



ANNUAL AWARDS
DONOR-ADVISED FUNDS
NONPROFIT
PHILANTHROPIC LEGACIES
110 DONOR FUNDS
LEGACY GIFT
UNRESTRICTED FUNDS
VISION
SULLIVAN COUNTY
TIOGA COUNTY
POTTER COUNTY
100+ VOLUNTEERS
COMMUNITY MINDED
EDUCATION
ARTS
PHILANTHROPIST
YOUR PASSION
TRUSTED STEWARDS
CHARITABLE LEGACY
ENDOWMENT FUNDS
HUMAN SERVICES
PUBLIC CHARITY
COMMUNITY LEADERS
SCHOLARSHIPS
BRADFORD COUNTY

WHAT YOU DON'T KNOW ABOUT
US WILL SURPRISE YOU.

Dear Friends

We welcome you to read about your community members that are stepping forward and saying “We want to make our community a better place and we are choosing the Community Foundation as our partner.”

What you see might surprise you.

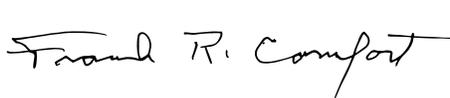
Our impact story is about what a small and forward looking nonprofit board of directors and the decision to insure the future of their library in Ulysses, Potter County. They know the value of their community services and their patrons appreciate it as well. With shrinking municipal budgets combined with the nonstop technological revolution the Ulysses Public Library services focuses on building community face-to-face, inspiring and educating patrons about art, literature and music. They have taken steps to protect those services forever through an endowment building program that will have a stable revenue stream of support. They have ensured the library’s role as a community builder, a center for learning and as champions of youth.

Read though this report and see that we are growing the community endowments by working with individuals, families, businesses and non-profits. Our assets grew by 16% and our grantmaking by 12%. These numbers represent that more of our community understands our purpose and role of connecting donors to the causes they care about and are working together with us to connect their passion to the nonprofit that’s providing the services that our community needs.

Look through our grants and see how we continually grew and nourished our relationships with people across the five county areas, knowing that residents understand the strength and needs of their neighborhoods and communities better than anyone. The large variety of nonprofit programs and projects receiving grants show a surprising mosaic of community needs receiving support.

Every day, the Foundation is working to make giving smarter, nonprofits more effective and our communities stronger. We are overwhelmed with gratitude for the investment, vision and commitment of nonprofits and donors of all ages. As you know, there is so much more we can do together.

Sincerely,



Frank R. Comfort
Chairman of the Board



Suzanne H. Lee
President



FRANK R. COMFORT



SUZANNE H. LEE



WHAT YOU DON'T KNOW ABOUT US WILL SURPRISE YOU.

We work with donors to create a philanthropic legacy that lasts beyond their lifetime.

The Community Foundation for the Twin Tiers

Hope lives here.

The Community Foundation for the Twin Tiers (CFTT) works to improve the quality of life in five counties: Bradford, Potter, Sullivan, and Tioga, PA; and Tioga, NY. We address community needs with sustainable, long-term solutions. We believe in the power of neighbors helping neighbors, residents solving local problems, passionate people showing compassion for the region we all love. We believe action solves problems – and creates hope. And with hope, anything is possible.

CFTT develops a spirit of philanthropy, supports nonprofit organizations by connecting donors to community needs, and builds permanent charitable funds. But we can't do it without you.

Ways to help.

Everybody can help. Anybody can be a philanthropist. Individuals, families, nonprofits, and businesses all support CFTT – and you can, too. You can donate to an existing fund or create your own. We'll be happy to work with you, your financial advisor, and your attorney to ensure that, whatever plan you choose, it will achieve your philanthropic goals.

You can donate by:

- IRA Charitable Rollover
- Planned Giving
- Appreciated Securities
- Cash

Financial Highlights

Total grants and scholarships awarded **\$225,904.42** an increase of **12.03%** from 2018

141 grants & scholarships awarded

Total assets **\$7,027,901** an increase of **16.4%** from 2018

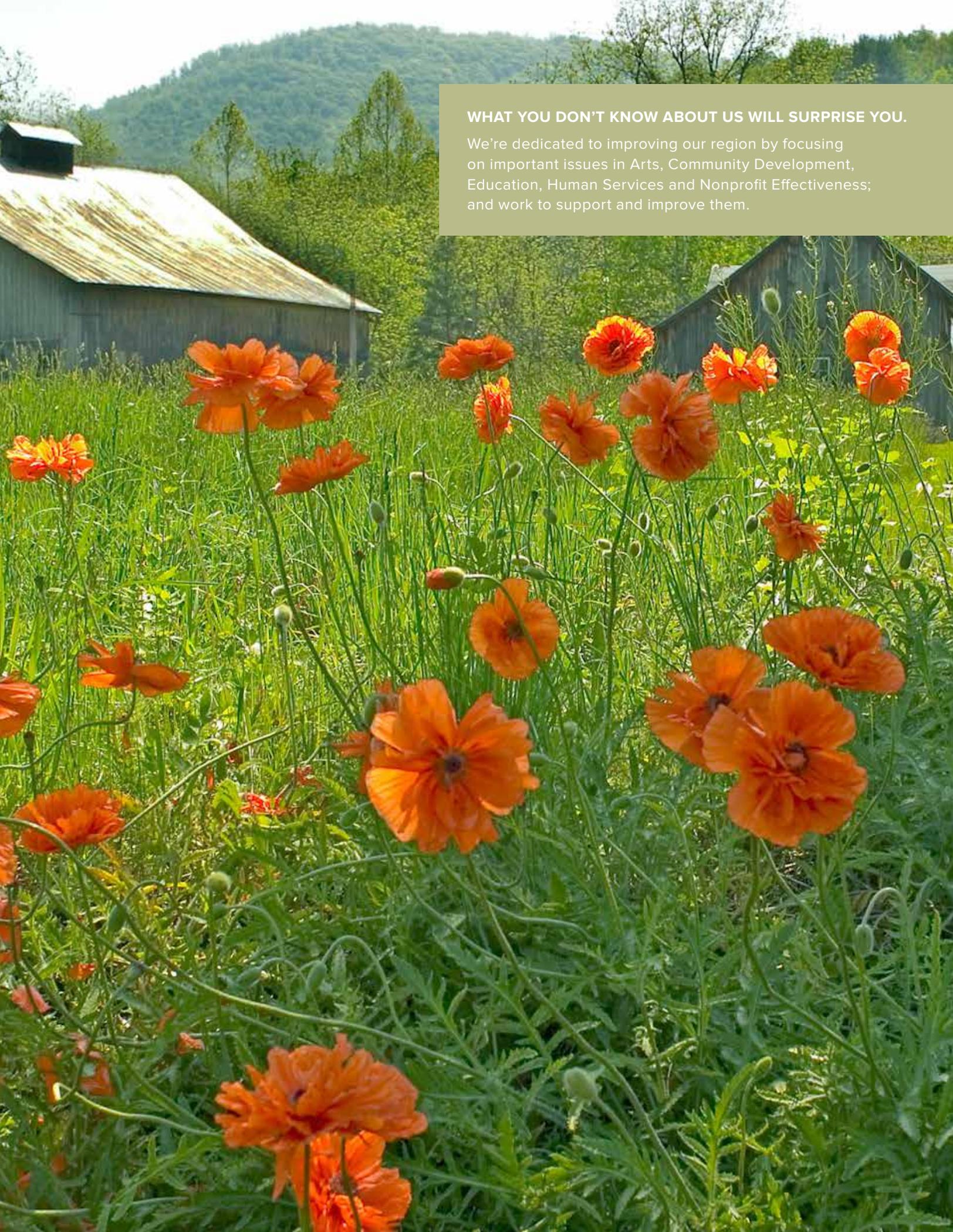
\$322,429.89 in new donor contributions

11 New funds

Total number of funds **110**

1 year investment returns **18.55%**





WHAT YOU DON'T KNOW ABOUT US WILL SURPRISE YOU.

We're dedicated to improving our region by focusing on important issues in Arts, Community Development, Education, Human Services and Nonprofit Effectiveness; and work to support and improve them.



BEYOND JUST BOOKS ON THE SHELF:

How an endowment fund with CFTT has helped
a small PA library enrich its community

By his own admission, Benjamin R. Olney is a small-town guy — but that’s never stopped him from thinking big.

He’s owned a funeral home in Ulysses since 1990, but those in the community probably know Benjamin from his work with the Ulysses Library, where he currently serves as vice president of its Board of Trustees. In fact, he’s spent much of his adult life working with the library in a fundraising capacity because he understands the role that a library can play in a rural community like Ulysses.

And it was Benjamin who had the big idea to partner with the Community Foundation for the Twin Tiers (CFTT) on an endowment fund.

It all started when the Ulysses Library received a bequest from a local estate for \$250,000. Having undergone a fundraising campaign to replace the town’s original library (built in 1918!) just a few years prior, the board recognized the weight of the gift they were given.

They decided on an endowment fund, and Benjamin, having read about CFTT in a local newspaper article, reached out to learn what it could offer — and the fit was like something out of a book.

Since the formation of the Ulysses Library endowment fund with CFTT, the relationship has been mutually beneficial. The library receives a grant each year — which Benjamin said contributes about 20% of its operating budget — and CFTT is able to further its mission of enhancing the quality of life in the region.

For the small hamlet with less than 1,000 residents, the Ulysses Library represents more than just a place for locals to borrow reading material.

“It’s a true gathering spot where groups and organizations hold meetings,” Benjamin said. “This being a rural area, there are still places here that don’t have access to the internet. So, we do have some

school children that come to the library to do internet-based schoolwork. We have other people who come in who don’t have internet to check their email daily. It’s really the central focus of town.”

Despite the fact that the library receives funding from the state, county, and local government, raising money on its own has historically been an essential function of its board, and the predominant way it’s been able to keep the lights on and the doors open.

But if you talk to Benjamin, he’ll tell you that working with CFTT on the endowment fund has changed all that. Because the fund continues to grow and provide a significant return, the board can focus its time and energy on programming and further enrichment of the Ulysses community.

In addition to continually supplying the grant, one of the best things about the CFTT endowment fund for the library is the fund’s simplicity and ease of use. The library provides copies of its audit and budget, and CFTT handles all aspects of due diligence, IRS compliance, bookkeeping, and accounting.

It’s a seamless structure and one that Benjamin couldn’t imagine operating without, calling endowment funds like this one central to the existence of any small-town community organization.

He also added that he’s grateful for his friends and colleagues who have devoted countless hours toward making the Ulysses Library into what it is today — and into what it could become in the future.

“The library board is a core group of people who have been involved in this for decades,” he said. “They’ve committed decades of their life to the library’s mission, the operation, and long-term existence. I can’t say enough about the people who’ve come before me, served with me, and the people who will come after us.”

How To Give

Step 1

Decide when you want to make your gift



Make your gift today

OR



Make a planned gift in your will

Types of Funds

Community Foundation for the Twin Tiers directs 100 funds that have been established by individuals, families, nonprofits, businesses, and Community Foundation itself for charitable purposes.

Competitive Community Grant Funds

Increase the impact of your gift, and put it to work solving our community's most pressing problems, not just alleviating symptoms. Competitive grant applications are carefully vetted by our Grants Committee, and, after thorough due diligence, grants are awarded based upon community need, impact, and organizational capacity. Gifts may be designated to specifically support certain areas, such as animals, arts & culture, human services, education, conservation & environment, civic engagement, or recreation.

Community Impact Funds have been established for each county in our five county areas. These funds may be added to and will meet the most pressing issues in that county.

Donor Advised Funds

Donor advised funds offer the advantages of a private foundation, yet have greater tax benefits. They are especially useful for donors who make a charitable deduction one year and make distributions from income or principal in future years. Donors are able to participate actively in the giving process by recommending organizations to receive grants.

Field Of Interest Funds

Field of interest funds allow a donor to invest in specific causes. These funds can support a broad array of interests such as the arts, education, or health. The donor specifies his or her interest at the time the fund is created and may rely on Community Foundation to identify organizations capable of making the greatest impact.

Designated Funds

Designated funds ensure long-term support for a specific nonprofit organization identified by the donor at the time the fund is established. The named organization receives an annual disbursement from the designated fund.

Organization Funds

Nonprofit organizations may place their endowed funds at Community Foundation, thus assuring their donors that funds earmarked for the future will be invested wisely and used appropriately. Community Foundation manages the funds as part of its investment portfolio and distributes payments.

Scholarship Funds

Community Foundation's scholarship funds bring together students in need and individuals who care about postsecondary education to enable more students to reach their educational goals. Scholarship funds may be established to benefit a specific student.

Step 2

Identify what you want to give



Cash



Stock



Real Property



Other

Step 3

Choose where your gift will be directed

Give to Community Foundation to support our vision for a vibrant region

Give to a fund listed in this publication

Give to a fund that you create

Call Suzanne Lee, President, at 570.888.4759 to discuss options

Fund Structures

After identifying the appropriate fund type to achieve your goals, a fund structure is subsequently selected to align with the anticipated size, activity level and life span of your fund. The fund structure determines the applicable administrative fees and how the fund's assets are invested.

Spend Down

With a Spend Down fund, gift principal is wholly available for granting. Spend Down funds can be thought of as charitable checking accounts, where there is regular, ongoing grant activity.

Endowment

Endowment funds provide stable, perennial financial support. An endowment operates similarly to a private foundation, yielding a set percentage for granting each year while eliminating administrative duties. You may recommend grant recipients or pass your charitable legacy to your children. Investment income accrues to the fund, and a quarterly administrative fee based on a percentage of assets supports the Foundation's operations.

Blended Option

Blended option funds offer fund holders the ability to participate in the investment returns of the Foundation's portfolio. These funds may function like a Spend Down fund or an endowment fund, depending on the needs of the fund holder, but are not formally endowed. Investment income accrues to the fund, and a quarterly administrative fee based on a percentage of assets supports the Foundation's operations.

Get a Grant

There are two ways to get a grant from the Community Foundation:

Donor-recommended grants:

The Community Foundation stewards a variety of donor advised funds. Grants are awarded from a donor advised fund based upon recommendations from the donors who set up the fund or their designated representatives.

Competitive grants:

The Community Foundation has several funds that award grants on a competitive basis. Each competitive grant fund has a unique focus area, like youth or strengthening vulnerable families. Each fund also has different application requirements.

Please see our website for competitive grant deadlines for grant programs.

Scholarships

Education changes a person's life.

The Community Foundation working with donors empowers students to realize their potential and achieve success.

It's no secret that higher education is the ticket to a better life. Students who attain degrees -- two-year, four-year or postgraduate -- earn more and live longer. College helps families pull out of poverty, and the effects of education are felt across communities and through generations.

A college or technical school education is becoming increasingly more crucial. Scholarships are an important way to pay for that education. And creating a scholarship fund is one of the most effective ways to contribute to scholarships.

If you are seeking a scholarship, please visit our website at twintierscf.org.

Funds



| | |
|------------------------------------|------------|
| Arts & Culture | 4% |
| Civic | 15% |
| Education | 14% |
| Health & Human Services | 25% |
| Recreation & Youth | 6% |
| Scholarship | 36% |

- Austin Volunteer Fire Department Fund, **Potter**
- Barbara Joy Olney Community Harmony Fund, **Potter**
- Darlene Sitler Music Fund, **Potter**
- Heart Response, Inc. Fund, **Potter**
- Northern Potter Athlete of the Year Fund, **Potter**
- Northern Potter Athletic Endowment Fund, **Potter**
- Potter County Historical Society Fund, **Potter**
- Teacher's Pet Rescue Fund, **Potter**
- Friends of the Sullivan County Library Fund, **Sullivan**
- Catholic Charities Tompkins/Tioga Fund, **Tioga, NY**
- Katherine P. Kerrigan Tioga County Rural Ministry Fund, **Tioga, NY**
- William "Bill" Ransom III Community Service Award Fund, **Tioga, NY**
- Katherine Ann Brennan Memorial Scholarship-Hamilton Gibson Productions Fund, **Tioga, PA**
- Katherine Ann Brennan Memorial Scholarship-Trinity Lutheran Fund, **Tioga, PA**

Donor Advised Funds

- Frank R. Comfort and Grandchildren's Donor Advised Fund, **Sullivan**
- Tioga Tae Kwon Do Academic Fund, **Tioga, NY**
- Oliver Richard Bartlett Fund **Tioga, PA**

Field of Interest Funds

- Jordan Wilcox Fund, **Regional**
- Coudersport Volunteer Ambulance Association Fund, **Potter**
- Coudersport Volunteer Fire Department Fund, **Potter**
- Eulalia Cemetery Fund, **Potter**
- North Eastern Potter Economic Support Fund, **Potter**
- Floyd "Vic" Hooker Youth Fund, **Tioga, NY**
- Knoxville Fund, **Tioga, PA**

Organization Funds

- Area Agency on Aging Fund, **Bradford**
- Beth Israel Congregation Fund, **Bradford**
- Big Brothers Big Sisters Fund, **Bradford**
- Bradford County Historical Society Fund, **Bradford**
- Endless Mountains Heritage Region Fund, **Bradford**
- French Azilum Fund, **Bradford**
- LeRoy Heritage Museum Endowment Fund, **Bradford**
- SERVE, Inc., **Bradford**
- Austin Dam Memorial Association Fund, **Potter**
- Coudersport Public Library Long-Term Sustainability Fund, **Potter**
- E.O. Austin Home, Historical Society Fund, **Potter**
- Galeton Public Library Fund, **Potter**
- Susquehannock Trail Club Fund, **Potter**
- Tri Town Fire Company Auxiliary Endowment Fund, **Potter**

Funds by County

Discretionary Funds

- Benjamin Franklin Trust Fund, **Bradford**
- Bradford County Community Impact Fund, **Bradford**
- Robert J. Sullivan Fund for Bradford County, **Bradford**
- Community Impact Fund, **Regional**
- Potter County Community Impact Fund, **Potter**
- Sullivan County Community Impact Fund, **Sullivan**
- Tioga County NY Community Impact Fund, **Tioga, NY**
- Tioga County PA Community Impact Fund, **Tioga, PA**

Designated Funds

- Frances Laymen Redman Spalding Memorial Library Fund, **Bradford**
- Frances Laymen Redman Tioga Point Museum Fund, **Bradford**
- Howard & Olynda Smith - Troy Foundation Fund, **Bradford**
- Kenneth and Marguerite Shaner, Troy Food Pantry Fund, **Bradford**
- Robert & Susan Storch, Allen F. Pierce Free Library Fund, **Bradford**
- The David and Carol Keffe Youth Fund, **Bradford**
- Troy Trojans Athletic Memorial Fund, **Bradford**

Ulysses Library Fund, **Potter**
 Carantouan Greenway Fund, **Regional**
 Keystone Trails Association Endowment Fund,
Pennsylvania
 Sullivan County Council on the Arts Fund,
Sullivan
 Sullivan County Recreational Association
 Endowment Fund, **Sullivan**
 Sullivan County Scholarship Association Fund,
Sullivan
 Cornell Cooperative Extension of Tioga
 County New York Fund, **Tioga, NY**
 Rotary Club of Waverly Endowment Fund,
Tioga, NY
 Hamilton-Gibson Productions Endowment
 Fund, **Tioga, PA**

School District Funds

Athens Area School District, Bradford
 Academic Achievement-American Association
 University Women
 Athens High School Swimmer Scholarships
 Fund
 Academic Activity Fund-Artsfest
 Academic Activity Fund-Band Boosters
 Academic Achievement-Biagio Maio
 Academic Activity Fund-Camp Brule
 Academic Activity Fund-Cross Country
 Academic Activity Fund-Future Business
 Leaders of America
 Academic Activity Fund-Forensics
 Academic Activity Fund-Future Farmers of
 America
 Academic Achievement-George Levering
 Memorial
 Academic Activity Fund-Harlan Rowe Middle
 School
 Herbert Blodgett & Claire Flora Eike Memorial
 Wildlife Award Fund
 Academic Activity Fund-Athens Area High
 School
 Academic Achievement-Joel Lubertowicz
 Academic Achievement-Joseph White
 Scholarship
 Academic Activity Fund-Library
 Academic Activity Fund-Lynch-Bustin
 Elementary
 Academic Achievement-Marshall Van Scotten
 Memorial
 Academic Achievement-Mary Grace Woodford
 Scholarship
 Academic Achievement-Richard Marvin
 Memorial
 Academic Achievement-Ronald & Stuart
 Gillette Memorial
 Academic Activity Fund-Robotics
 Academic Activity Fund-Students Against
 Drunk Driving
 Academic Activity Fund-Scholarship
 Challenge
 Academic Activity Fund-Science Olympiad
 SRU Elementary

Academic Activity Fund-Student Council
 Academic Activity Fund-Swim Team
 Academic Achievement-Walter Loomer
 Memorial
 Academic Activity Fund-Wrestling Program
Canton Area School District, Bradford
 Adam Metzger Scholarship
 Academic Activity Fund-Athletics
 Brett Cohick Scholarship
 Cindy Daniels Scholarship
 Donald & LaRene Ayers Scholarship Fund
 Dr. Jean E. Brenchley Woman of Science
 Award
 Fallen Warrior Scholarship
 Academic Activity Fund-Fine Arts
 Guinevere Ritter Scholarship
 H. Edmond Lund, Jr. Memorial Science Award
 Irene W. Hurley Torch Award Scholarship
 Jack Ward McNett Memorial Award -
 Technology Fund
 Jake Bellows Scholarship
 Jake D. Jones Memorial Scholarship
 James E. Holcomb Scholarship
 John Kirkowski Scholarship
 Kathryn E. McNett Memorial Award
 Kloe Miller Scholarship
 Louis D. & Lareda J. Landon Scholarship
 Mary Harrison Memorial Reading Award
 Paul Evans, Sr. Scholarship
 Richard Neff Scholarship
 Spencer & Sweithelm Scholarship
 Stanley Hite Scholarship
 Vicki Richart Scholarship
 Viola Moyer Scholarship
 Weldon "Jake" Shaffer Memorial Award
 Scholarship
Northern Tioga School District, Tioga, PA
 Clark Wood Elementary Fund
 Cowanesque Valley High School Academic
 Activity Fund
 R.B. Walter Elementary Fund
 Westfield Area Elementary Fund
 Williamson High School Fund
Southern Tioga School District, Tioga, PA
 Academic Activity Fund-Academics
 Benjamin Hutcheson Memorial Fund
 Academic Activity Fund-Blossburg Elementary
 Bogaczyk Memorial Fund
 Academic Activity Fund-Liberty Elementary
 School
 Academic Activity Fund-Liberty High School
 Academic Activity Fund-Mansfield High School
 Academic Activity Fund-North Penn High
 School
 Peter Mogush Memorial Fund Award
 Ryan Ostrom Memorial Scholarship Fund
 Award
 Academic Activity Fund-Warren L. Miller
 Elementary

Scholarship Funds

Donald & LaRene Ayers Scholarship, **Bradford**
 Dorothy Kemp Scholarship, **Bradford**
 Dr. Jean E. Brenchley Woman of Science
 Award, **Bradford**
 Florence Bennett Memorial Scholarship,
Bradford
 John H. Hyde, Jr. and Dr. Marcella M. Hyde
 Scholarship, **Bradford**
 Kloe Miller Scholarship, **Bradford**
 Lockheed-Martin Engineering Scholarship,
Bradford
 Rockmans Apparel/Babe & George Tymoski
 Scholarship, **Bradford**
 Towanda Musical Society Scholarship, **Bradford**
 Troy Lions Club Huck Scholarship, **Bradford**
 Victor & Carla Ross Scholarship, **Bradford**
 Guthrie Federal Credit Union Scholarship,
Regional
 Darlene J. Sitler Memorial Scholarship, **Potter**
 Gerald F. Duffee, Sr. Scholarship, **Potter**
 Northern Potter Scholarship, **Potter**
 Patrick W. Ryan Creative Writing & English
 Scholarship, **Potter**
 Robert B. Merten Circle of Fifths Music Award
 Scholarship, **Potter**
 Rose Marie Tubbs Memorial Scholarship, **Potter**
 Ruth Agar Memorial Scholarship, **Potter**
 Tomb Family Scholarship, **Potter**
 David A. DeWire Scholarship, **Sullivan**
 Raymond and Betty Bahr Scholarship, **Sullivan**
 Thomas W. "Doc" Shoemaker and Stefana H.
 "Stevie" Shoemaker Scholarship, **Sullivan**
 Alan B. Carr Memorial Scholarship, **Tioga, PA**
 Dr. Donna L. Mettler Scholarship, **Tioga, PA**
 Dr. Harry S. Williams Memorial Scholarship,
Tioga, PA
 John F. Bush Scholarship, **Tioga, PA**
 Kyle B. Lenhardt Scholarship, **Tioga, PA**
 Alice Walker Cooper Family Scholarship, **Tioga,**
NY
 Bill Davis Scholarship, **Tioga, NY**
 Carl & Charlotte Lovejoy Scholarship,
Tioga, NY
 Donald & Linda Jayne Scholarship, **Tioga, NY**
 Elizabeth Alamo Scholarship, **Tioga, NY**
 Finkle Rosenberg Scholarship, **Tioga, NY**
 Katherine P. Kerrigan Scholarship, **Tioga, NY**
 Owego Free Academy Alumni Scholarship,
Tioga, NY
 Tioga Tae Kwon Do Scholarship, **Tioga, NY**

* These are historical funds.

Grants Awarded

Allen F. Pierce Free Library

Bradford \$1,123.52

Robert & Susan Storch, Allen F. Pierce Free Library Fund

- To enrich the quality of life for all residents of the county by providing free access to informational, educational and recreational resources.

Allen F. Pierce Free Library

Bradford \$1,150

Robert J. Sullivan Fund for Bradford County

- To purchase a portable media suite, including a basic laptop computer, computer projector, DVD/Blue Ray disk player and movie screen.

Area Agency on Aging

Bradford \$493.41

Area Agency on Aging Fund

- To support senior citizens programming.

Big Brothers Big Sisters of the Twin Tiers

Bradford \$569.56

Big Brothers Big Sisters Fund

- To create and maintain mentoring relationships that provide positive experiences in the lives of children and mentors.

Bradford County Historical Society

Bradford \$1,987.88 + \$2,062.13 = \$4,050.01

Bradford County Historical Society Fund

- To support the preservation of Bradford County history.

Canton Area Elementary School

Bradford \$1,800

Canton Area School District Academic Activity Fund

- To support academic programming.

Canton Area School District

Bradford \$1,827.98

Canton Area School District Academic Activity Fund - Fine Arts

- To support the Fine Arts programs at Canton Area School District.

Endless Mountain Mission Center

Bradford \$1,000

Robert J. Sullivan Fund for Bradford County

- To provide emergency food, housing and supplies for those in need.

French Azilum

Bradford \$493.92

French Azilum Fund

- To support the buildings and programs of French Azilum which provided a refuge for a group of French exiles in 1793.

LeRoy Heritage Museum

Bradford \$1,081.06

LeRoy Heritage Museum Endowment Fund

- To support the charitable, scientific, or educational purposes of LeRoy Heritage Museum preserving the history of southwestern Bradford County and educating visitors of the regions history.

Penn York Jewish Community

Bradford \$883.85

Beth Israel Congregation Fund

- To support Jewish causes.

Rekindle the Spirit, Inc.

Bradford \$500

Robert J. Sullivan Fund for Bradford County

- To provide support for a small range of adult and children's workshops including painting, Zentangle, jewelry making and summer day camp.

Rekindle the Spirit, Inc.

Bradford \$400

Bradford County Community Impact Fund

- To enhance the region by providing historical and cultural education projects, through the exchanging of ideas and intercommunity activities, aiming to provide a legacy for generations to come.

TACO Food Pantry

Bradford \$3,850

Robert J. Sullivan Fund for Bradford County

- To provide emergency food to those in need, including disaster victims.

Tioga Point Museum

Bradford \$457.58

Frances Laymen Redman Tioga Point Museum Fund

- To provide support for the repository of the community's cultural heritage, and a center for learning about our world.

Troy Area School District

Bradford \$2,447.89

Howard & Olynda Smith - Troy Foundation Fund

- To promote student's learning through a positive culture with high expectations for success, fiscally sound practices and responsible stewardship with the help and input from parents, staff members, community members and students.

Troy Area School District

Bradford \$1,500

Troy Trojans Athletic Memorial Fund

- To provide an adjustable screen for football players to use during practices.

Troy Food Pantry

Bradford \$743.76

Kenneth and Marguerite Shaner, Troy Food Pantry Fund

- To provide food to those who have difficulty purchasing enough to avoid hunger.

YMCA Bradford County Branch

Bradford \$1,500

Robert J. Sullivan Fund for Bradford County

- To replace equipment used by YMCA programs such as LiveStrong cancer survivors program, Silver Sneakers senior programming and others.

YMCA Bradford County Branch

Bradford \$200

Bradford County Community Impact Fund

- To support programs that build a healthy spirit, mind and body for all.

Austin Dam Memorial Association, Inc.

Potter \$2,618.21

Austin Dam Memorial Association Fund

- To preserve the dam ruins of the 1911 flood and the papermill which served as the community's major employer in the early 1900's.

Coudersport Volunteer Ambulance Association

Potter \$1,287.88

Coudersport Volunteer Ambulance Association Fund

- To help ambulance services to Coudersport and surrounding areas.

Coudersport Volunteer Fire Department

Potter \$1,262.56

Coudersport Volunteer Fire Department Fund

- To provide for the safety and health of Coudersport and surrounding communities and our visitors through professional emergency response, fire prevention and public education.

E.O. Austin Home - Historical Society

Potter \$3,879.09

E.O. Austin Home, Historical Society Fund

- To provide current income and long term protections for the operations of E.O. Austin Historical Society.

Eulalia Cemetery

Potter \$1,287.31

Eulalia Cemetery Fund

- To support the protection of historical stone steps.

Heart Response, Inc.

Potter \$1,215.49

Heart Response, Inc. Fund

- To support low income households and house fire victims.

Northern Potter Middle-High School

Potter \$1,907.43

Northern Potter High School Library Fund

- To provide programming for the Northern Lights Yearbook Media Communications library class.

Northern Potter School District

Potter \$500

Northern Potter Athlete of the Year Fund

- To provide support to Northern Potter School District to award an outstanding senior athlete annually.

Northern Potter School District**Potter \$19,206.51**

Darlene Sitler Music Fund
 - To provide support to the Northern Potter Children's School Music Program.

Northern Potter School District**Potter \$632.50**

North Eastern Potter Economic Support Fund
 - To purchase equipment to teach maple syrup production.

Potter County Historical Society**Potter \$1,252.36**

Potter County Historical Society Fund
 - To collect, organize and preserve records and relics pertaining to Potter County.

Teacher's Pet Animal Rescue**Potter \$1,224.49**

Teacher's Pet Rescue Fund
 - To provide support for animal welfare and protection.

Ulysses Library Association**Potter \$12,082.60**

Ulysses Library Fund
 - To support a free, public, nonsectarian library which serves the informational, educational and recreational needs of all the residents of the area by providing free access to an organized and currently useful collection of printed items and other materials.

Ulysses Youth Baseball Association**Potter \$632.50**

North Eastern Potter Economic Support Fund
 - To provide maintenance for the Ulysses ballfield.

Community Foundation for the Twin Tiers**Regional \$3,258.11**

CFTT Administrative Endowment Fund
 - To help CFTT to meet yearly administrative costs of operating the Foundation.

Friends of the Sullivan County Library**Sullivan \$484.05**

Friends of the Sullivan County Library Fund
 - To support Friends of the Sullivan County Library whose mission is to raise financial support for the Sullivan County Library that provides library services to residents and visitors to Sullivan County.

Sullivan County Food Pantry**Sullivan \$1,000**

Sullivan County Community Impact Fund
 - To purchase bags/boxes of food for families to supplement their food budgets.

Sullivan County Recreational Association**Sullivan \$500**

Sullivan County Community Impact Fund
 - To support Sullivan County Recreation programs and projects.

Sullivan County Victim Services**Sullivan \$500**

Sullivan County Community Impact Fund
 - To help fund the implementation of the "Care for Kids" program, an early childhood sexual abuse prevention curriculum used by educators.

Catholic Charities Tompkins/Tioga**Tioga, NY \$2,000**

Floyd "Vic" Hooker Youth Fund
 - To assist with services such as academic and community service field trips and incentives.

Corning-Elmira Musical Arts, Inc.**Tioga, NY \$2,400**

Floyd "Vic" Hooker Youth Fund
 - To provide support for chamber ensembles of the Orchestra of the Southern Finger Lakes to partner with Tioga County libraries to present narrated story book concerts.

First Baptist Church of Owego**Tioga, NY \$2,500**

Floyd "Vic" Hooker Youth Fund
 - To provide diapers, wipes, creams, cornstarch, shampoo and body wash to area families in need.

Harlan Rowe Middle School**Tioga, NY \$1,030**

Tioga Tae Kwon Do Academic Fund
 - To purchase Vex Robotics kits that are used to promote coding, critical thinking, collaboration, creativity and communication in STEM and Tech ED middle school classrooms.

Lions Camp Badger**Tioga, NY \$2,000**

Floyd "Vic" Hooker Youth Fund
 - To provide funding to host a concert and dance for individuals who have disabilities and their caregivers.

Lynch Bustin Elementary School**Tioga, NY \$1,925**

Tioga Tae Kwon Do Academic Fund
 - To support and promote physical and mental well-being of the students at Lynch-Bustin Elementary School through paintable fitness activities and yoga poses.

Newark Valley Historical Society**Tioga, NY \$7,600**

Floyd "Vic" Hooker Youth Fund
 - To improve the driving lanes to the soccer fields and the grounds to the Bement-Billings Farmstead.

Rotary Club of Waverly**Tioga, NY \$942.49**

Rotary Club of Waverly Endowment Fund
 - To support the mission of the Rotary Club of Waverly which is service above self.

Sayre Area School District**Tioga, NY \$600**

Tioga Tae Kwon Do Academic Fund
 - To support for FIRST Lego League Jr. Team.

Tioga Arts Council**Tioga, NY \$2,280**

Floyd "Vic" Hooker Youth Fund
 - To enhance and expand Art a la Carte, an arts enrichment activity delivery service to two new sites in 2020.

Tioga County Rural Ministry**Tioga, NY \$4,304.63**

Katherine P. Kerrigan Tioga County Rural Ministry Fund
 - To help provide funds for services to elderly shut-ins in Tioga County, NY.

Tioga County Rural Ministry**Tioga, NY \$3,000**

Floyd "Vic" Hooker Youth Fund
 - To enable low-income teenagers to purchase new back to school clothing and shoes.

Waverly Recreation Booster Club**Tioga, NY \$500**

William "Bill" Ransom III Community Service Award Fund
 - To support Fred Daniels', 2019 recipient of William Ransom III Award, improvements to the Waverly Glen Park.

Harbor Counseling**Tioga, PA \$4,500**

Knoxville Fund
 - To develop recovery support services for Knoxville families to aid them in their recovery from substance use disorders.

Hamilton-Gibson Productions**Tioga, PA \$526.73**

Katherine Ann Brennan Memorial Scholarship-Hamilton Gibson Productions Fund
 - To provide support to Hamilton Gibson Productions, specifically providing students in need with assistance in paying for participation in Hamilton Gibson Choirs.

Mansfield Area Food Pantry**Tioga, PA \$500**

Oliver Richard Bartlett Fund
 - To purchase food for needy families.

Mansfield Free Public Library**Tioga, PA \$500**

Oliver Richard Bartlett Fund
 - To purchase supplies and support for administrative costs.

Mansfield Methodist Shoe Bank**Tioga, PA \$500**

Oliver Richard Bartlett Fund
 - To provide shoes for children in Tioga, Potter and Bradford Counties, PA.

Mansfield YMCA**Tioga, PA \$750**

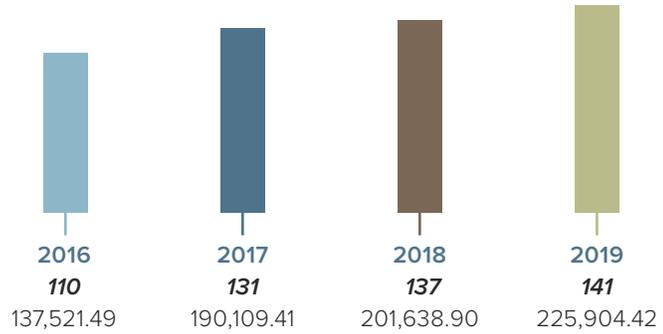
Oliver Richard Bartlett Fund
 - Grants for children to attend camp.

Trinity Lutheran Church & School**Tioga, PA \$515.15**

Katherine Ann Brennan Memorial Scholarship-Trinity Lutheran Fund
 - Provide tuition support to Trinity Lutheran School students.



Total Grants & Scholarships Awarded



Scholarships Awarded

Alan B. Carr Memorial Scholarship

\$1,000

Awarded to Rebecca L. Slonaker of Cowanesque Valley High School to attend Delaware Valley University

Alice Walker Cooper Family Scholarship

\$10,500

Awarded to Ethan W. Lloyd of Waverly Jr. Sr. High School to attend SUNY Cobleskill

Bill Davis Scholarship

\$2,500

Awarded to Annamae E. Joyce of Owego Free Academy to attend SUNY Binghamton

Carl & Charlotte Lovejoy Scholarship

\$4,500

Awarded to Ethan W. Lloyd of Waverly Jr. Sr. High School to attend SUNY Cobleskill

Darlene J. Sitler Memorial Scholarship

\$1,000

Awarded to Holden R. Cowburn of Northern Potter Jr. Sr. High School to attend York College of Pennsylvania

David A. DeWire Scholarship

\$500

Awarded to Dane Carpenter of Sullivan County High School to attend Bloomsburg University

Donald & LaRene Ayers Scholarship

\$4,700

Awarded to Tamara J. Hess of Canton Jr. Sr. High School to attend Lycoming College

Donald & Linda Jayne Scholarship

\$500

Awarded to Colby D. Sindoni of Waverly Jr. Sr. High School to attend Finger Lakes Community College

Dorothy Kemp Leonard Scholarship

\$4,000

Awarded to Hailey E. Wesneski of Canton Jr. Sr. High School to attend McCann School of Business & Technology

Dr. Harry S. Williams Memorial Scholarship

\$1,150

Awarded to Mikala C. Coots of Williamson Jr. Sr. High School to attend Corning Community College

Elizabeth Alamo Scholarship

\$500

Awarded to Zayta T. Hall of Waverly Jr. Sr. High School to attend St. John Fisher College

Fallen Warrior Scholarship

\$500

Awarded to Katlyn B. Krise of Canton Jr. Sr. High School to attend Lycoming College

Finkle Rosenberg Scholarship

\$2,000

Awarded to Annemarie C. Mantel of Owego Free Academy to attend Villanova University

WHAT YOU DON'T KNOW ABOUT US WILL SURPRISE YOU.

We work as a GPS for our donors to help them navigate their philanthropic journeys, which for some donors includes their extended families.

Florence Bennett Memorial Scholarship

\$1,000

Awarded to Ashlee Newton of Wyalusing High School to attend Shippensburg University

Gerald F. Duffee, Sr. Scholarship

\$1,000

Awarded to Miles M. Moate of Austin Area High School to attend Penn State Altoona

Guinevere Ritter Scholarship

\$500

Awarded to Samantha Proseus of Canton Jr. Sr. High School to attend Elmira College

James E. Holcomb Memorial Scholarship

\$500

Awarded to Caitlyn L. Pepper of Canton Jr. Sr. High School to attend King's College

John F. Bush Scholarship

\$1,000

Awarded to Kurtis R. Easton of Cowanesque Valley High School to attend Embry-Riddle Aeronautical University

John H. Hyde, Jr. and Dr. Marcella M. Hyde Scholarship

\$3,700

Awarded to Jacob M. Fleury of Canton Jr. Sr. High School to attend Messiah College

John Kirkowski Scholarship

\$1,000

Awarded to Tamara J. Hess of Canton Jr. Sr. High School to attend Lycoming College

Katherine P. Kerrigan Scholarship

\$4,900

Awarded to Christine C. Henry of Waverly Jr. Sr. High School to attend Western Carolina University

Katherine P. Kerrigan Scholarship

\$4,900

Awarded to Hannah M. Hannula-Mills of Waverly Jr. Sr. High School to attend SUNY Oneonta

Kloey Miller Scholarship

\$500

Awarded to Caitlyn L. Pepper of Canton Jr. Sr. High School to attend King's College

Kyle B. Lenhardt Scholarship

\$500

Awarded to Zachary T. Bush of Wellsboro Area High School to attend Messiah College

Lockheed Martin Engineering Scholarship

\$5,000

Awarded to John T. Spencer of Sayre High School to attend Pennsylvania State University

Lockheed Martin Engineering Scholarship

\$5,000

Awarded to Satchel G. Manchester of Athens Area High School to attend Drexel University

Lockheed Martin Engineering Scholarship

\$5,000

Awarded to Maxon D. Cooper of Northeast Bradford to attend Pennsylvania State University

Northern Potter Scholarship

\$800

Awarded to Holden R. Cowburn of Northern Potter Jr. Sr. High School to attend York College

Northern Potter Scholarship

\$1,000

Awarded to Abigail G. Anderson of Northern Potter Jr. Sr. High School to attend Cedarville University

Richard Neff Scholarship

\$1,000

Awarded to Caitlyn L. Pepper of Canton Jr. Sr. High School to attend King's College

Rockmans Apparel/Babe & George Tymoski Scholarship

\$500

Awarded to Jenna N. Harnish of Athens Area High School to attend Pennsylvania State University

Rose Marie Tubbs Memorial Scholarship

\$1,000

Awarded to Abigail G. Anderson of Northern Potter Jr. Sr. High School to attend Cedarville University

Ruth Agar Memorial Scholarship

\$1,000

Awarded to Abigail G. Anderson of Northern Potter Jr. Sr. High School to attend Cedarville University

Stefana "Stevie" Shoemaker Scholarship

\$1,000

Awarded to Anna Myers of Sullivan High School to attend Temple University

Tioga Tae Kwon Do Scholarship

\$1,000

Awarded to Siara B. Tompkins of Waverly Jr. Sr. High School to attend SUNY Polytechnic Institute

Towanda Musical Society Scholarship

\$500

Awarded to Jacob M. Fleury of Canton Jr. Sr. High School to attend Messiah College

Troy Lions Club "Huck" Memorial Scholarship

\$1,500

Awarded to Gabrielle Bohner of Troy Jr. Sr. High School to attend Manhattan College

Weldon "Jake" Shaffer Memorial Award Scholarship

\$500

Awarded to Hailey E. Wesneski of Canton Jr. Sr. High School to attend McCann Business & Technology

Gifts

Each year, donors add to the financial strength of the Community Foundation for the Twin Tiers either by establishing a fund or donating to an existing fund. By making charitable gifts to the Foundation, they play an invaluable role in the life cycle of hope and opportunity in our communities.

The contributors listed made gifts between January 1, 2019 and December 31, 2019.

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Guinevere C. Ritter

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AmazonSmile Foundation

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Yvette Francisco

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Marilyn Bok
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E.O. Austin Home - Historical Society
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Karen M. Lounsbury

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**Friends of the Sullivan County Library
Fund**

Friends of the Sullivan County Library
Theodore P. Christini

Galeton Public Library Fund

Friends of the Galeton Library
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In Memory of Floyd Lounsbury

The Plummer Law Firm LLP

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Guthrie Federal Credit Union

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Robert & Susan Storch

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Jane Preston
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In Honor of Charlie Moore, Jr.

Anastasia McMahon-Farrell

Sullivan County Scholarship Association Fund

Sullivan County Scholarship
Association, Inc.

Susquehannock Trail Club Fund

Susquehannock Trail Club

Thomas W. "Doc" Shoemaker & Stefana H. "Stevie" Shoemaker Scholarship Fund

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We invest our assets to make grants that balance current community needs while providing resources for future generations to address emerging needs.



Financial Statement

Investment Strategy

The Foundation has adopted investment and spending policies to support current as well as future grant making and administrative needs. The goal of the investment strategy is to protect the inflation-adjusted spending power of the Foundation's charitable assets over time.

The investment objective of the Foundation's charitable pool is to meet the payout percentage established for grants, plus 2% of underlying growth in the pool. This is an investment objective that attempts to grow the portfolio, after distributions and after inflation. The investment strategy prescribes a long-term strategic asset allocation plan, combined with a strict rebalancing policy.

Spending Policy

The Spending Policy is a policy to ensure over time that future grant distributions from endowed funds will have the same purchasing power as today's grants. This will maximize grant dollars to address community needs. This spending policy adopted by our board of directors was 4% looking back over a 16 quarter rolling average for 2019.

Financial Partners

The Foundation utilizes certain financial institutions to manage portions of our charitable pool.

They include:

Citizens & Northern Bank
Vanguard

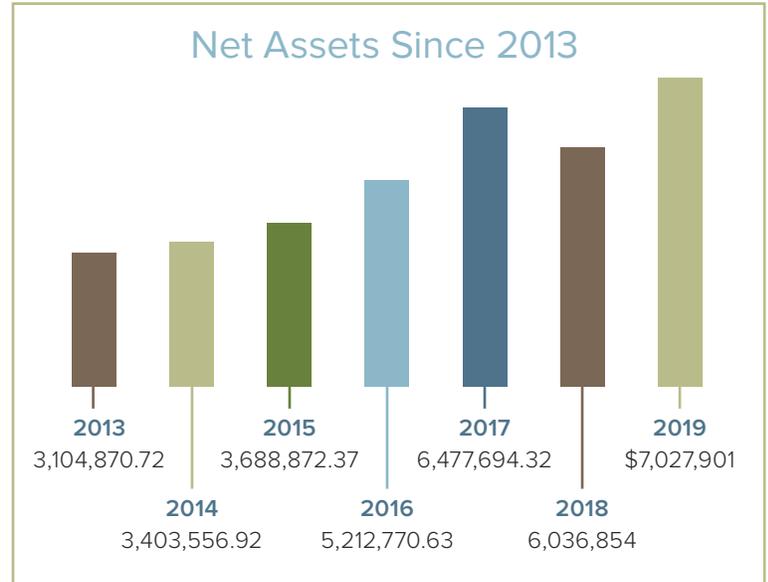
Investment Returns

2019 Return

- one year:** 18.55%
- three year:** 8.75%
- five year:** 6.88%
- ten year:** 9.23%

Auditor's Report

The Foundation's financial statements are audited by an independent public accounting firm. The audit for the years ended December 31, 2019 and 2018 has been performed by Lochen & Chase, Certified Public Accountants of Tunkhannock, Pennsylvania. Copies of the audit are available upon request at the Foundation's offices.



Assets

| | 2019 | 2018 |
|---------------------|---------------------|---------------------|
| Cash | \$ 294,635 | \$ 374,802 |
| Investments | \$ 6,727,278 | \$ 5,660,968 |
| Prepaid Expenses | \$ 1,143 | \$ 1,084 |
| Total Assets | \$ 7,027,901 | \$ 6,036,854 |

Liabilities

| | | |
|--------------------------|-----------------|--------------|
| Grants Payable | | |
| Payroll | \$ 3,958 | 2,795 |
| Total Liabilities | \$ 3,958 | 2,795 |

Net Assets

| | | |
|----------------------------|---------------------|---------------------|
| Without Donor Restrictions | \$ 535,557 | \$ 543,039 |
| With Donor Restrictions | \$ 6,488,386 | \$ 5,491,020 |
| Total Net Assets | \$ 7,023,943 | \$ 6,034,059 |

Total Liabilities & Net Assets

| | | |
|--|--------------|--------------|
| | \$ 7,027,901 | \$ 6,036,854 |
|--|--------------|--------------|

Fiscal year: January 1, 2019 - December 31, 2019

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Foundation Staff

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slee@twintierscf.org

Derek Gowan, Director of Finance
dgowan@twintierscf.org

Sandra Peterson, Information Systems Director
speterson@twintierscf.org

Sandra Cole, Administrative Assistant
scole@twintierscf.org

Community Foundation for the Twin Tiers
104 W. Lockhart Street
Sayre, PA 18840
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If you find we have made a mistake, please accept our sincerest apologies. Give us a call at 570.888.4759 to let us know, so we can make the appropriate changes moving forward.

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Shane Nickerson
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Special thanks to Julie Stauffer, Richard Liebert and Nancy Bice for the photography.



WHAT YOU DON'T KNOW ABOUT US WILL SURPRISE YOU.

We work to educate our donors and constituents on our area's challenges and the opportunities they have to make positive change.





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