MISSION

To inspire people and communities to build and distribute charitable funds for Good, for Adams County, for Ever.

VISION

Adams County Community Foundation will be a leading resource, promoting philanthropy among people of all means who wish to make lasting and meaningful contributions to Adams County, and providing opportunities to develop and strengthen our communities.

VALUES

Accountability • Transparency • Confidentiality • Compassion • Inclusiveness

EXCELLENCE IN ALL THINGS
Dear Community Friends,

Impacting lives by serving Adams County people and organizations has become such a rewarding endeavor. Thanks to our wonderful donors who are stepping forward, each year gets better—gifts to the Foundation grow and grants back to the community increase.

Reflecting on 2013, the Foundation received three major gifts that alone will return grants of nearly $123,750 for Good, for Adams County communities each year . . . for Ever. These gifts and their impact are featured as new funds in this Annual Report along with seven other new funds. The impact of these gifts will be exciting to follow as the years pass.

The Holiday Shopping Spree increased its impact in the community serving 40 non-profit organizations and garnering $28,500 in 210 gifts from 56 donors. After evaluating the results from 2013, the Foundation has some exciting new ideas for the 2014 Spree aimed at doubling the future impact.

Projects supported by $264,741 in grants are impacting the arts, civic organizations, education, health, history, human service, and religious programs. In short they impact just about every facet of life in Adams County. Grants help organizations build internal strength, improve people’s lives, build social capital, and make capital improvements. The majority of the impact is based on our donor’s wishes.

Impacting lives is a wonderful thing. The Foundation hopes to inspire giving throughout Adams County by its own example. Please consider joining us in impacting lives.

Sincerely,

Gail J. Hull
2013 Board Chair

Barbara B. Ernico
President
holiday shopping spree... impacting lives

When good things happen, they grow. Shopping Spree attracted 40 non-profit organizations in 2013. Of course the purpose of Shopping Spree is to inspire giving among all people of Adams County. By having more non-profit organizations, people become aware of the breadth of giving opportunities. There are more than just human service organizations serving the community. There are civic organizations, historical societies, arts organizations and educational facilities. Likewise, there is a way for everyone to enjoy giving. The foundation loves the impact Shopping Spree has in motivating donors.

While donors love exploring the organizations and finding just the right gift to make for their charitable purposes, the agencies love getting together. The networking they do helps them learn more about the community—who is doing what and for whom. Sometimes they spot opportunities to work together. The impact can be more efficient and effective service to the community.

the best things about the event were. . .

“the opportunity to meet the people and explain our programs.”
- Joan Stremmel, Adams County S.P.C.A.

“the opportunity to network and learn about other programs.”
- Charles Nussbaum, Gettysburg C.A.R.E.S.

“people (donors) had great questions and seemed very engaged.”
- Kathy Gaskin, Healthy Adams County
2013 grants ... $264,741

GENERAL GRANTS—$117,992
Adams County Arts Council
Adams County Children’s Advocacy Center
Adams County Economic Education Foundation
Adams County Historical Society
Adams Rescue Mission
Bermudian Springs School District
Big Brother Big Sisters of York & Adams
Buchanan Valley Volunteer Fire Department
Child Evangelism Fellowship
Children’s Aid Society
Fairfield Area School District
Family First Health Corporation
Gettysburg Area School District
Gettysburg Children’s Choir
Gettysburg Community Concert Association
Gettysburg Community Soup Kitchen
Gettysburg Hospital
Interfaith Center for Peace & Justice
Lincoln Intermediate Unit 12
Lutheran Social services
Main Street Gettysburg
Manos Unidas
Mediation services
Mennonite Central Committee
Project Gettysburg Leon
Shining Stars Therapeutic Riding Program
South Central Community Action Programs
St. Francis Xavier School
St. Paul’s Lutheran Church of Littlestown
Survivors, Inc.
The Gettysburg Festival
Upper Adams School District
YWCA of Gettysburg & Adams County

SCHOLARSHIPS—$52,500
Boston University
Carnegie Mellon University
CCBC Catonsville
Central Penn College
Conaway Valley Dollars for Scholars
Dallastown Area Dollars for Scholars
Delaware Valley College (2)
Dover Area Dollars for Scholars
Eastern Mennonite University
Elizabethtown College
Franklin and Marshall College
Gettysburg Area Dollars for Scholars (2)
HACC—Gettysburg (3)
HACC—Lancaster
HACC—York
Indiana University of PA Culinary Arts
Johnson and Wales University
Keystone College
Lancaster Bible College
LaTourneau University
Liberty University
Lock Haven University
Mount St. Mary’s University
New Mexico State University
Penn State—Becks
Penn State—Mont Alto
Penn State—World Campus
Penn State—York
Red Lion Area Education Foundation
Shippensburg University
South Eastern Dollars for Scholars
South Western Dollars for Scholars
Spring Grove Area Dollars for Scholars
St. Francis University PA (2)
Stevenson University
Susquehanna University
SYCSD Foundation
Virginia Tech University
Waynesburg University (2)
West Chester University
York College of PA

SHOPPING SPREE—$19,288
Adams County Arts Council
Adams County Children & Youth
Adams County Community Foundation
Adams County Historical Society
Adams County Library System
Adams County Office for Aging
Adams County SPCA
Adams Rescue Mission
Big Brother Big Sisters of York & Adams
Children’s Aid Society
Collaborating for Youth
Courage House
East Berlin Community Library
Family First Health Corporation
Gettysburg Community Soup Kitchen
Gettysburg Children’s Choir
Gettysburg Community Theater
Healthy Adams Bicycle Pedestrian Action Coalition
Healthy Adams County
Hoffman Homes
Interfaith Center for Peace & Justice
Lincoln Intermediate Unit 12/Literacy Council
Manos Unidas
Mediation Services
Mission of Mercy, Inc.
PA Tourette Syndrome Association
Project Gettysburg Leon
Shining Stars Therapeutic Riding Program
Skills of Central PA, Inc.
South Central Community Action Programs
Strawberry Hill Foundation
Susquehanna University
UCP of South Central PA
United Way of Adams County
YWCA of Gettysburg & Adams County
Endowment Funds of ACCF:
Canner Education Fund
Bermudian Springs Eagles Fund

IMPROVING A BABY’S FUTURE
GRANT: $3,000

What happens to babies born at low birth rate to young mothers who had little or no pre-natal care? If you don’t know the answer to this question, try this one. What happens to babies born into poverty to mothers who don’t know how to mother in a positive way? In a way, this is the same question because usually these mothers are one and the same. The typical answer is not very comforting—it’s not good.

Family First Health in Adams County has a better answer to these questions. Their answer is the Nurse Family Partnership Program. A registered nurse home visitor will serve up to 25 families beginning in the first trimester of the mother’s pregnancy and continuing until the child is 24 months old. These first two and a half years of life are more important to a child growing up healthy, confident and ready to succeed in life—definitely a project that improves human lives.
philanthropy... love of people

Philanthropy literally means “love,” (philos) of “people” (anthropos), so it means much more than sending a check. Philanthropy ensures that the causes and people you care about are supported in perpetuity. It can give you the opportunity to start or carry on a family giving legacy. By establishing a fund with Adams County Community Foundation, you have an opportunity for IMPACTING LIVES:

PERMANENCE
The Community Foundation’s infiniteness ensures that your contribution will continually and forever meet needs that are relevant to your interests and the community’s needs.

STEWARDSHIP
The Community Foundation’s Board of Directors, with guidance from its Investment & Finance Committee and outside investment advisors, closely monitors the performance of professional investment managers. The Foundation makes a full accounting to the community through its annual report, audit, and IRS Form 990.

LOCAL KNOWLEDGE
The Community Foundation can expertly assist you in identifying charitable organizations and programs that address your particular interests and local community needs.

ACCOUNTABILITY
The Community Foundation ensures that grants are made to qualified public charities and that money is used as it is intended.

COMMEMORATION
The name of a loved one or your name can live on through your fund.

COMMUNITY IMPACT FUND
These funds may be commemorative funds that the donor wishes the Foundation to distribute to the community based on current community needs.

DESIGNATED FUND
Grants from these funds are designated to be given to specific qualified charities named by the donor to which the donor may have given during a lifetime.

FIELD OF INTEREST FUND
These funds individually support a broad interest area such as agriculture, entrepreneurship, youth, families, energy, and preservation issues. Grants are distributed based on current issues or needs of the community.

PNC WEALTH MANAGEMENT asked the Foundation to accept a Trust Fund that provided three scholarships for each of three Adams County School Districts. PNC wanted the scholarships to benefit from the Foundation’s Dollars for Scholars program.

funds that impact lives

Existing Field of Interest Funds are the Adams County Youth & Families Fund and the Adams County Youth Recreational Sports Fund.

DONOR-ADVISED FUND
These funds are typically established by living donors who wish to recommend the distribution of gifts from the earnings of their named fund.

SCHOLARSHIP FUND
Distributions from these funds are made to educational facilities to provide a scholarship for post-secondary education of a student.

ALL OF THESE FUNDS MAY BE NAMED BY THE DONOR(S).
The staff of Adams County Community Foundation will make it easy to create your charitable fund. We do all the paperwork and help you know the decisions you will need to make to guide your fund. Most charitable gifts qualify for maximum tax advantage under federal law to the donor.

- **GIFTS OF CASH**
- **SECURITIES**
- **MUTUAL FUNDS**
- **REAL ESTATE**
- **PERSONAL PROPERTY**
- **LIFE INSURANCE**
- **IRAS AND RETIREMENT ACCOUNTS**
- **REMAINDER OF A CHARITABLE TRUST**

**BEQUESTS.** In order to include the Foundation in your Last Will & Testament as a charitable bequest, your legal counsel may use language similar to this: I give, devise and bequeath the following:

[Description of assets that are the subject of the bequest; for example, a stated sum or the residue of the estate, or a percentage of the residue of the estate] to ADAMS COUNTY COMMUNITY FOUNDATION, a nonprofit corporation within the State of Pennsylvania.

This gift shall be known as the ___________________ (Name chosen by you) Fund. If you desire that the bequest be applied to an area of charitable interest or to specific organizations, add: This fund shall be devoted to the support of: ____________________.

Donors are advised to consult Foundation staff as well as their own professional advisors for more detailed information about diverse options for giving.

**CREATING A NEW FUND**

When you want to impact lives, you have a number of ways to give to support this community forever through a charitable gift. Gifts of cash, stocks, bonds, real estate, personal property, life insurance, and retirement plans may be donated to the Foundation.

**IMPACTFUL WAYS TO GIVE**

**Children Singing! Magical!**

**GRANT: $1,000**

Performing in the Gettysburg Children’s Choir with children from all over Adams County is a magical experience. Imagine practicing songs composed by world renowned writers and performing these songs on stages in auditoriums and theaters in cities and towns beyond Gettysburg. These are experiences that will make memories as well as build character and confidence and teamwork.

There is cost to such a program, including an artistic director, an accompanist, music, uniforms and more. To make sure that all children who want to participate have a chance, the Children’s Choir offers scholarships to defray the cost the children incur. The Foundation was honored to contribute to improving the lives of children.
In 2009, Rotarians Scott Wehler and Bob Gough received permission from the Rotary Club of Gettysburg’s board to start a charitable fund at the community foundation. It was natural that this would evolve since the club initiated Adams County Foundation in 1985 when Jack Phillips led the group during Brad Hoch’s Presidency to start up the Foundation.

Wehler and Gough believed that having a charitable entity for Rotarians would support those who wanted to make charitable gifts to benefit the Club’s charitable endeavors. A fund at the Foundation would provide the ability to make tax deductible gifts, both during a member’s lifetime and in a member’s estate planning.

The Club began their fund with a Founders group who each contributing $1000. They grew the fund by enabling members to make gifts along with their quarterly dues payments. With some very regular and dedicated donors from the club, the fund reached $25,000 in mid-2013. In 2015, the club will be able to distribute the earnings from the fund to support their many charitable activities in the Gettysburg area.

Many donors wish to start a fund during their lifetime. They want the fun of giving back to the community and seeing firsthand what generosity can accomplish. They want to have the time to teach their children or their family to be giving and generous. The problem is finding the money to start a fund at the Foundation.

Adams County Community Foundation (ACCF) created “Apple Seed Funds” to help. These are funds that start small but have the commitment to grow over the years by regular contributions from individuals or family members. They can also be further funded in the donor’s last Will & Testament. The fund becomes the fifth child of the family—an entity to be nurtured and grown over the years.

Call us and ask us about starting an “Apple Seed Fund.”

Gifts are tax deductible.

2013 Apple Seed Funds

Matured!

Adams County Dollars for Scholars was the recipient of three large gifts, including a gift for the first scholarship. The community has been building this fund since 2009. Thanks to the VFW Home Association Post 15, Barking Cat Media Group and Kenneth and Janell Pool, the fund reached $10,000 and a scholarship was presented in 2013.

Gary & Suetta Bechtel Fund

FREDERICK & SUSAN GUINN FUND

ROTARY CLUB OF GETTYSBURG

Growing!

Adams Community Emergency Fund (2009)
Adams County Youth Recreational Sports Fund (2009)
Kenneth & Constance Farabaugh Fund (2010)
Eddie Horst Memorial Fund (2011)
Luella Musselman Paul Scholarship Fund (2010)
Reinecker-Hendricks Family Fund (2011)
Adams County Medical Society Alliance and Adams County Medical Society Fund (2012)
James D. and Eleanor Sheen fund (2012)
Thomas E. Arnold Scholarship (2013) New!
Gail and Peter Hull Fund (2013) New!

New!
Albert J. Lentz Post 202 American Legion Scholarship Fund
Post 202 supports Gettysburg Area High School students (one girl and one boy) and Fairfield Area High School students (one girl and one boy) who have good academic performance, school and community involvement, financial need, and participation in a military club or group.

Thomas E. Arnold Scholarship Fund
Tom wished to support a Biglerville High School student demonstrating financial need, having high academic performance, showing community involvement and demonstrating strong interest in history.

The Harold L. Griffie STEM Scholarship Fund
In honor of the high school math teacher who inspired the Donor to major in mathematics, this scholarship encourages and supports graduates of Bermudian Springs High School, in York Springs, Pennsylvania, who wish to enter a field of study in science, technology, engineering, and mathematics (STEM).

Leon D. and Rosemary J. Tawney Scholarship Fund
The Tawney’s established three scholarships to benefit students who are pursuing a course of study in any medical related field. Awards to students in Littlestown Area School District, New Oxford Area Public Schools/Cone-wago Valley School District, and Bermudian Springs School District.

Albert J. Lentz Post 202 American Legion Charitable Fund
The fund will support projects for the betterment of the quality of life of citizens and organizations of Adams County and communities beyond Adams County.

Irene Thomas Memorial Fund
This fund will provide entertainment, travel, pleasure, comfort, care and assistance for elderly never married and childless women. The Foundation will select qualified charities to receive grants that address these purposes.

Helen Shields Hafer Memorial Fund
This fund will advance and encourage the study and practice of dance and fine arts to include tap dancing and oil painting. The Foundation will select qualified charities to receive grants that address these purposes.

Galen S. Wagner Fund
The fund will support diagnostic, evaluative and instructional strategies to assist Upper Adams School District students with dyslexia. Support may include teacher training and classroom support, instructional materials, evaluation and assessment all related to dyslexia.

Josephine Seemann Memorial Fund
This Fund for the St. Paul’s Lutheran Church in Biglerville, Pennsylvania will supplement the budget of the Church Choir and the Music Department and provide flowers on the birthdate of Josephine Seemann.

Lilly Steinour Hafer Memorial Fund
This Fund for St. James Lutheran Church of Gettysburg, Pennsylvania will memorialize the life of Lilly Steinour Hafer who during her lifetime was actively involved in the Altar Guild.

Gail and Peter Hull Fund
This fund is designated for YWCA Gettysburg Adams County for Hallmark programing which addresses racial justice and the economic empowerment of woman and girls, for Gettysburg Presbyterian Church for the Peace Fund and local missions, and for organizations and specific programs that promote community unity, work to eliminate prejudice, racism and discrimination, and foster equal opportunity.

SCCAP Opportunity Fund
This fund will support the mission of the organization which is “Empowering families and engaging the community to pursue innovative and effective solutions to break the cycle of poverty.” This fund will support the works of SCCAP in both Adams County and Franklin County.

Wagner Supports Alma Mater
Galen S. Wagner of Mill Valley, California graduated from Biglerville High School in 1951, attended Penn State, and then Sheffield School of Aeronautics in Florida. Through hard work and commitment, and a sheer love of flying, Wagner became an airline pilot and Captain. He had the honor of flying fourteen different types of aircrafts finally retiring as Captain on a Boeing 747-400 for United Airlines flying the Far East routes. He flew for Capital Airlines which became United Airlines, retiring in 1994 after 36 years. Mr. Wagner, the son of Henry and Myrna Wagner, grew up on a farm off Table Rock Road.

Galen Wagner returned to his 62nd Class Reunion this past summer and spoke to Dr. Wesley Doll, Superintendent of Upper Adams School District, about his passion to help students with dyslexia succeed in their education. He established the Galen S. Wagner Fund with Adams County Community Foundation to provide funds for the Upper Adams School District. Dr. Doll stated, “Galen S. Wagner is providing much more than a monetary gift, he is providing resources for dyslexic readers to have the priceless gift of potentially reading without struggling.” The earnings of this fund will support diagnostic, evaluative, and instructional strategies to assist students with dyslexia. Support may include teacher training and classroom support, instructional materials, evaluation and assessment all related to dyslexia. Wagner struggled with dyslexia all his life, but was able to overcome the difficulties it presented him and became a successful pilot and businessman. His success in life inspired him to give back to others through his alma mater.
SCHOLARSHIP HONORS
INSPIRATIONAL TEACHER

An extraordinary scholarship established by an extraordinary alumnus of Bermudian Springs School District will benefit graduating seniors beginning this Spring and continuing in perpetuity. Wishing anonymity at this time, this wonderful donor graduated in the 80’s and went on to a successful career in cancer research owing in part to the inspiration of his math teacher, Harold L. Griffie, who encouraged him as a shy boy to excel in mathematics. Now a statistician living in California, the donor wanted to make a reality of his dream to give back to his high school, Bermudian Springs High, and honor his teacher, Harold L. Griffie, for his encouragement and support. Griffie, a retired Bermudian Springs High School teacher, taught mathematics, computer science, statistics, and physics for over 40 years.

Established at Adams County Community Foundation, The Harold L. Griffie STEM Scholarship will award $5,000 per year to Bermudian Springs High School seniors who wish to enter an undergraduate field of study in science, technology, engineering, and mathematics, also known as STEM disciplines. The scholarship will be awarded for a student’s four consecutive years of college, providing a total scholarship of $20,000 to a student. Each year a new scholarship recipient will be selected. Going forward the scholarship will support four students every year.

legacy society members

The Adams County Community Foundation is grateful for those individuals and families who have chosen to plan a gift to their community by establishing a fund at the Foundation. Their philanthropy will continue to build a strong and vibrant Adams County long into the future.

Gary H. & Suetta Martin Bechtel  Robert & Jane Gough  Richard C. Michael*
Susan Dee Bechtel  Curt Grim  Jack Phillips
Sharon Cline Magraw  Frederick C. Guinn  James* & Eleanor Sheen
Rita & Fred Diehl*  Donald & Mildred Hershey*  George H. and Roberta B. Wood*
Kenneth M. Farabaugh, Jr.  Kermit L. Jacoby*  *Now Remembered Forever
Constance Farabaugh  Gary M. Laird

permanent funds... impacting lives forever

ADAMS COMMUNITY EMERGENCY FUND
Responding to the crisis created for human service agencies when in 2009 the PA State Legislature failed to pass a budget on time, Adams County citizens raised money to continue vital local services of child care and shelter for vulnerable people. The contributions became the base for this fund which will provide future relief to address community emergencies.

ADAMS COUNTY MEDICAL SOCIETY & ADAMS COUNTY MEDICAL ALLIANCE FUND
This Donor Advised Fund was established by medical families supporting a healthy community through grants to qualified charities meeting community needs in Adams County.

ADAMS COUNTY YOUTH RECREATIONAL SPORTS FUND
Youth recreational sports teams across Adams County offer young people an opportunity to learn sportsmanship, leadership and team spirit, while participating in a healthy physical activity. This field of interest fund was created to sustain these teams by offering funding for operational expenses.

ADAMS ELECTRIC PROJECT HELPING HAND FUND
A leader in providing energy to its members, Adams Electric Cooperative is committed to helping people maintain quality of life and health. This fund will provide support to individuals and families who are at risk for losing their electric service or need financial assistance to reconnect their service.
permanent funds (continued)

GARY & SUETTA BECHTEL FUND
Gary & Suetta Bechtel of Fairfield established this restricted fund to benefit their church, Lower Marsh Creek Presbyterian Church, the community foundation, and the J. W. Martin Memorial Math Scholarship Fund.

MARGARET TREW CLINE YOUTH & FAMILIES FUND
Started by a group of visionary business people who realized that to build a healthy community, additional financial support must come from the community to support programs for youth and families, this field of interest fund was fully endowed by the Margaret Trew Cline Foundation.

THOMAS W. “TIM” CLINE FUND
Thomas W. Cline, known as “Tim” to his family, friends and admirers, was a lifelong resident of Adams County. He is remembered as a dedicated leader who gave active support to help his home area. This donor advised fund serves as a living memorial to Tim’s generous spirit of giving and his “silent support of the community.”

COMMUNITY IMPACT FUND
The Emma G. Musselman Foundation and the M.C. Jones Foundation provided the initial seed money for the Community Impact Fund. Contributions received by Adams County Foundation throughout the year were added to this fund. Some of the annual donors were Adams County National Bank, Gettysburg Rotary Club and many other individuals. This fund is for unrestricted use and the earnings are distributed to charities demonstrating need.

RITA & FRED DIEHL ENDOWMENT FUND
Fred and Rita Diehl moved to Gettysburg in 1998. Fred was born and raised in Adams County in Cashtown. A graduate of Penn State University, Fred was a career auditor in the U.S. Department of Agriculture. Fred and Rita married late in life and had no children. Their love of Adams County led them to leave an estate gift to the Foundation. This unrestricted fund will be for community impact grants.

KENNETH M. & CONSTANCE FARABAUGH FUND
Ken and Connie have been strong leaders in Adams County for the past 30 years. In addition to their support of Rotary and particularly Rotary’s student exchange program which they have led for the past 25 years, Ken and Connie volunteer for a number of charities, including Special Olympics, Historic Gettysburg Adams County, United Way of Adams County, and Adams Hanover Counseling Service to name a few. This donor-advised fund is simply an extension of the commitment and generosity they have demonstrated in Adams County for many years.

BEN FRANKLIN FUND
The great patriot and Revolutionary War statesman, Ben Franklin, left a testamentary trust of 1000 pounds sterling which was to accumulate principal and interest for a period of 200 years, and then be distributed to two designated beneficiaries, namely, the City of Philadelphia and the Commonwealth of Pennsylvania. At the 200th year, when the value of the fund exceeded $1 million, the Pennsylvania Legislature determined that Pennsylvania’s share of the Franklin Trust should be distributed to existing Pennsylvania community foundations. Adams County Foundation received $22,000.00 for a permanently endowed fund.

FREDERICK C. & SUSAN GRASMICK GUINN FUND
Fred Guinn served as the Founding Chair of the Board of Directors of Adams County Community Foundation. He and his wife, Susi, wished to establish a donor-advised fund during their lifetime from which

GRANT RECIPIENT
Advocacy Center Protects Our Children
Grant: $4,832
Adams County is so fortunate to have a model program in our midst. The Adams County Children’s Advocacy Center, established in 2006 by a forward-thinking group of community leaders, meets the needs of children and families who are experiencing the trauma of child abuse. An innovative concept that brings all of the treatment providers and legal services together in one child-friendly center, the Advocacy Center speaks as one voice for the child when prosecuting perpetrators and when bringing resolution into the child’s life.

In keeping with the high standards and best practices required by the National Children’s Advocacy Center, the local group wished to establish an effective assessment tool to measure the success of their services. The tool would also assess unmet needs and define the team processes used. This assessment helps to build the capacity of the Advocacy Center to serve its children. As such it is a high priority of the Adams County Community Foundation which strives for quality services in Adams County.
Arnold Scholarship Supports BHS Students

Tom Arnold loved history. Gettysburg history and the Civil War was a special interest. As he considered his legacy to Adams County, he wanted to help a student, especially a student who shared his love of history. Tom established the Thomas E. Arnold Scholarship Fund for a student from Biglerville High School, his alma mater. This first scholarship will be distributed in 2014.

Adams County Dollars for Scholars impacts lives today and in the future by offering scholarships to local students. These scholarships help the students fulfill their dreams, not only of post-secondary education but also of a successful career and life. Dollars for Scholars scholarships can be matched by participating colleges and matching scholarships may be awarded by Pennsylvania Higher Education Assistance Agency’s PATH (Partnerships for Access to Higher Education) program. Adams County Dollars for Scholars serves youth in Bermudian Springs High School, Fairfield Area High School, Littlestown Area High School, and Biglerville High School.

Permanent Funds (continued)

...they will make gifts to qualified charities. After they are deceased, the fund will support the operations of the Foundation which has become an important part of their lives.

Donald H. & Mildred C. Hershey Fund

Born and raised in Cashtown, PA, Donald “Punk” Hershey ran a men’s tailor shop in Gettysburg for many years with his first wife, “Mim.” Their only son, Jay, died at an early age of meningitis. Punk was an avid golfer and hunter and was active in the Pheasant Farm. His second wife, Mildred, was also known by many as the teller at the Adams County National Bank. This fund will serve as a community impact fund, unrestricted and for distribution to demonstrated needs in Adams County.

Eddie Horst Memorial Fund

The Eddie Horst Memorial Fund was established by the friends and family of Eddie Horst as a memorial for his musical accomplishments, his fun-loving spirit, and his friendship to many people in Adams County. The fund will provide post-secondary education scholarships to students from Adams County who are pursuing a career in music. As the fund grows, it will provide grants for musical instruments, musical performances and music lessons for young people of Adams County.

The M. C. Jones Fund

Mr. Jones was a wealthy businessman and resident of Gettysburg. He owned and operated furniture factories in both Adams and York Counties. Mr. Jones created the M. C. Jones Foundation, a private entity devoted to benefiting the local community. After his son, Philip M. Jones, a trustee of the M. C. Jones Foundation, had retired from business life, he offered the corpus of the M. C. Jones Foundation to Adams County Foundation, to assure that it would continue to benefit the larger Adams County community. The proceeds of this Fund are unrestricted.

Khouse Foods Cooperative Fund

From a small beginning in April 1949, Khouse Foods Cooperative has grown to become one of the largest apple processing companies in the world and is primarily owned by a large number of growers in the County. Long known for their generosity and support to their neighbors, Khouse Foods Cooperative established this fund to extend their ability to give back to their community which is central to their core beliefs.

Renee and Gary M. Laird A’nt It Kool Fund

This Designated Fund has been established in the Last Will & Testament of Gary M. Laird. Gifts will be made to the organizations he chose to honor his sister, Renee, and support causes that are important to him as well.

Thomas E. & Florence B. Metz Fund

This Community Impact Fund will make unrestricted distributions based on identified community needs through the Adams County Community Foundation’s Distribution Committee.

Richard C. Michael Fund

This Field of Interest Fund will make annual distributions for literacy and education. First priority for distribution will be for children’s literacy. Second priority will be general literacy and education, including English as a Second Language (ESL).

Jack Phillips Founders Fund

The Founding Board of Directors created this fund in 2007 to honor the founder of the Adams County Community Foundation, Jack Phillips. Through his leadership, the foundation reorganized to better serve...
Adams County. The earnings of this fund will support the ongoing operations of the Foundation.

REINECKER-HENDRICKS FAMILY FUND
This fund will carry out the philanthropy of the Reinecker-Hendricks family. Started by Nancy Reinecker Hendricks and her husband, Erik Hendricks, the charitable distributions will be recommended by Nancy and Erik and their three children.

THE CHARLES RITTER FAMILY FUND
Charles Ritter, a successful industrialist, resided in Littlestown, was an original member of the Adams County Foundation Distribution Committee and served the foundation for well over a decade. Charles established this Fund to provide an annual distribution to his church, St. Paul’s Lutheran Church in Littlestown, and the balance for unrestricted distribution to community needs.

ROTARY CLUB OF GETTYSBURG BENEVOLENT FUND
The Rotary Club of Gettysburg has been an active force in the Gettysburg Community for nearly 90 years. In all of that time, the club has been a leader in providing many community improvements and has contributed to the well-being of the community. This new fund established by the Rotary Club will benefit the community charities long supported by the club and will allow expansion of the club’s annual scholarship program.

D. LYDA ROUZER FUND
This Donor Advised Fund will support Christian work, including but not by way of limitation, the power to maintain a missionary rest home, the maintenance and support of those engaged in Christian work or preparing and training for Christian work, the support of other Christian organizations, indigent persons and Christian activities of all kinds.

REINER M. & CONSTANCE FUND
This fund will carry out the philanthropy of the Reinier M. & Constance fund. The earnings of this Fund will support the ongoing operations of the Foundation.

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REINECKER-HENDRICKS FAMILY FUND
This fund will carry out the philanthropy of the Reinecker-Hendricks family. Started by Nancy Reinecker Hendricks and her husband, Erik Hendricks, the charitable distributions will be recommended by Nancy and Erik and their three children.

THE CHARLES RITTER FAMILY FUND
Charles Ritter, a successful industrialist, resided in Littlestown, was an original member of the Adams County Foundation Distribution Committee and served the foundation for well over a decade. Charles established this Fund to provide an annual distribution to his church, St. Paul’s Lutheran Church in Littlestown, and the balance for unrestricted distribution to community needs.

ROTARY CLUB OF GETTYSBURG BENEVOLENT FUND
The Rotary Club of Gettysburg has been an active force in the Gettysburg Community for nearly 90 years. In all of that time, the club has been a leader in providing many community improvements and has contributed to the well-being of the community. This new fund established by the Rotary Club will benefit the community charities long supported by the club and will allow expansion of the club’s annual scholarship program.

D. LYDA ROUZER FUND
This Donor Advised Fund will support Christian work, including but not by way of limitation, the power to maintain a missionary rest home, the maintenance and support of those engaged in Christian work or preparing and training for Christian work, the support of other Christian organizations, indigent persons and Christian activities of all kinds.

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permanent funds (continued)

GEORGE H. AND ROBERTA B. WOOD FUND
The George H. and Roberta B. Wood Fund was Adams County Foundation’s first fund. George Wood was a Rotarian who retired from NASA where he managed procurement for the Apollo missions. He and his wife held a special interest in the Gettysburg YWCA. The fund distributes the first $1,000.00 of annual earned income be given to the YWCA. Any surplus is for unrestricted purposes to address community needs.

SCHOLARSHIP FUNDS
- supporting post-secondary education.

ADAMS COUNTY DOLLARS FOR SCHOLARS FUND
All youth attending schools in Adams County may benefit from this fund.

ADAMS ELECTRIC COOPERATIVE SCHOLARSHIP FUND
Children of Cooperative Members in Adams, Cumberland, Franklin, and York Counties may apply.

CANNER SCHOLARSHIP FUND
This fund was established by Upper Adams School District to provide financial awards to graduating students who are pursuing post-secondary education. The fund will consist of named awards donated by individuals or groups, including Schott Ebert Trostel Award, Bruce Shears Award, Class of 1991 Award, Charlotte Laughman Award, Jeffrey Bosserman Award, Scott Taylor Award, LV Stock Award and the Barberis Award. Each spring students will receive awards and scholarships based on qualifications established by the specific donors. Funds include:

- BIGLERVILLE HIGH SCHOOL BUSINESS EDUCATION AWARD FUND
  This is a scholarship fund awarded by the Upper Adams School District to students demonstrating financial need, having high academic performance and showing community involvement.

KERMIT L. JACOBY, JR. MEMORIAL SCHOLARSHIP FUND
Recipients of this scholarship will be a male and female athlete from Biglerville High School.

MILDRED WALTERS LEADER MEMORIAL SCHOLARSHIP FUND
This scholarship was established in memory of Mildred Walters Leader and provides a scholarship to a graduating senior of Biglerville High School pursuing postsecondary education towards a degree in social studies.

MARY SUE CLINE SCHOLARSHIP FUND
Students who attend Biglerville High School may apply.

EMMA DUTTERA SCHOLARSHIP FUND
For post-secondary education of an Adams County individual who will be pursuing a career in the Protestant ministry. First preference will be given to graduates of Littlestown High School.

FAIRFIELD AREA SCHOOL DISTRICT SCHOLARSHIP FUND
Provide scholarships for graduating seniors of Fairfield Area High School pursuing post-secondary education. George B. Inskip Memorial Scholarship Fund Senior of Fairfield Area High School who plans to pursue higher education with a major in Education (Elementary or Secondary) or Nursing (RN) or post-secondary training in an allied healthcare profession or training at a trade school may apply.

J. W. MARTIN MEMORIAL MATH SCHOLARSHIP FUND
Graduating senior at Fairfield High School earning the highest average in mathematics over four years.

LUCKA MUSSELMAN PAUL SCHOLARSHIP FUND
For a Biglerville High School student pursuing post-secondary education. The award is made based on a student’s demonstrated financial need, high academic performance and community involvement.

ELIZABETH MUSSELMAN MEMORIAL SCHOLARSHIP FUND
Graduating senior at Fairfield Area High School who has demonstrated service to school, community, and church, and has been a positive influence and role model to others.

AGENCY ENDOWMENTS
- supporting and sustaining Adams County non-profit organizations.

ADAMS COUNTY ARTS COUNCIL FUND
CLAUDIA HOUSE ENDOWMENT FUND
ADAMS COUNTY LIBRARY SYSTEM ENDOWMENT FUND
THE CANNER EDUCATION FUND OF UPPER ADAMS SCHOOL DISTRICT
BERMUDIAN SPRINGS SCHOOL DISTRICT “EAGLES” FUND
THE SCCAP OPPORTUNITY FUND
COUPLE ROOTED IN PHILANTHROPY

Gail and Peter Hull are a couple rooted in philanthropy. Their love of Adams County and its people shows forth in the generous gifts they make in this community. Their gifts are not limited to financial gifts but include gifts of their time and energy.

 Paramount in their giving is their focus on peace issues. The Hulls believe in peace and social justice and support programs that value these conditions. Gail has been a leader in the YWCA of Gettysburg Adams County where their Hallmark programs embrace eliminating prejudice, racism and discrimination and foster equal opportunity. The Center for Peace and Social Justice recognized Gail’s commitment to social justice by honoring her as the “Peacemaker” in 2012.

When Gail and Peter sat down to create their permanent fund at the Foundation, it is no surprise that they wanted to assure their gifts to peace issues would be in perpetuity.

2013 grants

To demonstrate impact, Adams County Community Foundation tracks its grants. For a community foundation which has very broad interests in the community, it is important to know that grants are being made to many different types of organizations—arts, civic, education, health, history, human service, recreation and religious groups. The Foundation also wants to know how grants are impacting the community. Are grants building stronger non-profit organizations, helping to underwrite capital expenses, meeting human needs or supporting operations? In 2013, these four areas were the focus of the Foundation’s grant making. Carrying out our donor’s wishes is a 5th important focus of our grants.

Finally, the Foundation has four impact areas. Community Impact grants meet immediate, identified community needs. Scholarships address the future of the community’s young people. Project Helping Hand supports energy assistance for low income people. Holiday Shopping Spree builds the donor-base by inspiring people of all means to make charitable gifts based on issues that are close to their hearts.

These pie charts show the impact of Foundation grants in 2013.
## 2013 Donors

### Individuals
- Adelsberger, Keith
- Adelsberger, George & Linda
- Albers, Donald & Janet
- Alles, Brian & Catherine
- Allison, Judith & Malcolm Boyd
- Allison, TM
- Althoff, Edward & Virginia
- Amaral, Robert
- Anderson, Mark & Tracy
- Anderson, William J & Cathy N
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- Arnold, Regina
- Arnold, Tom
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- Azzara, Gina
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- Baker, Donald & Grace
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- Barger, Steven & Pamala
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- Barrett, Mary L
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- Bates, William & Gardner, Mary Anne
- Bauerline, Gloria
- Baugh, Phillip & Tara
- Baughman, Keith & Denise
- Beard, Timothy & Mary
- Bechtel, Gary & Suetta
- Bechtel, Susan
- Beck, Laura Lee
- Beckner, Polly
- Beegle, John
- Bell, Allen B
- Bell, Catherine & Ronald
- Bell, John C & Virginia L
- Bellessa, David
- Bender, Ronald & Phyllis
- Benner, Beverly
- Bennett, David & Dolores
- Bervin, Robert & Judith
- Benyeda, Paul J
- Billiteri, Thomas & Mary
- Birken, Michael & Robin
- Biser, Garrett & Shirley
- Bish, Charlotte
- Bittinger, Shirley
- Black, Tommy
- Book, Edward & Inga
- Bosche, William & Marjorie
- Bosley, Alice
- Bosley, Gary
- Bowers, Marilyn
- Bowman, Donald & Wendy
- Boyle, Shannon
- Bradfield, Darvis & Bonnie
- Branch, Byron & Sarah
- Brannen, Daniel
- Bream, Ruth
- Breeding, Jerome
- Bridges, Robert & Kelly
- Briggs, Donald & Elizabeth
- Brookers, Daniel
- Brown, Darlene
- Brown, Larry
- Brown, Richard & Wanda
- Brown, Russell & Meribeth
- Brownley, Joanne
- Bucklen, Pauline & Ralph
- Burd, Stephen & Susan
- Burkell, Charles & Mary Jo
- Butterfield, Judith
- Byen, Jennie
- Bylsma, John & Jacquelin
- Byrnes, George & Barbara
- Cairns, Lynn & Dorothy
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- Caler, Steven
- Calhoun, Linda
- Campbell, Russell & Patricia
- Canazzo, Richard & Sally
- Carman, Melissa
- Carson, John & Catherine
- Caskey, Charles & Joanne
- Caverly, Michael & Ingrid
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- Chilcote, Bruce & Elaine
- Chi rico, Tony
- Cilicotta, Virginia
- Clark, Candice & Stan
- Clarke, Deborah & William
- Clelan, Michele
- Cline, Mary Sue
- Clontz, John B
- Commerer Sr., Robert & Linda
- Contino, Michael & Patricia
- Cook, Johnnie & Susan
- Cook, Thomas & Rebecca
- Cordeiro, Brian
- Courson, Robert & Amanda
- Crenshaw, Richard & Pauline
- Crouse, Richard & Susan
- Crowner, David & Pat
- Crowner, Matt
- Cuffley, Michael and Linda K
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- Dangello, Frank & R S
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- Davis, Jacqueline
- Davis, John & Dorene
- Dayhoff, T
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- Dellaquilla, Nick & Terry
- DeOms-Galeta, Sharon
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- Dewar, Janet C.
- Dial, Gabriel A
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- Dickey, Jody
- Diduk, Barbara
- Diehl, Mark
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- Dietel, Jim & Nancy
- Dietz, John C & Mary Fran
- Doll, Wesly T & Anjanette M
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- Donovan, Margery & John
- Dorsey, Jeffrey R & Rebecca S
- Douglas & Roslyn Parkhurst
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- Doyle, Fred & Brenda
- Drawbaugh, Robert
- Dziwulski, John & Gail
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- Edwards, Lois A
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- Ehrmann, Dawn
- Eicholtz, Paul & Ann
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- Elliot, James & Paula
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- Engle, Christopher & Julie
- English, David
- Epplley, Melvin
- Epplinger, John & Sandra
- Erdman, Roy G.
- Eriksen, Ralph & Barbara
- Ernico, Barbara
- Eureka, Tracy & Diana
- Evans, Gilbert & Anne
- Evans, Henry
- Facundo, Edward
- Farabaugh, Kenneth & Constance
- Farrington, Howard & Lucille
- Ferguson, Hubert & Carolyn
- Ferguson, Joe & Jan
- Fernsten, Barbara
- Ferrara, Donald
- Fetrow, Mary E.
- Fetters, Diane
- Fink, Charlotte
- Finkelman, Irving & Marion
- Fishel, Jeffrey & Jo
- Fisher, Clyde L & Barbara C
- Fleming, William and Richard Giannini
Historical Group Expands History
GRANT: $2,700

Seven years ago, Adams County Historical Society invested in an electronic storage server to preserve all the digital files created on its collections of information, records, objects and photographs. People come from all over the country to research these collections for genealogy, property research, or scholarly endeavors. As the site of a famous Civil War battle, the Historical Society is a source of information for tourists from around the world.

Seven years may not be much time in history, but it is obsolescence in world of computers. To avoid loss of information and to expand data collection for the future, the Historical Society needed to replace the equipment and contracted with a local vendor to purchase a new unit with nearly five times the storage capacity. This capacity building project enables Adams County Historical Society to continue to record history.
Fire Department Invests in Safety

**Grant:** $5,000

“Save Your Own” training is a life saving training program for local firefighters. This training teaches firefighters how to extricate themselves if they become trapped in a fire and how to rescue other firefighters if they become trapped. The Buchanan Valley Fire Department was able to offer the 4 hour classroom and 12 hour hands on training to 30 firefighters from Buchanan Valley VFD and several neighboring Departments. A thermal imaging camera was purchased and used for this training. This camera is now carried on the wagon that is the first unit to respond all fire responses.

“Priceless training was given to our Firefighters” stated Michael Spielman, Buchanan Valley VFD board president. “Since the training was open to every Adams County Fire Departments, the entire county population was reached with this training.”

**2013 Donors (continued)**

<table>
<thead>
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<th>Jones, Benjamin &amp; Jane</th>
<th>Kraus, Annmarie</th>
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<td>Jones, Robert &amp; Melissa</td>
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Big Brothers Big Sisters has a vision that all children will succeed in life. Doing its part for the past 38 years, the organization matches children with adult models for a direct and lasting impact on their lives. In Adams County, Gettysburg College has provided over 100 college students who mentor children at an in-school program called SMART. These programs are based in local elementary schools during the regular school year and include homework support along with recreation and friendship.

Another level of mentoring, however, involves matching children with a positive and caring adult from the community. These adults are needed to match children who are living in single-parent (mostly mother-centered) families, in poverty, and coping with parental incarceration or military deployment. Children are of both genders between the ages of 6 and 13 from all races, ethnic and economic backgrounds. Improving human lives is the focus of this project, enabling children to be more confident in their school performance, able to get along better with their families and less likely to be using illegal drugs or alcohol.
2013 donors (continued)

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Thompson, Hayward & Joan
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Topper, Kassondra
Topper, Philip & Therese
Topper, Tony & Gwen
Towers, Barry & Jane
Townsend, Dora
Triggs, Donald & Wanda
Trio, Jodi & Gary
Tucker, Donald M.
Urbanowicz, Mary Jane
Utzi, Victoria / Hoy, Rodney
Valko, Richard & Cecelia
Van Dyke, James
Van Tassel, Gertrude J
Vaughan, Bobby & Teresa
Verbrugge, William
Viswanathan, Lakshmi & Byravan
Vitek, Richard & Gloria
Wagner, Galen
Waldman, Dorothy
Walle, Warren & Kathryn
Walsmsley, Joanne
Walton, Francis
Warehime, J William
Washburn, Nathan & Barbara
Waster, Lesa
Watkya, Mary Margaret
Weaner, Freda
Weaver, Irvin & Susan
Webb, Jim
Wehler, Scott
Weibley, Robert & Linda
Weikert, Brian & Joy
Weiland, Gary & Amy
Weiss, Joseph P & Sandra L
Wellborn, Billy & Sarah
Welty, Frederick & Edna
Wert, Paul & Reba
Wertz, D F
West, Shirley
White, Daniel J
White, Jane
White, Marilyn
White, Michele
White, Sherry
White, Tonya K
Whitesell II, Charles A
Whitney, Matthew W &
Michelle A
Williams, Dale E and Lenorah C
BUSINESSES/GROUPS
A.P.M. Inc.
AC Visioncare PC
Adams County Medical Society
Adams Electric Cooperative
Adams Insurance Agency Inc
Alizee Pathology LLC
American Legion Club of Gettysburg
APP Foundation
Apple Leaf Real Estate
Athanmar Inc.
Benson Garage Door Co., Inc.
Bermudian Springs High School Faculty Fund
Bermudian Springs School District
Biggerstaffs Catering LLC
Biglerville High School
Biglerville High School Class of 1960
Briggs Associates
Buffalo Wild Wings
Central Maryland Security Systems (David Stevens)
Century Oaks Prop Owner (Ann Harvey)
Charles J Gilland Amvets Post 172 Fairfield
Conewago Enterprises
Diversions Publication
Dovell & Williams, Inc.
DRS Signal Solutions Inc.
Duttera Charitable Endowment Trust
E & B Transportation Co.
Emmitsburg Glass Co.
Emmitsburg Memorial Post 6658
Fitzgerald Motors, Inc.
Francis X Elder Post #121
Frank Buck Motors, Inc.
Frito Lay
G-Ree Excavating Inc.
Gettysburg-Adams Chamber of Commerce
Gladding-Hearn Shipbuilding
Green Brothers Construction LLC
Greenmount Church
Herff Jones Inc
Hockley & O’Donnell Insurance
The Robert C. Hoffman CET
K&S Financial Services
Keilholtz Trucking Service, Inc.
Kennis Markets
Knights of Columbus #1860
Knouse Foods Cooperative
Ladies Auxiliary Post No. 6658
Lordeman Associates
Margaret Trew Cline Foundation
Monocacy Valley Memorial
Morgan-Keller Inc.
Mount St. Mary’s University
Mt Hope U M Church
Musselman & Creager, LLP
National Apple Harvest Festival
NETC Recreation Association
Opossum Hill UN Church
Organix Recycling, LLC
Ours, Lawyer, Lewis & Co. PLLC
Oyler, Oyler & Jarosz
Pen-Mar Farms; Noel, Earl F Estate
Peters Pallets, Inc.
Pigeon Hill Farms
Precision Automation, LLC
Preferred Autobody Inc
Prudential Foundation, The
R V Electric Co Inc
Roberts Electric Motors, Inc
Rotary Club of Gettysburg
Ruppert Companies LLC
SCCAP
Ski Roundtop Oper Corp
Snap-On Tools
Sodality of the Blessed Mother
Sons of Amvets Post #7
Stock & Leader
The Cincinnati Insurance Companies
Three Mts U M Charge
Thurmont Amvets Aux Post #7
Tri County Reo Properties LLC
Tully Dental, PC
Twin Oaks Farm
Tyrone Twp. Board of Supervisors
Upper Adams School District
VFW Home Association Post 15
VFW Ladies Aux District 7
William S. Fout, Inc.
Wivell Homes LLC
Woodsboro Bank
WWWT Ventures, LLC
Worley, Melvin S.
Wright, F Malcom
Wyatt, Edward
Yingling, Blaine
Yingling, Rodney & Pamela
Yingling, Sidney & Nancy
Yoho, John S & Sonia J
York, Joey & Gretchen Eischen
Zanella, Joseph & Patricia
Zanger, J. Scott and Marilyn S.
Zeigler, Judy K
Zell, Brenda
Zeppl, John C./ Hirneisen, Tim D.
Ziegler, Mary
Zimmerman, Donald & Betty
Zimmerman, Jan
Zulick, Russell & Deborah
board of directors & committees

OFFICERS
Gail J. Hull, Chair
Cindy Ford, Vice Chair
Alan Kim Patrono, Treasurer
Curt Grim, Secretary
Kenneth M. Farabaugh, Jr., Immediate Past Chair
Barbara B. Ernico, President

DIRECTORS
Ronald E. Bailey
Loni Buck
Judith Butterfield
J. Mark Cropp
Matt Crowner
Kenneth M. Farabaugh, Jr.
Don Ferrara
Cindy Ford
Stacey L. Green
Curt Grim
Frederick C. Guinn
Nancy Hendricks
Charles E. Hockley
Gail J. Hull
Walton Jones
Sharon Magraw
Kevin McCarty
Larry Musselman
Alan Kim Patrono
Kenneth W. Pool
Patricia B. Schwartz
Jack W. Phillips, Director Emeritus
Barbara B. Ernico, President

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Cindy Ford, Vice Chair
Curt Grim, Secretary
Kim Patrono, Treasurer
Sharon Magraw, Distribution
Patricia Schwartz, Fund Development
Walt Jones, Nominating

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Nancy Hendricks
Stacey Green
Sharon Magraw

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Curt Grim
Kim Patrono, Ex-Officio

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Carol Heiser*
Nathan Hockley*
Gail Hull
James Sheen*

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Fred Guinn
Matt Crowner
Paul K. Hoover*
Gail Hull
Walt Jones
Ruth Boehne*
Gregg Boehne*

Fund Development Committee
Patricia Schwartz, Chair
Curt Grim
Fred Guinn
Nancy Hendricks
Gail Hull
Kevin McCarty
Larry Musselman

*Denotes at-large community member

Holiday Shopping Spree
Cindy Ford, Chair
Judie Butterfield

Investment & Finance Committee
Kim Patrono, Chair
Loni Buck
Mark Cropp
Don Ferrara
Terry Gingrow*
Charles Hockley

Nominating Committee
Walt Jones, Chair
Loni Buck
Stacey Green
Kib Roulette

Gift Acceptance Committee
Executive Committee Members
2013 MARKET COMMENTARY

Stocks in the U.S. and other developed markets had a surprisingly excellent year in 2013. Powered by growing investor optimism about the economic recovery, the S&P 500 Index finished the year up more than 32%, and U.S. small caps advanced even more impressively, with the Russell 2000® Index gaining more than 38%. Markets in both Europe and Japan also saw solid gains. Emerging markets again lagged their developed counterparts, ending the year in negative territory due to concerns about slowing growth, while bonds also declined broadly during the year as interest rates rose.

During the recent year, the ACCF balanced account benefited from ample exposure to the U.S. stock market, where we have typically allocated the core of your balanced portfolio and the Foundation assets appreciated +16.0%.

In positioning for 2014, we have a mixed outlook for U.S. equities, and have acted accordingly during the year by holding a little more cash than usual, favoring value oriented funds and slowly building a position in emerging market equity funds at the beginning of 2014.