#### 2022 ANNUAL REPORT

## DISCOVER THE OF GIVING



WE CONNECT PEOPLE WHO CARE

#### 2022

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# DISCOVER THE

You care deeply about your local community. Middletown Community Foundation - your community foundation - is the only organization that supports the local nonprofit ecosystem from schools and educational enrichment programs, to the arts, theatre, youth sports, and so much more. All of the scholarships and grants listed in these pages are made possible, in part, because of your contributions to MCF.

There are so many reasons that our area is a great place to live, work and play and Middletown Community Foundation is here to help amplify ALL of these and more!

When you join our community of donors, you open the door to opportunities that can enrich your life while enriching the world around you. Wherever you are on your giving journey, we can meet you there.

The community foundation accepts a variety of assets, and most funds can be started with a simple letter of agreement or a single paragraph in a will. If you create a fund with us, it can grow tax-free over time – meaning more money is available for the causes you love.

The neuroscience is clear: when we give and volunteer, our brains experience joy. Middletown Community Foundation delivers joy each and every day to our donors, volunteers, and beneficiaries.

With gratitude,

Sarah K. Nathan, PhD Executive Director



## WAYS TO GIVE

If you woud like to:	You can:	Options and benefits:
<ul> <li>Give now to the charities of your choice in an easy, organized, and tax-saving way</li> <li>Make best use of a new infusion of capital from a major life transition (e.g. an inheritance)</li> <li>Start a new family giving tradition</li> <li>Honor a loved one</li> </ul>	<ul> <li>Set up a DONOR ADVISED FUND.</li> <li>You fund it, we invest it; you suggest grants, we do the paperwork and send the payments.</li> </ul>	<ul> <li>Involve family or others in your charitable decisions, or set up a fund as a gift</li> <li>Make grant suggestions with a simple request process, leave the paperwork and IRS reporting requirements to us.</li> <li>Name the fund for yourself, you family, or in honor of a loved one, or remain anonymous</li> </ul>
<ul> <li>Champion what you care about for generations</li> <li>Establish a philanthropic legacy</li> </ul>	• Create an ENDOWED FUND. You can create different kinds of permanent funds, including ones that benefit specific organizations, scholarships, or causes.	<ul> <li>Create a fund built to grow over time</li> <li>Help one or multiple organizations or issue areas</li> <li>Feel confident that your gift will benefit generations to come</li> </ul>
• Get guidance on giving	<ul> <li>Take advantage of philanthropic advising. Individuals, families, and corporations ask us to assist with their giving</li> </ul>	<ul> <li>Get recommendations on effective nonprofits</li> <li>Receive a tailored giving strategy for your interests</li> <li>Work with us in lieu of hiring staff</li> </ul>

#### 2022 GRANTS

**Big Brothers/Big Sisters** - \$5,000 for community-based mentoring **SELF** - \$10,000 for local home improvement project

**People Working Cooperatively** - \$10,000 for local home improvement projects

St. Vincent dePaul - \$5,000 for food, utility assistance program

**Christ United Methodist Church** - \$8,000 for Smile Closets in Middletown elementary schools that provide immediate needs related to hygiene, clothes

**Last Mile Food Rescue** - \$5,000 to rescue perishable food from local grocers, clubs, restaurants for delivery to local organizations with food ministries

New Era Baptist Church - \$5,000 for health and wellness workshops

**Mercy Health Foundation** - \$2,000 for a doula service for pregnant, at-risk women

**Planned Parenthood SW Ohio** - \$10,000 for reproductive services for Middletown residents

Hope House - \$8,000 - for emergency shelter for women and children

American Red Cross Miami Valley Chapter - \$7,500 for home fire relief campaign

Community Building Institute - \$10,000 Parent Resource Center

**Feed the Hungry Project** - \$20,000 for the after school learning center (Funded by the Morgan Family)

**Atrium Medical** - \$7,500 for Giraffe Omnibed CareStation for severely ill infants

Abilities First - \$5,000 for roof replacement project

Talbert House Franklin - \$20,000 for new building upgrades/improvements Hannah's Treasure Chest - \$1,500 to provide care packages to families living in poverty

Middletown Division of Fire - \$3000 for a school bus stabilization kit Parachute: Butler Co. CASA - \$2,000 for "be a child's voice" program Women Walking West - \$1,000 for scholarships and guitar workshop Safe Haven Farms - \$2,000 to therapeutic riding program Hospice of Butler County - \$2,000 for charity care Madison Township Fire Dept. - \$3,000 for EMS equipment Trenton Fire Department - \$3,000 firefighting nozzle replacement MANY - \$5,000 for school clothing for needy students 3R Development - \$5,000 for Male Mentoring Program Art Central Foundation - \$6,000 for Art Workshop and Artists@Work Butler Philharmonic - \$3,250 for "Mostly Mendelsohn" at the Sorg **City of Middletown** - \$10,000 for a new scoreboard for Rathman Field **City of Monroe** - \$5,000 to sponsor Light up the Sky

City of Trenton - \$5,000 to sponsor community events

**Downtown Middletown Inc** - \$10,000 to sponsor First Fridays, Dog Days Downtown and Hocus Pocus

Edgewood Band Boosters - \$2,500 for new instruments

**Franklin Area Historical Society** - \$1,940 for outside stairway railing at museum

Great Miami Valley YMCA - \$7,000 for safety around water program

**Key Better Days Society** - \$5,000 for events supporting low-income neighborhoods

Kingswell - \$2,000 to support 4th of July and Memorial Day parades

Kiwanis Club of Middletown - \$1,000 for golf outing sponsorship

Miami University Regionals - \$1,500 for STEM lecture series at Middletown campus

Middie Way Youth Baseball - \$10,000 to support the rebirth of the program Middletown Area Chamber Foundation - \$10,000 for Ohio Challenge sponsorship

Middletown Arts Center - \$6,838.65 for a new kiln

Middletown Civic Chorus - \$800 for production of Handel's "Messiah"

Middletown Lyric Theatre - \$7,500 for season sponsorship PAWS - \$2,000 for Zombie walk/run

**Performing Arts Academy** - \$4,000 for fire suppression system replacement **Port Middletown Arts and Music Festival** - \$7,000 to sponsor event **Safety Council** - \$7,500 for programming supporting 75th Anniversary in community

Santa Parade - \$2,500 for sponsorship of parade Sorg Opera House - \$17,000 for season sponsorship

#### 2022 READY! GRANTS FOR EARLY CHILDHOOD EDUCATION

**4C for Children** - \$10,000 for ongoing curriculum work with local daycare centers who serve low-income families

**Butler County Educational Service Center** - \$208,000 for 3 programs: Help Me Grow / Success Coordinators / Summer Bridge

## **2022 YOUTH COUNCIL GRANTS**

Atrium Medical Center Foundation - \$5,000 for anti-gravity treadmill **PARACHUTE CASA** - \$2,500 for gift cards for CASAs to use with clients Middletown YMCA - \$3,375 for camp scholarships Girls on the Run - \$2,500 for scholarships for Middletown girls to participate Young Life - \$7,000 for camp scholarships for children with disabilities Butler County Educational Service Center - \$4,000 for Summer Bridge Abilities First - \$3,000 for summer activities Middletown Arts Center - \$1.050 for program with Abilities First **SELF** - \$2,000 for youth volunteers Butler County Educational Service Center - \$3,000 for Wildwood Dance Club Todd Tennis - \$500 for summer tennis camp First Tee - \$1,000 for local programming Safety Council - \$1,000 for Safety Town Art Central Foundation - \$1,000 for Art Out and About Big Brothers Big Sisters - \$1,000 for activities for children who don't have a Big **Diabetes Dayton** - \$1,000 for local kids living with Type 1 Diabetes to attend camp Girl Scouts - \$1,000 for scholarships for camp Middies Soccer - \$1,000 for summer soccer at local elementaries Butler County Educational Service Center - \$1,000 for TIP program Madison High School - \$567 for podcast program Marshall High School - \$1,000 for summer activities **Community Building Institute** - \$1,000 for summer activities Middletown Arts Center - \$530 for summer programming



Front row l to r: Allison Morris, Monroe, Gianna Frongia, Fenwick, Emma Green, Franklin, Cassie Claxton, Edgewood, Lily Brandenburg, Fenwick, Emma Flannagan, Middletown Christian, Makenzie Johnson, Madison

Back row l to r: Kara Dykes, Monroe, Mason Fugate, Monroe, Maggie Henderson, Edgewood, Taylor Hale, Middletown, Payton Bowman, Middletown, Kate Clevenger, Franklin, Matthew Mellish, Middletown Christian, Ryan Hembree, Madison

Not pictured: Kevin Chairez, Middletown, George Puthoff, Fenwick, Christopher Bond, Franklin, Dylan Kaszubowski, Middletown Christian, Jose Silvas, Marshall

"No act of **kinolness**, no matter how small, is ever wasted." - Aesop

## **FINANCIALS**

Middletown Community Foundation and MSBP, Inc. Consolidated Statements of Financial Position December 31, 2022 and 2021

ASSETS				
	2022	2021		
Current assets				
Cash and cash equivalents	379,847	600,053		
Unconditional promises to give	401,294	358,944		
Total current assets	\$781,141	\$1,018,997		
Investments	37,669,197	45,654,184		
Cash surrender value of life insurance –	170,092	170,092		
beneficial interest				
Property and equipment, net	6,950	11,177		
Right of use assets - operating leases	92,213	-		
Total assets	\$38,749,593	\$46,854,450		
LIABILITIES AND NET ASSETS				
Current liabilities				
Current portion of lease liabilities - operating leases		-		
Accounts payable	4,548	16,030		
Accrued compensation	10,568	34,754		
Current portion of grants payable	50,000	62,250		
Total current liabilities	\$98,228	\$113,034		
Lease liabilities, net of current portion - operating leases	50 101			
Grants payable, net of current portion	59,101	-		
	-	50,000		
Agency liability Total liabilities	5,286,673	6,048,015		
lotal habilities	\$5,444,002	\$6,211,049		
Net assets				
Without donor restrictions	4,737,80	5,302,629		
Without donor restrictions –	9,846,663	12,436,128		
board designated	9,040,003	12,430,120		
Total net assets without donor restrictions	\$14,584,343	\$17,738,757		
		+=/,/0=,/0/		
With donor restrictions	18,721,248	22,904,644		
Total net assets	\$33,305,591	\$40,643,401		
Total liabilities and net assets	\$38,749,593	\$46,854,450		



## **2022 SCHOLARSHIPS**

**1971 MHS Class Scholarship** Logan Flack

**ACE Scholarship** Athan Bunger Jaidan Fuller

Alison Harris Fiora Scholarship Payton Bowman

> Alison M Shuemake Scholarship Trista Myers

**Allen Beach Award** Ethan Wysong-Ward

Alpha Delta Kappa -Ohio Phi Chapter Scholarship Hannah Oligee

> AAUW Scholarship Molly Hayes

American Hellenic Educational Progressive Association Annual Scholarship Jaden Rogers

#### Arthur Harvey

Scholarship Brody Smith Erin Phillips Samantha Phillips Grace Carpenter Casey Rilling

Audobon Society Scholarship Kaydence Simpson

Betty Helsinger Americanism Memorial Award Noah Locke

Betty Walters Music Award Kiley Slone **Beulah Brown RN Nursing Scholarship** Rylan Baker

Bob Grimes Memorial Scholarship Jacob Dameron

**Cain Adkins Football Scholarship** Logan Osborne Elliot Warner

**Carl and Faye Robbins Memorial Scholarship** Carter Miller

Carmon DeLeone Middletown Symphony Orchestra Legacy Scholarship Brooks Olson

**Cedric H Glover Performing Arts Memorial Scholarship** Benjamin Alcantar

Charles Hook Citizenship Award, 1st Place Heather Esau Cameron Mann Julia Capell Matthew Bare Ava Forbes Elliot Warner

**Charles Hook Citizenship Award, 2nd Place** Erin Burrier Noah Hesson Maria Berning Keenan Norton Emma Martin Logan Osborne

Christy Minnix Memorial Scholarship Josiah Nelson

**Class of 1964 - MHS** Noah Locke Au'Laila Million Ethan Wysong-Ward Mason Malicote

**Cleveland Cliffs Sons and Daughters Scholarship** Makenzie Johnson Mason Malicote

**Coach Ted Stewart Memorial Scholarship** Noah Locke

Constantine (Charles) Nicholas Revelos Scholarship Ava Forbes





Jaidont

David and Carole Schul Fund for the Arts Elizabeth Hobbs Grace Barnett

David and Wanda Way Educational Scholarship Stephanie Leon

**David T Morgan Memorial Scholarship** Adam Duff

**Diane Meeks Scholarship** Autumn Culp

Dorothy M Brayton Scholarship Margaret Kurtz Bradie Shibley Carlos Ortega John Calhoun, Jr

Dr. James Russell Myers Memorial Scholarship for Engineering Therese Bell

**Dr. James Russell Myers Scholarship** Erin Burrier

**Ebie and Johnsie Banks Scholarship** Stephanie Leon

Edwin L McCallay and Louis B McCallay Scholarship Kate Hafer Lily Knaley Rosie Komer Laci Cope Jaden Rogers

Fearn Gerber Scholarship Bailey Porter

Foster Booth Walters Music Scholarship Edward Furlow, Jr

**Gene and Dodee Saylor Memorial Scholarship** Zach Hagedorn

George M Verity Memorial - Foundation in College Prep, 1st Place Ava Forbes Mason Malicote

George M Verity Memorial - Foundation in College Prep, 2nd Place Crystal Hernandez-Morales Elliot Warner

Harry A Finkelman Scholarship Jacob Dameron Herbert C and Marjorie L Root Scholarship for ECE Frances Vogelsang

Herbert C and Marjorie L Root Scholarship for Engineering Kaitlyn Jennewine

Homemaker's Circle Nine Award Hannah Baty Dakota Grossman

Housh Family Memorial Scholarship Stevan Jiang

Jack Gordon Memorial Football Scholarship Logan Flack

James M Anderson, MD and Bertha Anderson Family Scholarship Olivia Fening

Janice E Schulz and Jerome C Schulz Memorial Scholarship Jaden Rogers

Jay Surface Memorial Scholarship Frances Vogelsang

Jean Verity Memorial Foundation in History Award, 1st Place Elliot Warner

Jean Verity Memorial Foundation in History Award, 2nd Place Logan Osborne

**Jeff Wiley Scholar Athlete Award** Mackenzie Coffey Noah Locke









## Au'Laila Millo 2022 SCHOLARSHIPS CONT.

John A McCluskey and Helen McCluskey Scholarship Ahvonni Richardson

John and Kathryn Hensley Memorial Scholarship

> Joshua Taylor Back Memorial Football Scholarship Cole Payne

Kayla Harrison Scholarship Payton Bowman

Larry Brandenburg Scholarship Abby Crim

> Les Johnson Education Scholarship Ahvonni Richardson

LMHS Class of 1964 Scholarship Laura Hale

> Louie Cox Memorial Scholarship Andrea Udosen

Marianne A Dorenbusch Scholarship Ben Effler Kate Clevenger Sydney Dunbar

Marilyn E Day Family Scholarship Logan Osborne

Marjorie A Johnston Memorial Scholarship Heather Esau Martin B and Frances R Miller Memorial Scholarship Au'Laila Million

**Mary Josephine K Hyatt Scholarship** Autumn Martin

**Mary M Dobrozsi Memorial Scholarship** Madelyn Ross

Mary Susanne Ware Scholarship Casey Rilling

Matthew E Fiora Scholarship Tessa Wood

MHS Class of '56 Middie Magic Scholarship Nora McGuffey

**MHS English Department Award** LaTosha Sparks

Michael and Peggy McClusky Educational Scholarship Katie Ballantyne

Middletown Community Foundation Scholarship Mary Liming Julia Grandstaff Nathaniel Paarlberg Morgan Robinson Mackenzie Yoho Evan Green Gretchen Dineen

Middletown Division of Police Scholarship for Sons and Daughters of Employees Lauren Hoyle

**Middletown Fire Fighters Association Scholarship** Paityn Birk

Middletown High School Class of 1950 Dwight Neill Memorial Scholarship Charles Farno

Middletown Summer Youth Theater Scholarship Aurelio Phillips

**Monroe Technical Scholarship** Samantha Cairl

Nancy Cahill G.I.G.G.L.E.S. Scholarship Gretchen Dineen Nancy Meeks Scholarship Grace Barnett

Norman and Pat Hayes Scholarship Austin Faries

#### **Outstanding Merit Scholarship**

Elizabeth Allen Kaydence Simpson Kadin Miller Madison Beach Colin Barker Cody Stidham Dylan Kaszubowski Laura Hale Vanessa Temple

Paul Bell Memorial Scholarship Laura Hale

Paula Burke Memorial Scholarship Kyndall Hensley

**Ralph and Sondra Gordon Bays Scholarship** Samantha Phillips

Richard B Monroe, Sr Scholarship Jayden Bingham

**Richard L Meeks Scholarship** Cameron Blair

**RMP** Family Scholarship Hazel Moon

Scott Cole Memorial Scholarship Alex Pitsch

Spc James E Hall, Jr Scholarship Andrew Johnson Stephanie Markham

**Minge Memorial Scholarship** Avery Huff

Steve and Tommy Geckeler Family Scholarship Faith Dodson

Sue Ann Meeks Scholarship Cameron Blair

The Lawrence and Jeanne Wood MAGYC Scholarship Margaret Kurtz Evan Green

The Mike Kiniyalocts Scholarship for Military Veterans Hudson Black

bie Shibley The My Hero Scholarship Erin Phillips

The Opbroek Scholarship Gabriella Rizzo Delanev Gale

Valda Wilkerson Middletown Symphony Orchestra Legacy Scholarship Lauren Doty

Veteran's Memorial Scholarship Allison Palmer

Vincenzo and Josephine Mazzarella Scholarship William Grant

Walter and Nellie Evans Scholarship Aubriana Campbell Madelyn Ross Ashtin Parker Mallory Wulff Rvan Hembree

Walter I. Bake Memorial Scholarship Molly Hayes

Wilda and Ernest Streifthau Scholarship **Ryleigh** Clemmons George Puthoff

William and Peggy Verity Memorial Award Ethan Wysong-Ward Logan Osborne

Women's Center of Middletown Culinary Arts Scholarship Hudson Black





## 2022 SCHOLARSHIPS

#### **UPPERCLASSMAN AND ADULT**

Scholarships are awarded utilizing a rubric that takes into account academic rigor, cumulative GPA, extra-curricular activities, work history, and in the case of Upper classman and Adult scholarships, extenuating circumstances and number of semesters left to complete course of study, while always taking into account criteria established by the donor.

Robert and Sue Butcher Memorial Scholarship Theo Cox - \$1,400

Lynn Christy Memorial Scholarship for Upperclassman Hannah Manuel - \$1 500

Holly Thornton - \$2,000 Madalyn Thomas - \$1,500

#### Dorenbusch Upperclassman Scholarship

Amanda Fierman - \$1,000 Bayleigh Walker - \$1,500 Adam Ploeger - \$2,000 Michael Langendorf - \$1,500 Anthony Lococo - \$1,500 Kyla Williams - \$1,500 Emma Jordan - \$1,500 Vivienne Hall - \$2,000 Martin Zumbiel - \$2,000 Luke Lococo - \$1,500 Austin Rilling - \$2,000 Deniz Misirlioglu - \$1,500

#### **Elworth Scholarship**

Robert Lipps - \$2,000 Oliver Hall - \$2,000 **Charles and Marian Hattery Scholarship** Olivia Kraft - \$1,000 Corbin Craft - \$1,000

Kathryn Lee Witt Memorial Scholarship Colton Wolf - \$1,000

#### Harold O. Sebald Scholarship

Brianna Holman-Garr - \$2,000 Melissa Tilton - \$4,000 Darrin Cook - \$2,000

Margaret Leichty Ivins Watkins Memorial Scholarship Carrie Langendorf - \$2,000

#### Veteran's Memorial Scholarship

Brooke Frazier - \$1,500 Ahriana Mumford - \$1,500 Johrdon Mumford - \$2,500 Andrew Reardon - \$2,500 Erin Dyke - \$2,000

*"Everyone can be great because everyone can Schwe." - Martin Luther King Jr.* 

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*"The greatness of a communify is most accurately measured by the compassionate actions of its members." - Coretta Scott King* 

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The following individuals, families, and companies contributed to one of the 300+ funds held by MCF. These funds support scholarships, community events, specific nonprofit organizations, and grantmaking.

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Soroptimist Club of Middletown Stephen and Marcia Markham Steve and Toni McDonough Steven Rogers Sue Moizuk Sue Walters Susan and David Kinder Susan Beach Susan Phillips Suzanne Dulanev Suzanne Sizer T. E. Baines T. Michael Stafford Tara Bowser Teb and Ann Baines Ted and Marcia Miller Ted and Rita Kolp Terry and Jane Raszka

The Dupps Company Charitable Foundation The Middletown, OH Kiwanis Foundation Thelma and Bill Meyer Fund Thomas and Mary Deas Wortley Thomas and Melinda Hawkins Thomas and Sharon Weiss Thomas and Shelly Harrison Thomas Scott Thomas Watson Tim and Cindy Minnix Todd Flagel Tom and Debbie Hazelbaker Tom and Lisa Wurst Trenton Circle Mother's Club Valley Central Bank

Vickie Berns Victoria Taylor Wildwood Golf Club William and Joyce Triick William and Judy Thorn William and Lynn Shafer William and Nancy Swisshelm William and Pat Schaefer William Leigh William Leigh William Temple Women of the Moose XI Lambda Pi Chapter, Beta Sigma Phi Sorority Zollett Waste and Recycling

*"Happiness doesn't result from what we get, but from what we give." -* Ben Carson

### 2022 AWARDS

Mary C. Maurer Volunteer Leadership Award recognizes the extraordinary generosity of time and spirit given to community service by someone between the ages of 30 and 50. This year we recognize Joe Mulligan. Joe, in his own words, is a community servant. When Joe joins a board or committee, he becomes deeply involved with the organization. Many local organizations have benefited from Joe's volunteer leadership including Downtown Middletown, Inc., Hospice, the Performing Arts Academy, and Middletown Area Neediest Youth. Recently, Joe led the Middletown Rotary Club out of the pandemic and set it on course to thrive. His

passion for service shines through all that he does personally and professionally. Joe is a person of strong character who exhibits kindness and insight. His commitment to the community is inspiring and worthy of recognition.

Mary Jane Palmer Nunlist "I love Middletown" Award honors the community's "unsung heroes" who make significant contributions to Middletown's quality of life without receiving much recognition for their efforts. This year we honor **Roger Smith**. A life-long resident of Middletown, Roger has served as a volunteer and board member for numerous organizations including Central Connections, Junior Achievement, the Community Forum for Race Relations, Miami University's Community Engagement Council, and many others. He is a community faith leader as Senior Pastor of Bethlehem Temple First Pentecostal Church. And, for over

25 years, has held almost every position at Abilities First, serving children with disabilities and special needs. Recently, he has gracefully guided the organization through an unexpected transition as interim executive director. Never one to seek recognition, Roger prefers to support and lift up others. We are pleased to shine a bright light on Roger's enduring commitment to Middletown.

> Roland P. Ely Jr. President's Award thanks an individual whose long-term impact on the foundation has been meaningful. This year we recognize Richard Isroff, who exemplifies honor, commitment, and dedication to our mission. A past president of the board of trustees, Richard was instrumental in launching the foundation's ready! Campaign for early childhood education. He continues to serve on other committees as well, including marketing and finance. We benefit from his wisdom at every meeting he attends. But his impact extends well beyond mcf. When his children

were young, he was an active youth baseball coach. He was a founding member of the arts festival and continues to mentor a new generation of civic volunteers in this effort. He continues to be actively involved with rotary and leads its annual fundraising event. And he brings his lighthearted spirit to each of these activities. We are grateful for all that he has done for MCF and our community!

#### DESIGNED TO FIT EVERY CHARITABLE DREAM



Middletown Community Foundation is your hyper-local generosity partner serving Franklin, Monroe, Madison, Trenton, and Middletown. Did you know your legacy can be used to fulfill your greatest wishes for our community?

When you create your plan for the future, your legacy can be used to support community initiatives that will allow our community to grow and thrive for years to come.

Thanks to MCF's partnership with FreeWill, members of our community can write their legal will for free and create an estate plan that makes a lasting difference. FreeWill's online platform is secure, easy to use, and most people finish their plans in 20 minutes or less.





Visit FreeWill.com/MCFoundation or scan this QR code to get started.

The Legacy Society was created in 2019 to recognize those who have remembered the Foundation in their estate plans.

Legacy Society Members: Donald Accurso Gerald and Jacqueline Banks Joyce and Lou Christy Fred H. and Linda Cooper Don and Betty Elworth Doug Hattery Norm and Pat Hayes Mary C. Maurer Norma Nossokoff Kay Lawrence Price David and Carole Schul



WE CONNECT PEOPLE WHO CARE

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