects.

Tunkhannock Area School District Foundation

The Community Foundation manages Funds that provide scholarships to Tunkhannock Area graduates, and has consulted with district officials about forming an Alumni Association.

Legacy Society Chapters

Edward L. Rose Conservancy of Susquehanna County Legacy Society Chapter

The chapter recognizes those who have the forethought and generosity to include a gift to the Conservancy in their estate plans. By doing this Legacy Society members uphold the Conservancy's mission of preserving natural resources, wildlife sanctuary and refuge, and scenic beauty. Patty Bloomer is this Chapter's Legacy Society chairperson.

The Friends of Salt Springs State Park Legacy Society Chapter

Members of this Legacy Society Chapter pledge an endowment to the Friends by including a clause in their Will and Letter of Instruction regarding how they wish their gift to be used. The Friends manage and operate the park and surrounding preserved lands with local volunteers. They maintain and improve facilities, develop the area's potential for recreation, environmental and historical education. Toby Anderson is this Chapter's Legacy Society chairperson.

Northeast Region

- Mayor Michael R. Bloomberg pledged on August 15th to spend \$125 million of his own money to build a global antismoking campaign. It is the largest single contribution to global tobacco-controls efforts. Mayor Bloomberg made banning smoking in bars and restaurants a focus of his first term. He says of smoking, "It is one of the world's biggest killers and it has sadly been overlooked by the philanthropic community."
- Northeastern University and the Museum of Science of Boston have received grants of \$20 million each from the Gordon Foundation to support engineering education and research. Mr. Gordon, 79, told the Boston Globe, "Some of us old-times believe there has been a decline in the breadth of engineering education, the ability to turn out a project on time, meeting specifications. How could

- it be that the Romans build aqueducts 2,000 years ago that are still standing today, while the ceiling on the Big Dig tunnel came down in two years?"
- Helen Walker Raleigh of Providence, Rhode Island displayed a life long concern for replacing tress lost to damage, disease and construction in her home city. She made that passion her largest legacy. At her death she left \$10 million to The Rhode Island Foundation, with a quarter of that amount dedicated to the conservation of trees.
- David H. Koch of New York City has made a \$20 million donation for unrestricted funds to the American Museum of Natural History. It will be used in part to maintain the museum's dinosaur displays.

National

- Global warming is heating up the philanthropic world. Rupert Murdock has given \$500,00 to the Stop Global Warming organization, and Barbra Streisand has given them \$1 million. Christie Brinkley is also touting the cause by handing out Popsicles. Environmentalists credit a gain in overall giving to energy prices, outbreaks of extreme weather and Al Gore's best-selling book and hit movie, "An Inconvenient Truth."
- Even as legal challenges tie up funding for California's ambitions \$3 billion effort to fund stem-cell research, bigdollar contributions are flowing in from prominent Californians. In recent years \$100 million in private donations has gone to laboratories, institutes and state universities working on the controversial research.
- Public radio supporters can soon invest directly in their stations through a new Public Radio Fund being established by the Calvert Foundation, Public Radio

Capital and the Ford Foundation. The fund is, in part, a response to growing concerns about over concentration of media ownership in the radio industry.

- US foundations committed more than \$577 million for Gulf Coast Hurricane relief and recovery.
- A new provision in the Pension Protection Act of 2006 that became law on August 17th will make it easier for older people to donate money in their individual retirement accounts to charity. The provision, which is effective only for 2006 and 2007, allows individuals who are 70 _ or older to take tax-free withdrawals from their IRAs as long as that money goes directly to charity. Rather than writing a check to the IRS, if you would prefer to direct some of your IRA savings to support a purpose you care deeply about, let The Community Foundation help you make that dream come true.

Global

- Bill and Melinda Gates Foundation will give \$500 million to the Global Fund to Fight AIDS, Tuberculosis and Malaria over the next five years. The fund is based in Geneva and currently helps underwrite antiretroviral therapy for about 550,000 people.
- Makers of high-end fashions and foods are enticing shoppers to treat themselves and help the world at the same time. Giorgio Armani's sunglasses benefit a Global Fund to fight AIDS, Tuberculosis and Malaria. Outdoor clothing maker Patagonia in the US donates one percent of annual sales to environmental causes resulting in \$25 million in cash and in-kind donations.
- While the scale of charitable donations has always been greater in the US, British philanthropy is also flourishing. "The new philanthropy is distinguished from the traditional approach that says good causes should be supported out of guilt," says Salvatore LaSpada, chief executive of the Institute of Philanthropy. "The donors want to see results, to change things." One large example
- is Scottish entrepreneur, Sir Tom Hunter, who has donated 100 million pounds sterling to ex-president Bill Clinton's Global Initiative to fight world poverty. While launching the program last July Hunter said, "Our approach will enable economic development by supporting the cornerstone needs of two countries in market development, health, education, water and sanitation." Sir Tom is not alone. The UK's top 30 philanthropists raised their donations from 333 million pounds sterling last year to 453 million this year.
- Li Ka-shing, a 78-year-old billionaire owner of Hutchison Whampoa says he has no plans to retire and eventually he will give at least a third of his wealth to charity. Li's foundation has disbursed or committed almost \$1 billion mostly in Hong Kong and China. "This may spur more philanthropy in Asia," says Michael Troth, a Citigroup Asia Pacific and Middle East specialist. "An increasing number of our clients are interested in making a positive difference with their wealth and a lot of people look at what Li does when planning their affairs," he said.

When Eating Fruit, Think of the Person Who Planted the Tree

This old proverb has layers of meaning, especially in the world of philanthropy. Usually, fund donors prefer that their contributions remain untouched as a principal fund base. Only the income from their investment is used. This income is disbursed as grants according to the donors' decisions as to how and where they should be applied. Frequently, donors wish to establish a fund that will provide an annual income to meet a specific need. Each of these methods provides grants forever.

If a large project is the goal, it can be funded by a regional campaign. To facilitate such an effort, one interesting way is to leverage charitable giving through matching donations. This way the fund initiator can draw out other funding which otherwise may not have a mechanism to reach charitable outlets. Recently, one donor actually paid the annual salary of a new staff member to focus on donations at The Nature Conservancy, and that person increased the agency's charitable giving by six times the previous year's

Some stars are now extinct and yet their light is still received through the cosmos. Some people have made a difference through charitable giving and we feel it long after they have gone...and, it is especially noticed on a dark night.





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helping dreams come true

THE COMMUNITY FOUNDATION

of Susquehanna & Wyoming Counties

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