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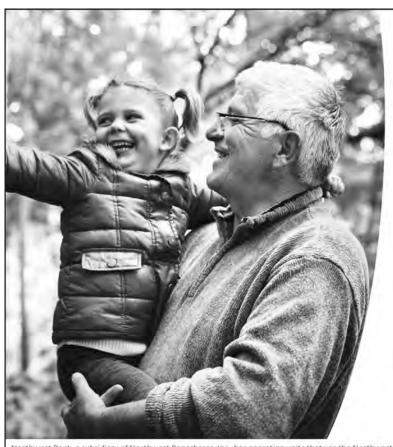
21-22 **WOMEN'S GIVING CIRCLE**



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LETTER TO THE COMMUNITY

Working

together

to build a

Dear Family and Friends!

We believe that the McKean County Community Foundation (MCCF) is a place where everyone can have the opportunity to give back, pay it forward, and leave a legacy! Donors and their gifts, whether large or small, will make a positive difference in our communities and provide for a better place to live, work and share our common values. The Community Foundation is here to help people who care support causes that matter. We celebrate 2019 as a year of growth for MCCF!

- In just three short years, we have more than doubled our assets and the number of charitable funds under management.
- In 2019, we received a number of generous gifts that now exceed \$654,000 in 35 community endowment and scholarship funds.
- In collaboration with Bradford Area School District, 11 of their named scholarship funds were transferred to MCCF.
- The Community Foundation is a partner with the Pennsylvania Higher Education Assistance Agency (PHEAA), and now all scholarship students going forward will be nominated for a matching state grant. This can be a great benefit to these students and their families.

It is our continued work with individuals, groups and organizations that will allow us to be a valuable resource for our small communities. Their interest in building endowments to provide dedicated funding for a geographic area or a designated cause will allow them to give back to local nonprofits who make our communities strong. Because of our Investment Committee's sound investment policies using both local and national managers, we can provide strong oversight and steady growth.

Rural philanthropy through all types of donors encourages local rural dollars and resources to stay in our community and encourages smaller non-traditional investments. One such charitable group is the newly formed Women's Giving Circle (WGC) of McKean County that kicked off its membership year in October of 2019. With over 70 members across the county, WGC members will pool their individual donations into a few larger awards that will make a more significant impact for an organization or program than their individual gifts. They will distribute their first grants this coming fall! Our community foundation provides management services for this type of rural endowment building.

We at the Community Foundation understand that our role is to provide a framework for our community's philanthropy and we encourage your continued support to ensure our growth. As you review this annual report, we hope you are inspired by the stories about our donors and grantees!

Bob Esch

Board President

Paula Fritz Eddy Executive Director

2019 COMMITTEES, STAFF & SERVICES

Board of Directors



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Staff

Paula Fritz Eddy, Executive Director Barb Glatt, Finance Director Kris Kronenwetter, Scholarship Manager Ann Bauer, Marketing Manager Molly Cerroni, Executive Assistant Kathy McMahon, Executive Assistant Sydney Pontzer, Summer Intern

Community Foundation of the Northern Alleghenies (CFNA) Representatives

McKeanElkJoe DeMottGennaro AielloBob EschBill ConradRick EschJake MeyerBob Ordiway

CFNA Investment & Finance Committee

CFNA Representatives Denny Bonanno Paula Fritz Eddy Barb Glatt Tom Jesberger Judy Manno Stager

CFNA Foundation Scholarship Committee

Linda Buchheit E (community)
Barb Duffy E (alternate)
Bob Esch M
Tom Jesberger E (alternate)
Mike Renaud E

Marketing Committee

Nancy Hoffman Ann Bauer Bea Terbovich Tom Jesberger Eric Wolfe Paula Fritz Eddy

AuditingMaher Duessel

LegalMeyer Wagner Brown & Kraus Law Offices

Investment Managers CNB Bank Trust & Asset PNC Institutional Investments Northwest Bank Stifel: O'Leary Piccolo Wealth Management Group Vanguard Group

Photography CreditsThe Bradford Era The Kane Republican

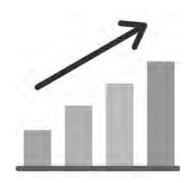
Design and PrintingSomething More Designs Printing Plus+

YEAR IN REVIEW: BY THE NUMBERS

THE MCCF...

- <u>C R E A T E D</u> -

15 NEW CHARITABLE FUNDS BRINGING THE TOTAL TO 35 FUNDS



WE ARE CROWNG!

-RECEIVED-

\$415,000

IN GIFTS WITH FUNDS NOW TOTALING NEARLY

\$654,000

- AWARDED -

24

SCHOLARSHIPS, BRINGING THE TOTAL GIVEN SINCE 2017 TO OVER \$36,000



STATEMENT OF ACTIVITIES

COMMUNITY FOUNDATION OF THE NORTHERN ALLEGHENIES

AS OF DECEMBER 31, 2019 AND 2018

		2019	2018
REVENUES			
Contribution	\$	808,494.00	\$ 843,242.00
Interest Income		297,519.00	280,166.00
Realized and Unrealized Gain (Loss)		1,857,631.00	(971,093.00)
Total Revenues		2,963,644.00	152,315.00
EXPENSES			
Grants and Scholarships		647,371.00	572,853.00
Other Program Expenses		59,515.00	56,763.00
Administrative		150,113.00	135,857.00
Fundraising		9,580.00	8,558.00
Total Expenses		886,579.00	774,031.00
CHANGE IN NET ASSETS		2,097,065.00	(621,716.00)
NET ASSETS, JANUARY 1	,	11,455,974.00	12,077,690.00
NET ASSETS, DECEMBER 31	\$	13,553,039.00	\$ 11,455,974.00

MCKEAN AND ELK COUNTY AFFILIATES AS OF DECEMBER 31, 2019

REVENUES	McKean	Elk
Contribution	\$ 414,783.00	\$ 393,711.00
Interest Income	16,004.00	281,515.00
Realized and Unrealized Gain (Loss)	33,579.00	1,824,052.00
Total Revenues	464,366.00	2,499,278.00
EXPENSES		
Grants and Scholarships	13,000.00	634,371.00
Other Program Expenses	11,292.00	48,223.00
Administrative	12,114.00	137,999.00
Fundraising	1,590.00	7,990.00
Total Expenses	37,996.00	828,583.00
CHANGE IN NET ASSETS	426,370.00	1,670,695.00
NET ASSETS, JANUARY 1	210,461.00	11,245,513.00
NET ASSETS, DECEMBER 31	\$ 636,831.00	\$ 12,916,208.00



The Community
Foundation of the
Northern Alleghenies is a
growing collection of
charitable endowments
and named funds with two
affiliates: the Elk County
Community Foundation
and the McKean County
Community Foundation.

Our endowments normally begin to grant at \$5,000. Starter funds can begin much smaller with a plan in place to reach our minimum granting funds. Named funds can be endowed or spent down over an agreed period of time. Unrestricted endowments benefit McKean County charities. Other funds can make grants to any charity in the United States.

Anyone interested in creating a named fund or endowment should contact Paula Fritz Eddy at 814-834-2125 or his or her personal financial advisor.

2019 FUNDS

HARVEY L. GOLUBOCK BRADFORD BUSINESS COMPETITION FUND



New business competition fund to spark growth in Bradford

The Harvey L. Golubock Bradford Business Competition Fund has been established at the McKean County Community Foundation (MCCF) in partnership with the Bradford Area Alliance (BAA). BAA will utilize an annual distribution from this fund to launch a business competition for startups and new ventures of existing businesses in Bradford. This new fund will support the long-term plan of the BAA to continue annual awards and competitions. With plans to grow and sustain this fund for many years, the community can participate in this endeavor by making a contribution to the fund through the McKean County Community Foundation.

A generous anonymous donor who cares deeply about the Bradford area established this fund to help ensure a bright future for the community.

They chose to name the BAA's new competition the "Harvey L. Golubock Bradford Business Competition" to honor and recognize Golubock for the tremendous impact he had in the Bradford region. The competition will award a monetary grant in seed capital and may also include in-kind services to the winner. The annual business competition looks to entice aspiring or budding entrepreneurs to move from idea to vision to market. The competition is part of a larger effort to reinvigorate Bradford's rich history of entrepreneurial spirit.

As a nonprofit organization serving McKean County, the Community Foundation works with charitable donors to strengthen our region through development, stewardship and grant making. To help grow the fund, contributions of any amount can be mailed to: MCCF, PO Box 708, Bradford, PA 16701. Please make checks payable to the *McKean County Community Foundation* with "Harvey L. Golubock Bradford Business Competition Fund" in the memo line. Online donations may also be made through our website. All contributions have maximum tax deductibility. With dedicated effort, the potential income from this fund will secure future competitions for many years!

TUNA VALLEY TRAIL ASSOCIATION FUND

New fund helps maintain over 50 miles of trails

The McKean County Community Foundation (MCCF) announces the establishment of a new designated fund to benefit the Tuna Valley Trail Association (TVTA). A designated fund allows the donor to name a particular charity or field of interest to benefit from the fund in perpetuity. The Foundation provides oversight to ensure that the gift is used exactly as the donor intended.

The Tuna Valley Trail Association is a local grass roots organization dedicated to the preservation, enhancement, and linking of the natural corridors throughout the Tuna Valley. Objectives are to promote multiple uses of these corridors into an integrated system of pedestrian, hiking, biking and jogging trails - all for the betterment of residents and visitors alike to enjoy the historic, scenic and natural beauty of the area.

Recently, a very generous donor established a fund to be used for annual maintenance and upkeep of the trails. The trails provide a safe place for families and individuals to get outdoors, exercise and enjoy nature. "The goal of this fund is to grow it to a point where it would cover all of the annual costs of maintaining the entire TVTA trail system," said Rick Esch, president of the board of the Tuna Valley Trail Association. "From this day forward and in perpetuity, trail enthusiasts will benefit from the establishment of this very important fund for ongoing upkeep and development of the trails."

Anyone who enjoys the trails and wants to support the TVTA can make a tax-deductible contribution directly to the TVTA Fund. This will generate income for the organization that can be invested to help the fund grow in addition to helping with the annual cost of maintenance materials needed to keep the trails in good condition (such as crushed limestone, lumber, asphalt and mowing equipment).

The TVTA board of directors represents the Tuna Valley Community. The members bring with them a wide diversity of professions and skills that have proven to be valuable in accomplishing the goals of the TVTA. For more information, check out their blog on their website at http://tunavalleytrail.com.







MCCF will help to grow the endowment dollars within the Tuna Valley Trail Association Fund with sound investment policies while TVTA continues to take care of the local trails. Gifts to the TVTA Fund can be made in any number of ways. For example, people can make a direct financial contribution; they can talk with their estate planner about a planned gift; or name the TVTA Fund as beneficiary of a life insurance policy. Memorials designated to the TVTA Fund are accepted in honor or in memory of someone. Acknowledgments will be sent according to the donor's direction.

Contributions of any amount can be mailed to: MCCF, PO Box 708, Bradford, PA 16701 (checks payable to the *McKean County Community Foundation*, with "Tuna Valley Trail Association" in the memo line). Donations will also be accepted through the Foundation's website at mckeancountyfoundation.org. All contributions have maximum tax deductibility.

WHITE PINE TRAIL >



ng al ila in

Plans include construction of over 50 miles of trails linking existing established outdoor recreation areas of the Allegheny National Forest, Allegany State Park, Kinzua Bridge State Park, Marilla Reservoir and a variety of natural and heritage sites within McKean County.

For the steps you take that make a difference, thank you.

Thank you, Community Foundation, for all you do to move our community forward, day in and day out.



2019 Funds

AGENCY ENDOWMENT FUNDS

CASA of McKean County McKean County Housing Fund

UNRESTRICTED FUNDS

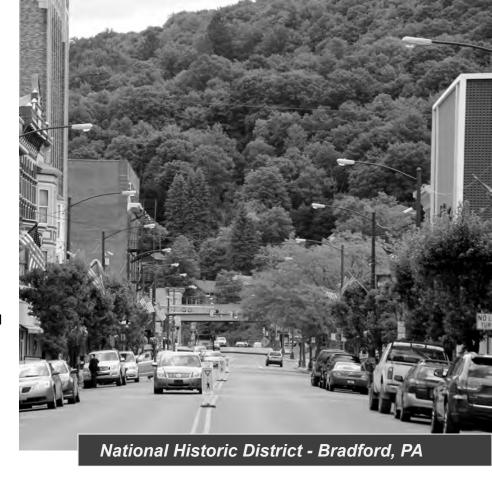
McKean County Fund of the Future/Admin

DONOR ADVISED FUNDS

*Women's Giving Circle of McKean Co. Fund (*New in 2019)

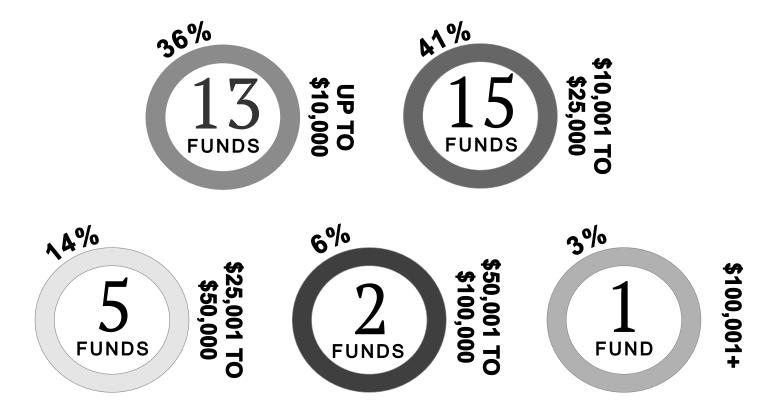
DESIGNATED FUNDS

Early Childhood Development Fund Port Allegany Development Fund



Size of Funds

The reality is anyone can get behind a good cause and become a donor. As you can see, 77% of our funds are under \$25,000. Remember - anyone can be a philanthropist!



Charitable Fund Options CHOOSE YOUR LEVEL OF INVOLVEMENT

COMMUNITY ENDOWMENT OR UNRESTRICTED FUND

These general funds allow the flexibility to address your community's changing needs through strategic grant making each year. Rather than designating how the money will be spent, you allow the Foundation to determine the most effective ways to meet our community's most compelling opportunities and pressing needs.

DESIGNATED FUND

Designated funds allow you to direct your gift to a specific agency or purpose. Almost any 501(c)(3) nonprofit organization may be designated to receive support for its mission. You identify the recipient(s) you wish to benefit through your gift and our staff manages the annual distribution of funds from the endowment.

AGENCY ENDOWMENT FUND SCHOLARSHIP FUND Individuals, families, companies, and An Agency Endowment Fund is usually organizations establish scholarship created by the organization itself for funds to allow students to pursue Unrestricted the express purpose of providing a academic goals. Working with the source of permanent, ongoing Foundation, you determine the support to a specific nonprofit Designated criteria for your scholarship such organization. The endowments education as level of are usually open-ended so (preschool through postthat once they are graduation), a field of study, **Agency Endowment** established other donors and other requirements. may contribute to the Scholarship committees fund. An agency and/or donors make Scholarship endowment is а recommendations on perfect vehicle to the recipients each accept charitable year. **Donor Advised** bequests.

DONOR ADVISED FUND

Donor Advised Funds are for individuals and families who want to support causes that are meaningful to them, while seeking active involvement in choosing their grant recipients. These funds offer a tax benefit while allowing donors to make grants over time to their favorite nonprofit organizations. The donor has the most involvement and flexibility with this fund.

CARES Act Offers Charitable Giving Incentives

March 2020: Congress passes the Coronavirus Aid, Relief, and Economic Security Act (CARES ACT)



Recognizing that financial support to nonprofit organizations will suffer in the current economic environment – at a time when additional charitable support is greatly needed – the CARES Act has several provisions for both individual and corporate donors to encourage charitable giving.

FOR THOSE WHO DO NOT ITEMIZE

A universal deduction of up to \$300

The CARES Act makes a new charitable deduction available to individual taxpayers that do not itemize their deductions. This new benefit, also referred to as a universal deduction, allows for a charitable deduction of up to \$300 per individual. This is an above-the-line contribution that is deducted from the individual taxpayer's income prior to the calculation of their adjusted gross income.

FOR THOSE WHO ITEMIZE

An increased adjusted gross income (AGI) deduction limit

For those who itemize, the AGI limit is increased from 60% to 100% for cash contributions to charities (excluding donor advised funds and supporting organizations) made in 2020.

FOR CORPORATIONS

For corporations, the limit on deductions for contributions, ordinarily 10% of AGI, is elevated to 25% for 2020.

The McKean County Community Foundation appreciates your support!

The McKean County Community Foundation makes the giving process simple, flexible and efficient for individuals, families and corporations. CARES Act donations may be made to the McKean County COVID-19 Relief Fund, CASA of McKean County, McKean County Housing Fund, McKean County Fund for the Future, Early Childhood Development Fund, Port Alleghany Development Fund, or for the creation of a new fund.

Contact our Community Foundation staff to assist you and your professional advisers with a customized giving plan that maximizes your charitable investments.

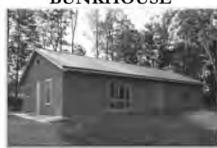
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- Community oriented







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2019 SCHOLARSHIPS

New Scholarship Funds

*Asterisked scholarships indicate those that were transferred to the McKean County Community Foundation from the Bradford Area School District in 2019.

GARRICK S. ANDERSON MEMORIAL SCHOLARSHIP*



The Garrick S. Anderson Memorial Scholarship Fund was established in 2013 in memory of a young man who never met a stranger, was non-generational in friendships, had a passion for anything automotive, loved to play soccer and always had a willing hand to help. Garrick's family started the scholarship to remember a young man who always wanted to help others and this way he could continue to do so. He fit an enormous amount of living in 19 short years on the Earth and he was well loved.

ANDRUS FAMILY GOOD CITIZENSHIP AWARD*



This trust fund was established on behalf of the extended family of Don and Ethel Andrus. Mr. & Mrs. Andrus were long-time residents of Bradford. The Andrus name not only enjoyed a high degree of eminence in oil circles of the nation, but was also recognized for outstanding civic leadership and unselfish philanthropic contributions. This scholarship will be awarded to a student who best exemplifies the following qualities of good citizenship: consideration for others; contributions to school and/or community; positive leadership qualities; ability to cooperate with others toward a common goal; and desire for self-improvement through continued education.

BRADFORD AREA FIRE DEPARTMENT SCHOLARSHIP*



The fire departments of Bradford City, Lewis Run, Rew, Derrick City, Bradford Township and Corydon Township came together in 2015 to fund this scholarship as a way to involve the younger generation with the volunteer fire service. With the steady decline of volunteers nationally, statewide, and locally, it is imperative that more awareness is given to this issue. This scholarship recognizes the valuable service of local junior members of the volunteer fire departments and the children or grandchildren of active members in good standing from one of the participating departments. The offering of this scholarship expresses the appreciation for the time and work the members have committed to their departments and to keeping their communities safe.

BAHS CLASS OF 1960 SCHOLARSHIP*



The Bradford High School Class of 1960 established this scholarship in appreciation of the education they received within the Bradford Area School District. The intention was to provide an annual scholarship for deserving and qualified students graduating from BAHS. The student who receives the award should be involved in both school and community activities, demonstrate the ability to be successful, and have high moral character.

BAHS & BCCHS CLASS OF 1964 SCHOLARSHIP

Members of the BAHS and BCCHS Classes of 1964 established this fund to award a scholarship to a graduating senior at BAHS. These class members wanted to support the students in the area where they grew up and felt this scholarship would be a good way to honor a hometown student.



KRISTIE CHASE MEMORIAL SCHOLARSHIP

Kristie "Carpenter" Chase was born May 4, 1974 in Bradford, PA and graduated from Bradford Area High School; Jamestown Community College; and Continental School of Beauty Culture. She married Corey Chase and has two loving children, Holley and Michael. She was a long-time resident of the Otto-Eldred School District as well as a teacher's assistant in the district. Kristie later became employed as a Housing and Employment Services Shelter Manager for the YWCA in Bradford. Her activities included PTO president at the Otto-Eldred Elementary School; Nipperettes cheerleading coach; Nippers girls' softball coach; Terrors basketball and track scorekeeper; Old Home Days volunteer; and a member of the YMCA in Bradford. Kristie loved helping people and volunteered many hours for charitable causes. Her generosity and kindness touched many lives forever. Her cheerful spirit, eternal optimism, and winning smile earned her the well-deserved nickname of Wonder Woman by her peers. Kristie passed away from cancer on Sept 6, 2019. Her scholarship is awarded to a graduating Otto-Eldred High School senior who will pursue a degree in the human services field.



JOE STANKO MEMORIAL SCHOLARSHIP

Joe Stanko died at the early age of 46 due to melanoma skin cancer and this scholarship was one way his family could memorialize his life. Joe was a very active student and excellent in carpentry, drafting and welding. He was not a straight A student or at the top of his class, but he was passionate about working with his hands and creating wonderful things. Besides being very involved in vocational studies, Joe was on the wrestling, football and track teams and loved many other sports. His strong work ethic began in high school when he would go to work at the Sparkle gas station at 6 a.m. before school, and he also participated in a work-study drafting program at Kane Screens. This scholarship will be awarded to the participant that resembles the qualities Joe valued most in life: family, friends, work, the outdoors and sports.



ANDREW TAYLOR RECOGNITION AWARD*

The Andrew Taylor Recognition Award was created in his memory to honor Bradford High graduates for their willingness to serve their country. Andrew was a 2000 Bradford Area High graduate. He enlisted in the US Army in April of 2001. He completed his basic training at Fort Benning, GA.; his engineer training at Fort Leonard Wood, MO; and his Airborne training at Fort Bragg, NC. He also completed training for JumpMaster, earning the coveted JumpMaster Badge, and training for the Warriors Leader and Advanced Leaders courses. He finished four combat tours between Iraq and Afghanistan where he served as Platoon Sergeant and Battalion Operations Sergeant. SFC Taylor garnered many medals, awards, commendations and badges. This award honors Bradford High School graduates who have declared their enlistment into any branch of the US Armed Services.





MARY MOTTEY MEMORIAL SCHOLARSHIP*

Mary Mottey was an English teacher at the Bradford Area High School and served as the National Honor Society advisor from 1964-1977. Mrs. Mottey had a love for learning and a desire to share and impart the joy of learning to others. She also had the ability to maintain a smile and composure regardless of life's adversities.

TIMOTHY S. EYSSEN MEMORIAL SCHOLARSHIP*

The Timothy S. Eyssen Memorial Scholarship was established by Marguerite Folsom Eyssen in memory of her husband Timothy in 1981. Marguerite's intention was to recognize and award students who excelled in their academics.

SAMUEL F. HEFFNER SR. MEMORIAL SCHOLARSHIP*

The Samuel F. Heffner Sr. Scholarship Award was created in 1984 by his son Samuel F. Heffner, Jr. in his dad's memory. Samuel F. Heffner Sr. served the City of Bradford as the City Engineer, Superintendent of the Water Department and City Manager for 47 years. He showed concern and interest in the physical and mental well-being of others and an overwhelming interest in the community of Bradford.

RODNEY SCHOCH BAND SCHOLARSHIP*

Rodney Schoch served 33 years as a dedicated instrumental music teacher and gifted band director in the Pennsylvania public schools. The scholarship was established in the Elzear Schoch estate plans to honor the memory of her beloved husband Rodney. An award will be given to a senior who participates in multiple musical ensembles. The student should have outstanding talent, a dependable and cooperative attitude, a keen interest in music, and a promise of successful future achievement.

ELZEAR KALSTROM SCHOCH ENGLISH SCHOLARSHIP*

Elzear Kalstrom Schoch taught for 41 years as an English teacher, six of those years as a Religious Literature teacher in the secondary schools of Pennsylvania. She also taught for several decades at the Bradford Area High School. Elzear described the criteria for this award to be a student who has enthusiasm for reading and writing; the ability to interpret literature on several levels such as the concrete, the abstract, and the symbolic; and an interest in poetry with the desire to attend a college or university.

ERNEST C. TANNER MEMORIAL SCHOLARSHIP*

Ernest C. Tanner, a distinguished citizen of Bradford, was a well-known individual and successful oil producer. The scholarship was created by his daughter, Margaret Tanner, in her estate plans when she passed in 1988. The award is intended for a student pursuing post-secondary education in the study of geology and/or petroleum engineering or a related field at an accredited institution of higher learning. The awardee should be committed to their community and possess the characteristics of leadership, honesty, integrity and demonstrated concern and interest in the physical and mental well-being of others.

BASD partners with MCCF to administer scholarship funds

Bradford Area School District (BASD) has established a partnership with the McKean County Community Foundation (MCCF) to place their scholarship funds with the Foundation to help grow and administer the school district's scholarship program. To date, scholarships held at the district have transferred approximately \$187,000 to the Foundation for administration. MCCF manages charitable funds, grows them through sound investment policies, and distributes grants to local nonprofit organizations and scholarships to students.

Many school districts have placed their scholarship funds with community foundations for investment because Pennsylvania School Code restricts investments to certain types of low-risk, low-earning investments. The partnership will offer multiple benefits and help grow the scholarship program for the Bradford schools.



Eleven scholarship funds were transferred from the Bradford Area School District scholarship program to the McKean County Community Foundation scholarship program:

- Garrick S. Anderson Memorial Scholarship
- Andrus Family Good Citizenship Award
- · BAHS Class of 1960 Scholarship
- Bradford Area Fire Department Scholarship
- Timothy S. Eyssen Memorial Scholarship
- Samuel F. Heffner Sr. Memorial Scholarship
- Mary Mottey Memorial Scholarship
- Elzear Kalstrom Schoch English Scholarship
- Rodney Schoch Band Scholarship
- Ernest C. Tanner Memorial Scholarship
- · Andrew Taylor Recognition Award

Some additional benefits are: the foundation's investment expertise will grow the funds and save time for overburdened school staff; the foundation assumes fiduciary duty and responsibility, relieving the district from legal liability associated with financial management; combining the funds for investment usually yields higher gains. Another important benefit is that the McKean County Community Foundation is a PATH partner of the Pennsylvania Higher Education Assistance Agency (PHEAA). As a partner of PATH (Partnership for Access to Higher Education), the Community Foundation scholarship recipients are nominated for matching funds and often receive additional grants from PHEAA.

The benefits of partnership will bring many more scholarship opportunities to area students as they pursue their higher education.

2019 MCCF Scholarship Winners

Gloria V. Anderson Scholarship (Sponsored by the Singing Dutchmen)

Mikayla Bond (BAHS - \$1,000)

ARG Employee Scholarship

Mitchell Hayden (BAHS - \$500) Collin Rounsville (A-LHS - \$500)

Bradford Creative Performing Arts Center BCPAC Scholarship

Ashley Keane (BAHS - \$500)

Bradford Rotary Vocational Scholarship

Nicole Sayers (BAHS - \$500) Amber Hitchcock (BAHS - \$500)

Chuck Daly Memorial Scholarship

Alex Rezzelle (KAHS - \$1,000) Ella Marconi (KAHS - \$1,000)

Diana J. Hulings Memorial Scholarship

Ella Marconi (KAHS - \$500)

John & Donna Hulings Scholarship

Alysha Biel (KAHS - \$500) Halle Saf (KAHS - \$500)

Steve Jerman Memorial Scholarship

Halle Saf (KAHS - \$500) Ella Marconi (KAHS - \$500)

Jeff & Shelly Johnson Memorial Scholarship

Paige Nicklas (KAHS - \$500)

Kane Day School Alumni Scholarship

Adam Sicher (KAHS - \$500)

Sashy & Gladys Kane Perpetual Scholarship

Alysha Biel (KAHS - \$1,000) Alex Rezzelle (KAHS - \$1,000) Gary Meckley Scholarship Krisalyn Rhodes (KAHS - \$1,000)

Ole Bull Violin Scholarship

Mikayla Bond (BAHS - \$2,000)

Paul Robert & Friedia Roberta Calkins Rolfe Scholarship

Raisa Wright (KAHS - \$4,000 over four years)

Tristan Sauers Memorial Scholarship

Dessa Gentile (KAHS - \$500)

Carrie Sauers Memorial Scholarship

Ella Marconi (KAHS - \$500)

Pastor Craig Smith Memorial Scholarship

Emily Gustafson (SAHS - \$500)

Joe Stanko Memorial Scholarship Lauren Abers (BAHS - \$500)

Strengthen your community - Support education!

The McKean County Community Foundation makes it easy for donors and organizations to establish scholarship funds. Our staff will help you start a fund and develop selection criteria. MCCF will administer the fund for you and will distribute scholarship applications to appropriate schools and students.

A scholarship fund may be set up to honor or remember your parents, family, or someone who influenced your life. Or you may make a gift to an existing scholarship fund. Whichever you choose, you'll be helping to provide opportunities for the students of tomorrow.



2019 FUNDS AND DONORS

Andrew Taylor Scholarship Fund

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Andrus Family Good Citizen Award Fund

Bradford Area School District

ARG Employee Scholarship Fund

American Refining Group, Inc. ARG Golf Committee Tim & Rita Dincher Sara Furlong Jeannine & Brett Schoenecker

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Bradford Class of '60 Scholarship Fund Bradford Area School

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Sashy & Gladys Kane Perpetual Scholarship Mr. & Mrs. Thomas Kane

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Women's Giving Circle Fund

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TRIBUTES

BAHS & BCCHS Class of '64 Scholarship

In memory of Edward M. Anderson & Martha McCoy Bouchard

Michael & Gail Mintz Lesh

In memory of James Bathrick
Gary & Paula Roggenbaum

In memory of Rosemary Lord Brennan

Linda Pizzelli Conklin

In memory of Jack Clifford
Joseph Young

In memory of James Francis
Miller & Michael DuBois
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In memory of Glenda
Travis & Darlene Baugh

In memory of Charles & Margaret Johnson
Sue Johnson

In memory of Mr. & Mrs. Gilbert Ledebur Dennis Ledebur

*In memory of Jon Osgood*Krisit Siplon

In memory of Charlene Shannon Richard & Nancy Dryden

CASA Endowment Fund MCCF

*In honor of Nancy Garris*Robert Esch

In memory of Bob Wright
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Pastor Craig Smith Scholarship

In memory of Sally Myers
Richard & Paula Eddy

In memory of Pastor Smith Ann Halter Raymond Myers Sandra Walker

Cathy Zapel

Susan Zirkle



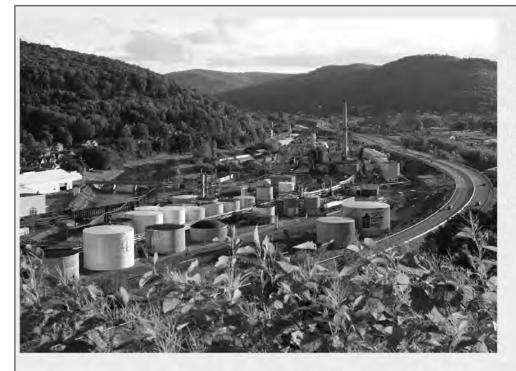
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With a philanthropic spirit that is cultivated corporately and encouraged in its employees, ARG focuses its charitable giving on education, economic development, human services and health care.

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American Refining Group Inc.'s Bradford refinery has been an economic engine in McKean County since its establishment in 1881.



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WOMEN'S GIVING CIRCLE

New group is committed to philanthropy in our community Money is Caving Circle

McKean County women, committed to volunteerism and sharing, came together on October 19, 2019 to learn more about the new Women's Giving Circle (WGC) of McKean County, a project of the McKean County Community Foundation.

Giving circles are groups of friends, neighbors, and individuals of like concerns that gather

to learn about issues that interest them and pool money to fund greater impact. Where one person may not always see the impact of a single donation to a charity, the giving circle method of pooling many smaller donations can make a significant impact on a charity. Membership is affordable and allows everyone to become a philanthropist by combining their donations and making a difference in McKean County.

We periodically gather our members together to network, learn about community needs, and award grants to local nonprofits. Area nonprofits may apply for funding through an annual competitive grants process.



Membership in the Women's Giving Circle

Who can be a member of WGC?

A member of WGC can be any woman seeking to support community needs. Membership is on a yearly basis. When you commit to donating a minimum of \$100 per year, you will be deemed a member with voting privileges to determine which organizations receive a grant from the WGC Fund that year.

As a member, how am I involved in WGC?

The goal of WGC is to hold two gatherings each year: a spring social event and an annual meeting held in October where you have a voice in choosing which organizations receive a grant. The events are fun-filled and accomplish a great purpose at the same time!

TO DATE, **OVER 70 WOMEN**

HAVE BECOME CONTRIBUTING MEMBERS OF THE WOMEN'S GIVING CIRCLE!

> JOIN THIS CARING GROUP OF WOMEN TODAY!

How does an organization apply for a grant?

Our first granting year will take place in the fall of 2020. The WGC awards will grant to eligible 501c3 organizations that enhance the quality of life for families in McKean County. The grant application is available on our website or by contacting the Foundation.

Who decides which charitable organizations receive grants?

The grants will be awarded by a competitive grant-making process, and all members can provide input. Grant recipients are voted on by our membership at our annual meeting.

Visit our website at www.mckeancountyfoundation.org for more information on joining WGC.

2019-2020 Women's Giving Circle Membership

\$1,000+

Jeanne Satterwhite Anita Shuey

\$500 - \$999

Stephanie Vettenburg Shaffer Julie Young

\$250 - \$499

Denise "Dee" Buchanan Jennifer Fitton Nancy O'Day Sarah Tingley Susan Zook Willson

\$100 - \$249

Leslie Davis

Martha Baker
Amy Bay
Lisa Bizzaro
Marilyn Blackmore
Judy Bodamer
Margie Brown
Jeanette Burleson
Pamela Burlingame
Sally Claypool
Julie Cleland
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Sharon Daniels
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Barbara Peterson Deborah Price Lora Rankin Molly Raszmann Andrea Root Joan Schultz Karen Scott Hope Sherk Cyndee Smith Jennifer A. Smith Melissa Smith Nikki Stahlman Charlotte Stoughton Roni Swanson Kristen Tim Christine Tyler Donna Veilleux Cathy Zapel Suzy Zirkle



Women's Giving Circle Steering Committee:

Front - Roni Swanson, Grant Committee Chair; Judy Bordamer, Co-Chair; Linda Myer, Treasurer

Middle - Ricci Jeannerette; Sally Claypool; Angela Erway

Back - Carol Duffy, Co-Chair; Kathy Gibson, Secretary; Pamela Burlingame

Missing - Kathy Jones; Lori Freer; Lisa Bizzaro

MEYER WAGNER BROWN & KRAUS

Carolyn Boser Newhouse

Linda Myers

Cheryl Nasto

Cheri O'Mara

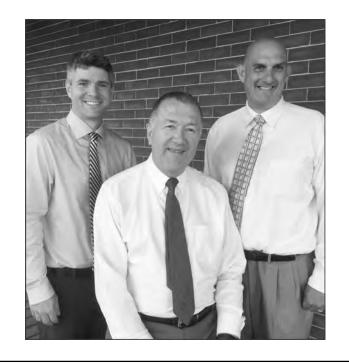
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MISSION STATEMENT

The mission of the McKean County Community Foundation is to strengthen our region through development, stewardship, and grant making as donors achieve their philanthropic goals.

VISION STATEMENT

The McKean County Community Foundation connects people who care with causes that matter.

The official registration and financial information of the McKean County Community Foundation may be obtained from the Pennsylvania Department of State by calling toll-free, within Pennsylvania, 1-800-732-0999. Registration does not imply endorsement.

WHAT DOES A COMMUNITY FOUNDATION DO?

- We gather dollars from donors and build permanent community savings funds.
- We grow these funds by sound investment policies that protect the principal.
- From these funds, we give grants to area nonprofits to support community needs and programs.



DO YOU HAVE A STORY TO TELL?

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You can start a fund in honor of or in memory of a loved one, or in tribute to a family name. It's easier than you think to establish a fund.

- Tell your own story by starting a donor advised, endowment, field of interest, or scholarship fund.
- A fund can be established with a minimum donation. Once it reaches \$5,000, your fund can begin to GIVE.
- We will work with you or your professional advisor. Simply tell us what kind of gift you'd like to make and we'll do the rest!