



*Connecting
People Who Care
With Causes
That Matter*

6TH ANNUAL REPORT



community foundation
for the twin tiers

For good For ever.®

2008



"We make a living by what we get, we make a life by what we give." – Winston Churchill

Opening Statement:

Sustainability can be a Difficult Concept to Understand, but it's not Hard to Appreciate

We chose the theme of "connections" for this year's report to the community because it is at the core of creating a long-term sustainable organization and an increasing amount of grant funds each year. It is the age-old notion that our children and grandchildren should inherit a tomorrow that's at least as good as today and, ideally better.

Sustainability has been described as the golden rule played forward: do unto future generations as you would have had them do unto you. The Iroquois Nation said it this way: In every deliberation, we should consider the impact of our decisions on the next seven generations.

It's challenging to think about how life might be in our communities next year, much less in seven generations. Will the issues we face today be the same ones concerning us in the future? Will racism, hunger and educational inequity one day be as definitively eradicated as

How should we act today to be certain that the place we cherish as home will be even better in the future? Community issues evolve, ebb and flow. They frequently require sustained effort to fully understand and address. There are no easy solutions for community issues. No single formula will solve all problems.

Whether talking to donors or to grant recipients, we find a shared desire to tackle today's problems, but we also discover an even more powerful passion to provide for a better future for everyone. The people and organizations connected with the Community Foundation for the Twin Tiers are committed to a respect for the past and the desire to provide for the future.

The Community Foundation for the Twin Tiers is about sustainability and adaptive responses to changing community needs. Our donors trust us with their gifts, and each year they help build the community's permanent endowment – a form of sustainability in itself. These gifts testify to our donors' faith that the CFTT, even seven generation from now, will continue to lead our region to a brilliant future. We are always grateful for this amazing gift of trust.

Sincerely,
The Board of Directors



Who We Are

The Community Foundation for the Twin Tiers (CFTT) is a nonprofit, philanthropic community based organization created in 2002 to provide a lasting source of charitable funding to benefit the people of Bradford, Sullivan, and Tioga Counties in Pennsylvania and Tioga County, New York.

Our Vision – A present and future quality of life surpassed by none in the counties served by the Foundation.

Our Mission – To continuously improve the present and future quality of life in the counties served by the Foundation.

Highlights of 2008:

- ◆ We gained the ability to accept credit cards
- ◆ Saw a ninety-three percent (93%) increase in our assets under management
- ◆ Total assets grew from \$333,000 to \$642,000
- ◆ Twenty-seven funds are now under management
- ◆ Obtained new office space for the CFTT in downtown Sayre, PA
- ◆ Through professional advisor, Attorney Mary Finlayson, we received our largest endowment ever from the Katherine Kerrigan Estate, \$315,000
- ◆ Total grant funds available went from \$9,000 to \$22,000
- ◆ Held our first workshop for area non-profits on grant writing
- ◆ Held an open house at the Foundation's new office in Sayre

The CFTT accomplished this through building permanent endowments, making prudent grants for charitable causes, being a catalyst to solve community concerns and strengthening nonprofit organizations. Through these efforts, the Foundation seeks to improve the quality of life in our region.

About the Front Cover: The pastel painting titled "Foxglove" was created by Marilyn A. Bok, an artist residing in Sayre, PA.

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Connections

We are about Connections

The Community Foundation helps build relationships by connecting individuals and organizations in our communities to opportunities.

Connecting Donors

CFTT makes giving back to the community as easy as possible for individuals, families, corporations or small businesses. CFTT offers a highly personal approach to giving. CFTT listens to the needs of each donor and offers a variety of giving tools to help donors achieve their charitable goals. Donors are freed from all paperwork and responsibility since the CFTT provides investment management, recordkeeping and check writing services. Donors also receive yearly financial statements that provide information on grants made, investment return, service fees and the current market value of the Fund.

Connecting Professional Advisors

Professional advisors, such as attorneys, estate planners, accountants, bank trust officers, investment managers, insurance agents, and funeral directors are encouraged to contact the CFTT office to discuss clients' charitable giving plans. The CFTT is prepared to offer information and suggestions about how to use charitable giving vehicles in professional advisors clients' financial plans.

Connecting Organizations

The CFTT works with local non-profit organizations to create agency endowment funds housed at the CFTT. A fund is easy to set-up, and the originating agency's staff is relieved of internal accounting and reporting of the fund. Because of the larger value of the CFTT's assets, investments are readily diversified, thus maximizing total return. CFTT is the only grantmaker in the community whose assets are available to all areas of our community.

Connecting Causes

When a group of volunteers of an organization is in need of support to complete a charitable or community project, CFTT is prepared to help by offering fee-based accounting services, check writing and collection of pledge payments.

Connecting with our Community

Through their involvement with service providers and consumers in our community, the CFTT is able to identify recurring needs within the community. Areas discussed include arts and culture, recreation, leisure and sports, religion, civic and capacity building, education, health, human services and community development.

Why You Should Join Us:

Simplicity - First and foremost, many people contribute through the CFTT because the CFTT makes giving effortless. Usually a fund can be established in a day with the straightforward paperwork that is simple to understand. We walk you through the process, so you can be confident that your charitable intent will be honored today and in the future.

Flexibility - As an individual, a family, a business owner, or a representative of another nonprofit organization, you will discover that we can customize a fund to match your interests and charitable goals. We can manage most gifts for any charitable purpose.

Community Impact - We follow the tradition of community foundations nationwide, working with other nonprofit organizations, looking for best practices and encouraging research which helps improve our communities. We keep administrative costs to a minimum, so more of your charitable dollars go to charity.

Education - Sometimes donors come to us with a clear vision of where they want to give and how they will support the nonprofits that interest them. Others may not know exactly how to begin. They look for guidance in making strategic and effective giving decisions.

Tax Benefits - When you give through the CFTT, you enjoy the highest level of tax benefits for charitable giving. Assets may include cash, long-term appreciated publicly traded stock, closely held securities, insurance policies and real estate.

Permanence - Most charitable gifts to the CFTT create a permanent endowment that benefits the community in your name for the purposes you specify in perpetuity. And if the original purpose of the fund becomes obsolete, the CFTT's Board of Directors has variance authority to redirect the fund to the most closely related current use. This ensures your original intent will be honored even if circumstances change over time.

Board Supervision - All aspects of the CFTT are overseen by a community-based board of exceptional business persons, professionals, philanthropists and civic leaders who commit time, experience and support to help the CFTT grow and thrive.

Credits: Photographs used in this publication have been graciously donated by Tiffany Peden of the Daily Review, Canton School District, Elizabeth Alamo, Ken VanSant of VanSant Productions, Bob Veleker of French Azilum, Jordan Wilcox Family, Athens Area School District, Big Brothers Big Sisters, Tracy Wright of BLaST, Carantouan Greenway, Catholic Charities Outreach Center of Tioga County, Kristen Frampton, Anastasia McMahon Farrell, and the Susquehanna River Archaeology Center.



“I think of success as reaching beyond ourselves and helping other people in specific ways.” – Ben Carson

“It is amazing what you can accomplish if you do not care who gets the credit.” – Harry S. Truman

Connecting with Donors – Our Newest Funds

Every year community members create new funds, each broadening and deepening the reach of our services in the region. Each fund is unique. Each reveals something of what’s in the donor’s heart, for what you choose to charitably support comes from some aspect of your life experience. These are the new funds established in 2008.

Elizabeth Alamo Scholarship Fund

Elizabeth Alamo, a long time resident of Waverly, New York established the Elizabeth Alamo Nursing Scholarship Fund for graduating seniors at the Waverly High School in April 2008 because she wished to help ensure a supply of nurses for the medical profession. Through her work in the field she knows there is already a nursing shortage both nationally and locally and that an even more serious one is predicted in the future.

The purpose of the fund is to offer a \$500 scholarship to a graduating senior at Waverly High School who is enrolled in an accredited college or university in the United State to obtain a degree in nursing. The scholarship will be announced at graduation. A student may apply for a second year scholarship award if they can demonstrate need and they are a student in good standing at the school they are enrolled at. The student must maintain at least a C average the first year in college to be eligible for a second year grant.

Ms. Alamo chose to use a selection committee consisting of the Waverly guidance department, principal, and faculty members to select the scholarship winner each year. The scholarship recipient must have the personal characteristics suitable for an effective career in nursing, have demonstrated financial need, and earned at least an 80 grade point average while in high school.

Canton Area School District Academic Activity Pass-Through Fund

The Canton Area School District created a fund within the CFTT for the purpose of providing additional funding for any academic activities from companies and individuals whose giving policies state the recipient of their donations must be 501(c)(3) tax exempt charitable organizations. Their fund is called the Canton Area School District Academic Activity Fund.

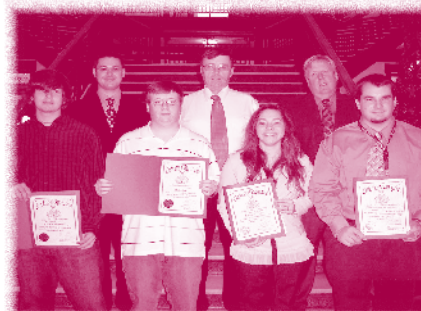
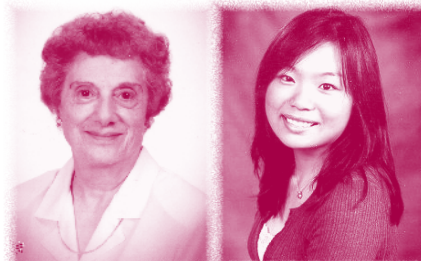
By placing these funds with the CFTT the school district is relieved from the investment, administrative, tax and auditing responsibilities for the funds while obtaining the highest tax deduction possible for potential donors. Marilyn Bok, Board Chair, stated, “We are delighted to assist the Canton Area School District in administering their academic activities fund. This is a win-win situation for both the school district and the foundation.”

The purpose of the Academic Activity Fund is to provide contributors with a way to make tax-deductible contributions for carrying on the academic activities of the Canton Area School District. The fund consists of School Board sanctioned organizations and activities that further the education of their students at the elementary and junior-senior levels in district academics and athletics. Support for school-centered activities of the alumni association are also eligible recipients.

Catholic Charities Tompkins/Tioga Outreach Center Endowment Fund

A Donor Designated fund was recently set up at the CFTT for Catholic Charities of Tompkins/Tioga Outreach Center (CCTT) that is located in Waverly, NY. The purpose of the fund is to help the CCTT carry out its charitable role and mission in Tioga County, NY through the work of the Tioga Outreach Center. The core programs address emergency needs and moving families out of poverty and on to the road of self sufficiency.

Marty Borko, a supporter of both the CFTT and the CCTT, spearheaded the effort to obtain funds to open this account for the organization. When asked why he established the fund he said, “This organization does an enormous amount of good work in Tioga County and I fully support their efforts to assist the needy. They do a great job. They have many volunteers who contribute hundreds of hours to provide these free services. Anyone, regardless of their religious affiliation, is eligible to receive services. They are really interested in helping see needy residents in Tioga County, NY obtain the assistance they need.”



Catholic Charities provides:

- Mobile Food Pantries
- A Summer Food Service Program for children
- Emergency assistance vouchers for and with the Bridge
- Youth Engagement Services that provides winter clothing, skill building and academic support, life skills and employment skills
- Beds for kids
- A weekly e-newsletter listing resources available for human services with information on events, trainings, fundraiser, agency updates and other resources geared to help low-income households and those working to assist these families.



French Azilum Agency Endowment Fund

About ten miles below Towanda in Bradford County, Pennsylvania is a stop along the Pennsylvania Trail of History called French Azilum. Azilum, or Asylum, was appropriately named, for it provided a natural setting of undisturbed calm and pastoral serenity for a group of French exiles who settled here in the autumn of 1793.

Some of the refugees, because of their loyalty to the King, had left France to escape imprisonment or death at the hands of the Revolution. According to an unverified story, even Marie Antoinette, the Queen of France, and her two children were to settle here.

The Board of Directors for French Azilum in 2008 established an Agency Endowment Fund with the CFTT. Bob Veleker, President of French Azilum, stated, “The French Azilum’s Board wanted to provide another avenue for individual and corporate gift-giving. The CFTT provides such an opportunity. Our endowment fund was not difficult to establish and it’s the perfect complement to direct donations. With local support the endowment fund will continue to grow and to provide a viable revenue stream for our organization. Non-profits in the region are indeed fortunate to have a community foundation. I can’t say enough about their professional handling of our wishes.”

He went on to say, “Many people have put in thousands of volunteer hours to establish this organization and get it to where we are today. These are people who are interested in helping to preserve the history of a special episode in the cultural history of Bradford County. What better way to ensure the work of French Azilum continues for years to come than providing for its financial future?”



“In this life we cannot always do great things. But we can do small things with great love.” – Mother Theresa



"If you can find a path with no obstacles, it probably doesn't lead anywhere." – Frank A. Clark

Donald & Linda Jayne Scholarship Fund

Don and Linda Jayne, long-time Waverly, NY residents, owners of Jayne's florist, recently established the Don & Linda Jayne Wrestling Scholarship Fund at the Community Foundation for the Twin Tiers. The purpose of the fund is to offer a \$500 scholarship to a graduating senior at Waverly High School who has been involved in the wrestling program while in high school and who is going on to further their education at an accredited two or four year college or university in the United States.



Don had a wrestling scholarship while attending Cornell University. Today, he and his wife are avid wrestling fans of Waverly High School and closely follow the sport. They chose to have a selection committee consisting of the Waverly guidance department, principal, and wrestling coach faculty member select the scholarship winner each year. The scholarship recipient must have been on the Waverly wrestling team or a manager of the wrestling team, held a job or done community service work while in high school, demonstrated financial need, and earned at least an 80 grade point average while in high school.

The scholarship will be given each year to the student or students the selection committee and CFTT Board of Directors considers most deserving based on the criteria listed above. The scholarship will be announced at graduation.

Katherine P. Kerrigan Estate Funds

Katherine Kerrigan, who was born in Waverly, a town she loved, passed away four years ago at the age of 101 and left \$315,000 in her estate to establish two funds at the CFTT. The estate set up the Donor Designated Fund for Tioga County Rural Ministries and a Scholarship Fund for Waverly High School graduates.

Katherine P. Kerrigan Fund for Tioga County Rural Ministries

Having lived a long life, Katherine knew the need existed for providing in home services to the elderly in Tioga County, NY. Therefore she left \$100,000 to establish a Donor Designated Fund for the Tioga County Rural Ministries to provide in-home services for the elderly of Tioga County, NY. The income earned off these funds will be used to assist this agency in continuing to provide these services in the future.

Katherine P. Kerrigan Scholarship Fund

As a retired school teacher Katherine knew the value of an education and wanted to help ensure more students with financial need were able to attend college from her hometown high school. She established the Katherine Kerrigan Scholarship Fund for graduating seniors at Waverly High School at the CFTT with \$215,000 from her estate.

The purpose of the fund is to offer four \$2,000 scholarships each year to graduating seniors at Waverly High School who demonstrate need and enroll in an accredited two or four year college or university in the United States. Students must have demonstrated that they have strived to perform to the best of their ability in their academic pursuits.



Ways for You to Connect - How to Get Started

The Community Foundation for the Twin Tiers is one of more than 750 community foundations in the United States that employ two powerful concepts:

- People working together can make a difference in their community, and
- As charitable money grows, it continues to have an impact long after the gift is made.

You become part of the CFTT when you: a.) contribute to an existing fund at the Foundation, b.) start a new charitable fund, c.) make provisions for a fund or other gift in your will, or d.) support our annual giving campaign. The CFTT gives you the opportunity to carry out your charitable giving passions as we work together to enhance the quality of life of all people living and working in the counties we serve.

a. Giving to Established Funds – It’s as Easy as One, Two, Three...

Become involved and enjoy the journey of stewardship. It’s as easy as one, two three... You have the opportunity to touch thousands of lives through your generosity. We encourage you to follow your personal passion, focus your charitable contributions and enact some lasting change in our communities. Imagine what your support of \$100, \$1,000 or even \$10,000 would mean to one of the nonprofit organizations in our region. Send your contribution to the Community Foundation and just note which fund you would like to support and at what level.

If you have questions or if you would like additional information, call our office at 570-888-4759.

b. Creating Your Own Fund

Steps to creating a new fund at the CFTT:

1. Discuss your charitable ideas and goals with your family, friends, and financial advisor.
2. Determine how you might best achieve your charitable goals and discuss the size and type of gift that is suited to your resources.
3. Choose the type of fund that meets your charitable interests: unrestricted, donor-advised, scholarship, designated, and field-of-interest funds allow you great flexibility in the kind of organizations and projects your fund will be used to support.
4. Name your fund. Create the fund in the donor’s name as an indication of their lasting support of a charitable cause, or create a lasting memorial in the name of a loved one, or name the fund according to the charitable cause that reflects the fund’s purpose. You may also remain anonymous.

There is no fee for establishing a fund. The minimum fund size is \$10,000 but the minimum amount needed to open a fund is \$500. This can be a one-time payment or spread out over 10 years or less. The foundation will assist you and/or your professional advisor in exploring options that will meet your charitable goals.

To receive a charitable income tax deduction and/or estate tax deduction, all gifts to the CFTT are irrevocable in accordance with applicable federal and state laws. Once a fund is established, gifts become the property of the Foundation, but if a donor sets up a donor advised fund they can make recommendations to the Board of Directors as to who should receive grants from their fund.

c. Leaving a Legacy... Twin Tiers Legacy Society

The Legacy Society recognizes donors with the vision, caring and commitment to the community who create a lasting charitable legacy through the CFTT by writing the CFTT into their will. They understand the community will need their support long after they are gone – and they have the foresight to include the CFTT in their estate or financial plans.

You can plan your support in a variety of ways:

- creating a fund to carry out your charitable goals after death
- establishing a charitable gift annuity that provides life income to the donor and a future gift to the CFTT
- making the Foundation aware it will be the beneficiary of a bequest.

Give us a call today and let us know how we can help you fulfill your dreams.

“Success is not final, failure is not fatal: it is the courage to continue that counts.” – Winston Churchill



"Don't judge each day by the harvest you reap, but by the seeds you planted." – Robert Louis Stevenson

2008 Grant Highlights

Carantouan Greenway

The Carantouan Greenway had a busy year interfacing with the public on numerous field trips and planned programs such as the Elm Street 6th grade field experience and the talk to the animals program. They formed a partnership with the US Fish and Wildlife Service and the Upper Susquehanna Coalition to reconstruct the washed out dam at Wildwood used by many Twin Tiers residents for hiking, bird-watching and fishing. The work was facilitated by the Greenway's good neighbor, Ralph Porter.



The Carantouan Greenway also offered a challenge to area high school students to submit a 15-20 minute DVD on "Fragmentation effects on our forest lands and forest land habitat as a result of drilling for and transporting gas from the Marcellus shale beds." Marty Borko stated, "It is most important that our youth be involved as it is they who inherit what we leave behind." The Carantouan Greenway believes that we should leave it in as good or better condition than when we inherited it as temporary caretakers.

The grants they have been receiving from their Agency Endowment fund for the last five years have been used to provide the Greenway with operating capital, funds for educational materials, and equipment and repairs at their Wildwood Nature Reserve.

Finkle Rosenberg Scholarship Fund

This scholarship fund was started to enable a graduate of Owego Free Academy to pursue a career in teaching. The scholarship was awarded in 2008 to Kristin Frampton who is attending the Broome Community College in Binghamton, NY. She plans to transfer to a four year college to complete her teaching degree.



This scholarship was made possible by the estate of Finkle Rosenberg a dedicated teacher and school board member from Owego, New York. Finkle Rosenberg, a long-time resident of Owego, New York, was a member of the Owego Free Academy class of 1933. She had a great love of education and because of this she established this endowed scholarship fund. This fund provides a \$2,000 scholarship each year to an Owego Free Academy graduate who is going on to obtain a teaching degree at an accredited institution of higher education. As the fund grows in value, additional scholarships will be awarded.

Miss Rosenberg graduated from the New York State College of Teachers at Albany with a B.A. in French and Social Studies and an M.A. in Social Studies. She taught Social Studies and was the Department Chair and Secondary Coordinator for Social Studies for the Owego Apalachin School District. She was also a member and past president of the Owego Apalachin School District Board of Education.

She was very community minded and served on many community boards and committees including Coburn Free Library, Meals on Wheels, Tioga County Democratic Committee, Village of Owego Revitalization Commission and the Advisory Council of Binghamton University.

Bradford County Unrestricted Fund –BLaST School Teacher

Tracy Wright, a Special Education teacher for BLaST Intermediate Unit 17, was the recipient of the curriculum enhancement grant awarded in 2008 at the recommendation of the Bradford County Advisory Board. The Board looked for proposals that would have the greatest positive long-term impact possible on the youth of Bradford County.



Prior to teaching, Ms. Wright, was a social worker who worked with children having emotional needs greater than the schools can accommodate. Ms Wright stated, "Through both of these occupations, I have found a common thread. There is a need for character development in children. Our children may or may not be able to pass standardized tests but too many are not able to exemplify character traits that will make them contributing members of a community someday." She feels character education may prevent violence in our schools, curb depression among youth, and suppress bullying on the playgrounds.



She used the grant funds to implement an intensive character education program in her classroom beginning with a three day training she attended called, Character Counts, which certified her as a trainer in character education. From her classroom alone, she has the potential to impact every school district in two counties (Bradford & Sullivan). Once she has demonstrated success and confidence, she will share her lessons, materials and knowledge with other teachers through trainings or informal communications.

Athens Area School District Academic Achievement Fund

The purpose of the Academic Achievement Fund is to provide academic scholarships and awards for Athens Area School District students who are recommended yearly by the Athens Area School District Selection Committee using established criteria.

At the June 2008 Graduation Ceremony the Athens Area School District awarded \$2,715 in academic scholarships and awards from their Athens Area School District Academic Achievement Fund at the CFTT. The scholarships and awards at the CFTT consists of: the Mary Grace Woodford Scholarship, the Scholarship for Academic Excellence, the American Association of University Women Scholarship, the Joseph White Automotive Award, the Joseph White Sports Award, the George R. Levering Award for Perseverance, the Biagio Maio Award, the Ronald Frock Memorial, the Kenneth Oakes Memorial, the Mike Daniels Memorial, the Joel Lubertowitz Memorial, the Walter Loomer Memorial, the Lynn Page Memorial, the Ronald & Stuart Gillette Memorial, the Marshall VanScoten Memorial, and the Richard Marvin Memorial.

Athens Area School District Academic Activity Fund

The purpose of the Academic Activity Fund is to provide contributors with a way to give tax-free contributions for carrying on the academic activities of the Athens Area School District. The fund consists of twenty-one board sanctioned clubs and organizations that further the education of their students.

By placing these funds with the CFTT the school district has relieved itself from the investment, administrative, tax and auditing responsibilities for the funds while obtaining the highest tax deduction possible for potential donors. Marilyn Bok, Board Chair, stated, "Since this fund was started in 2006 the school district has received more than \$20,000 in tax deductible gifts for their school activities. These are funds they would not have been able to access without this fund."

Doug Ulkins, school superintendent reported the swim team benefited from these funds by replacing aging equipment (new lane lines and backstroke flags) and new state-of-the-art timing computer console. This equipment helped the swimmers and divers have one of the most successful teams in more than a decade. The girls team had a winning season and won the Valley Christmas meet and the new S.A.T. League meet. Athens sent three athletes on to the state meet and all three finished higher than their seed. One of these swimmers set two new school records, one of which was set before she was born.

Ms. Bok stated, "The CFTT is delighted to be able to assist the Athens Area School District in administering their academic activities fund. This is a win-win situation for both the school district and the foundation. We hope other school districts follow their lead."

Sullivan County Unrestricted Fund

The Sullivan County Advisory Board recommended the awarding of a \$500 grant to the Sullivan County Recreational Association, Inc. (SCRA) to be used toward doing a feasibility study for constructing a multi-use facility to house a full size basketball court with seating and locker rooms. The facility would also house a weight room and a walking track for use during cold weather.

The primary goal of the SCRA is to provide recreational facilities for children, adults and elderly residents of Sullivan County. The projects they are involved in are located in various sections of the county to help alleviate unnecessary travel and to give residents a safe environment to stay active.

Their projects consist of 1.) Updating the Laporte baseball field with new fencing, replacing the dugouts, constructing a concession stand and improving the bleachers; 2.) In Davidson Township constructing a new concession stand with handicapped accessible restroom connected to the township sewer facility; 3.) In Elkland Township constructing a new baseball field with fencing, dugouts and bleachers and a new soccer field; and 4.) In Dushore acquiring equipment for the Sullivan County AYSO (soccer) program, the Sullivan County Wrestling program and Sullivan County Midget League Baseball.

Elizabeth Alamo Nursing Scholarship Fund

Elizabeth Alamo, a long time resident of Waverly, New York established this fund because she wished to help ensure a supply of nurses for the medical profession. She knows there is already a nursing shortage both nationally and locally and that an even more serious one is predicted in the future.

The first \$500 scholarship was awarded to a Waverly High School graduate, Li Lin, who is attending Mansfield University for a degree in Nursing Education. Li Lin entered the United States when she was fourteen years old and spoke almost no English. A member of the guidance staff stated she worked harder than almost any student I have ever met and achieved honor roll status. She graduated with an advanced Regents diploma from NYS while working almost forty hours/week in her family's restaurant. She was a member of her high school varsity tennis team, indoor track team and a member of Student Council.

When asked to comment she stated, "You have no idea how happy I was to be in America. I knew if I worked hard I could go to college and do anything I wanted with my life. My family has always told us that an education meant opportunities – opportunities they didn't have. Waverly is a wonderful place where I have met great friends and had great teachers. I am thankful every day that I was able to come here."

A selection committee consisting of the Waverly guidance department, principal, and faculty members select the scholarship winners. The scholarship is announced at graduation and the student may apply for a second year scholarship award if they can demonstrate need and they are a student in good standing at the school where they are enrolled.



Applying for a Grant

The Community Foundation for the Twin Tiers welcomes applications for funding from our discretionary funds as part of our mission to continuously improve the present and future quality of life in the counties served by the Foundation.

As a community foundation, the Community Foundation for the Twin Tiers does not limit its discretionary grant making to a particular field or area of interest. Rather, it seeks to support projects which have a direct relevance to the betterment of lives for families and individuals and the most pressing needs with our region. The opportunities available as well as details on the process can be found on our website: www.twintierscf.org. Grant recipients are principally charitable organizations with 501(c)(3) tax status serving the four counties - Bradford, Sullivan and Tioga Counties in PA and Tioga County NY.

"What does it matter how one comes by the truth so long as one pounces upon it and lives by it?" – Henry Miller

“Ask yourself: Have you been kind today? Make kindness your daily modus operandi and change your world.”

– Annie Lennox

Connecting with Professional Advisors

Help make your clients' charitable dreams come true

As a resource to make their clients' charitable dreams come true, Community Foundations throughout the United State have earned the trust of professional advisors. Here's why:

We work through you. You stay in control of your client relationships; we're here to help you serve your clients' charitable giving needs.

We partner with you. We provide you and your clients support, information and expertise to make charitable giving easy, flexible and effective.

We help you build strong relationships. Studies show that clients are expecting to talk about giving as they make financial plans with their advisors. They will appreciate the charitable impact and tax advantages you help them achieve by working with a community foundation.

We help you connect across generations. When you help families establish donor advised funds at the Community Foundation, you begin an ongoing process of involvement with current and future generations.

Working with you to provide flexible options

CFTT fund options address many different interests and desired levels of charitable giving; therefore, we have the flexibility to help you help your clients in creating the specific fund that meets their short and long-term charitable goals. Funds can be established by individuals, or a family can involve several generations. Grants from these customized charitable funds can be made in the family name, recognizing the family's generosity in perpetuity.

Our goal is to enhance both the advisory/client relationship and client satisfaction by helping your clients achieve their charitable objectives with minimum fees, simplicity, flexibility and maximum tax benefits. There is rarely an automatic fit when it comes to finding a solution to your clients' planning problems. This is why flexibility is an important part of the CFTT's approach. For example, the assets may be invested within the CFTT's investment pool, or in some cases, at your client's request, their investment advisors may continue to manage the fund assets.

Starting the Conversation with Your Clients

To determine your clients' motivation for and knowledge of charitable giving, you may consider asking them the following questions:

1. What has been the most satisfying charitable gift you have ever made? Why?
2. Which volunteer experiences have been most rewarding?
3. What core values would they like to express through their giving? What do they want to stand for?
4. When they think about the challenges facing their community, what are their major concerns? Are any of these, or should any of these, be the focus of their giving?
5. What have they learned from their giving? What would they do differently? Would they feel confident expanding their giving?
6. What role has philanthropy played in their family? What role would they like it to play? What value would it be to their children and grandchildren?
7. What would they like to accomplish with their giving? What do they think is possible?



Recognition for Key Professional Advisors

In 2008 the Community Foundation for the Twin Tiers (CFTT) decided to institute an award for practicing professional advisors who have worked to further philanthropy in our communities by introducing clients to the foundation. The CFTT Board of Directors wished to recognize and honor the professional advisors who have help the foundation grow by bringing the CFTT new funds.

In its initial year this honor goes to two individuals from Tioga County, NY:

- Mr. David Allen of Owego, NY for the Finkle Rosenberg Estate
This fund provides \$2,000 scholarships for graduates of Owego Free Academy who are pursuing a degree in teaching.
- Attorney Mary Finlayson of Waverly, NY for the Katherine P. Kerrigan Estate
Two funds were established: a donor designated fund for Tioga County Rural Ministries for providing services to elderly shut-ins living in Tioga County, NY and a Scholarship Fund for graduates of Waverly High School which will give multiple \$2,000 scholarships each year.

Recognizing A Special Supporter

Jordan Wilcox Family

One of the first funds established at the CFTT was established by the Jordan Wilcox family in 2003 to support families who have children with cancer. It was set up to cover costs not covered by insurance. At the time it was established, the Wilcox family had a family member, Jordan Wilcox, an 18 month old little boy undergoing cancer treatment at Upstate Medical Center in Syracuse, NY.

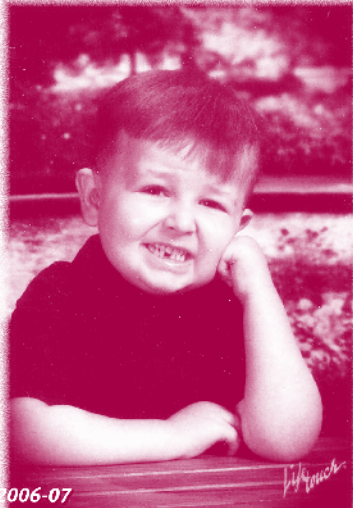
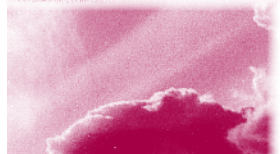
Jordan Mark Wilcox, son of Jodi Lattimer-Wilcox of Athens, passed away on December 17, 2008 at the age of 7 ½ years. He had fought a courageous seven year battle with a rare brain and spinal cancer known as Atypical Teratoid/Rhabdoid Tumor. First diagnosed at eight months old, he went through an eight-month stay at Upstate Medical Center in Syracuse, where he underwent extensive treatment.

During this time, Jordan's family received financial assistance for meals and lodging through the Jonathon Cancer Fund, a local organization in the Syracuse area which helps families of children diagnosed with cancer. As a result of that donation Jordan's family decided to establish a similar fund for children diagnosed with cancer in Bradford and surrounding counties, thus the Jordan Wilcox Fund was founded.

Jordan will be remembered by his family and friends for his witty sense of humor, his bravery through the many years of treatments and his wisdom beyond his years. He will especially be remembered for his beautiful smile, his infectious laugh and his ability to maintain an upbeat attitude through his suffering. Jordan always managed to crack a joke to make others laugh.

Jordan easily won the hearts of all he met. Those who knew Jordan would comment on how he never complained and how he had a sincere concern for others, worrying more about their problems than his own. At times, he almost seemed more like a wise, grown man in a child's body. There truly was something very special about Jordan, our angel child.

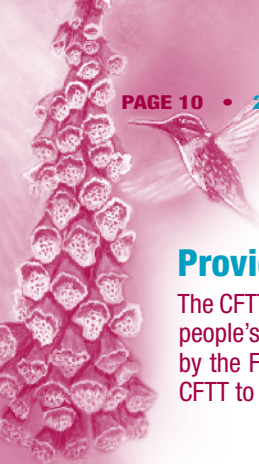
Although Jordan has passed on to a better life, the fund set up in his name will provide a living legacy to this very brave, caring and wise beyond his years young man. The Jordan Wilcox Fund is set up in perpetuity to provide support to families who have children undergoing cancer treatment. It covers costs not covered by insurance such as housing, food, travel costs, etc. while the child is actively undergoing treatment. Eligible families just need to call the CFTT to access these funds.



2006-07



"Giving is the doorway through which the human soul passes from selfishness to service and from solitude to kinship with all mankind" – Unknown



“There are two ways of exerting one’s strength; one is pushing down, the other is pulling up.”
 – Booker T. Washington

Providing Sustainability in 2008.

The CFTT is the sum of it donors. They help the CFTT accomplish its mission. Therefore, CFTT proudly recognizes its 2008 donors. They help change people’s lives and to leave legacies that will do so far into the future. These lists reflect the donors to the twenty-seven charitable funds managed by the Foundation. The CFTT gratefully acknowledges these caring individuals for their generosity, their faith in the future and their trust in the CFTT to carry out their wishes in perpetuity.

Contributors to CFTT • January 1 - December 31, 2008

Operating Fund

Anastasia McMahon-Farrell
 Andrew R & Dorothy L. Cochrane Foundation
 Anne W. Banse
 Barbara J. Harvey & William E. Shaut
 Best Buy Children’s Foundation
 Bev Dochstader
 Brian & Cheryl Edgcomb
 Bruce & Shirlee Boselli
 Candor Emergency Squad, Inc.
 Cargill Wyalusing
 Chemung Canal Trust Co.
 Dandy Mini Marts, Inc.
 Eagles Mere LaPorte Lions Club

Fanna Brown Proper
 First Citizens National Bank
 Fort Sullivan Unit #246 Auxiliary
 Futures Community Support Service, Inc.
 Greater Valley EMS, Inc.
 Haven of Tioga County
 James & Kathryn Hasse
 James & Marilyn Miller
 James and Marie Parks
 John & Jean Neiley
 John & Mary Ann Kelly
 Joseph & Lois Blood
 Joyce P. Kerrick

Kathleen Bok & Ronald Johnson
 Ken Schneider
 Leo & Dolores Parchesky
 Margo Eike
 Marilyn & Edward Bok
 Mark & Julie Christini
 Mary Rose Shaylor
 Norton A. Borges
 OSRAM SYLVANIA
 Penn York Opportunities, Inc.
 R. Joseph & Debra E. Landy
 R. Lowell & Lynne Coolidge
 Randi Willey

Richard Eaton
 Ronald & Brenda Dougherty
 Rural Economic Area Partnership
 Sayre Historical Society, Inc.
 Siemens Caring Hands Foundation
 Skeist Family Charitable Trust
 Sons of Italy Roma Madre Lodge #1342
 Sue Kelly
 Susan Laufs Carmalt
 Thomas & Catherine Shannon
 Tom & Brenda Freeman
 Vicki L. Wells
 William & Sarah Ransom

Capital Campaign

Blue Ridge Cable Technologies, Inc
 Bob Veleker
 Brooks & Penny Eldredge Martin
 Citizens & Northern Bank
 Deborah & Scott Bastian
 Eugene Seelye

Frank R. Comfort
 Frederick & Judith LaVancher
 George & Linda Houser
 Howard & Olynda Smith
 JoAnne Kizer Conklin
 Joseph Picco

Kathleen Bok & Ron Johnson
 Kathy Smith
 Leo & Dolores Parchesky
 Marilyn & Edward Bok
 Marty Borko
 OSRAM SYLVANIA

Robert & Mary Ellen Landy
 Ronald & Brenda Dougherty
 Susan & Robert Storch
 Tioga Downs
 Tioga State Bank
 Tom & Brenda Freeman
 William & Sarah Ransom

In-Kind Contributions

Advertising

- Beaver Valley Cable
- Blue Ridge Cable Public Service Channel
- The Bridge-Wiggle 100
- Comcast
- Haefele TV
- Time Warner Cable Channel 18
- WATS Broadcasting Inc.
- WCOZ-GEM 107.7 FM
- Via Media

Free Checking Account Services:

- Citizens and Northern Bank

Legal Services:

- Attorney Frances Crouse

Provided Meeting Room Space:

- Guthrie Healthcare System
- Lackawanna College
- First Bank of Canton, Towanda
- Tioga State Bank, Waverly

Design & Hosting of CFTT Website:

- CQ Services Inc.



Memorial Fund

In Memory of Barbara J. Johnston and her granddaughter Angela Lynn Johnston

Angelo & Linda Mastrantuono

In Memory of William Fullaway

Marilyn & Edward Bok



Contributors to CFTT • January 1 - December 31, 2008

Permanent Endowment Fund Contributors

AGENCY ENDOWMENT FUNDS

Big Brothers Big Sisters Endowment Fund

Anonymous

Carantouan Greenway Endowment Fund

Skeist Family Charitable Trust

CFTT Endowment FundEileen & William Fullaway
Kathleen Bok & Ronald Johnson
Timothy & Jodi Bok
Valerie Bok**French Azilum Endowment Fund**

French Azilum Board of Directors

DONOR DESIGNATED FUNDS

Katherine P. Kerrigan Fund for Tioga County Rural Ministries

Katherine P. Kerrigan Estate

Catholic Charities of Tompkins/Tioga CountyHoward & Nellie Brewster
Marty Borko
Mary F. Berens
P.A. Parra
Thomas P. & Rebecca F. Ambury

FIELD OF INTEREST FUNDS

Jordan Wilcox FundAngelo & Linda Mastrantuono
Anthony & Nancy McKennas
Bonnie Sindoni
Brian & Misty Ackley
Caroline F. Dwyer
George & Sara Stempel
Janet and Duane Lewis
Kevin M. Mosier
Kristy GriffithMike McKillop
Theresa & Monty Hughes

SCHOLARSHIP FUNDS

Athens Area School District Academic AchievementClaude & Beth Carman
Dan Barrett
Gerard A. Zeller
Karen Whyte
Lesko Financial Services, Inc
Leslie & Lonnie Stethers
Linda Spagnoli
Marie & Dan Kwasnoski
Marilyn & Edward Bok
Patrick J. Barrett, III
Sarah L. White
William & Sarah Ransom**Elizabeth Alamo Scholarship Fund**

Elizabeth Alamo

Rockmans/Babe & George Tymoski Scholarship FundAl Aloys Kraus
Albert J. & Jeanette DeSisto
Anne-Marie & Daniel Kline
Bernice & James E. Nolan
Charles M. & Madeline A. Constantine
Col. Ronald A. Dabbieri
Cynthia N. Pitcher
Daniel E. & Sara K. Boxer
Elizabeth Alamo
Ellen B. & Larry Croft
George D. & Eugenia Mathes
Gerald Schettino
Gretchen Rentschler
James S. & Margaret A. Ketchum
Jean FarinacciJeffrey A. & Mary J. Connell
John L. & Dorothy Wanamaker
John S. Glaser
Joseph & Helen M. Tymoski
Joseph J. Titi, Jr.
Judith L. White
June M. Garland & Jeannine Farland Hook
Lisa Tymoski
Maria Tymoski Glaser
Mary P. Sabatura
Matthew J. & Ann Tymoski Ward
Nhung T. Mai & Hanh D. Tran
Peter & Nina L. Dabbieri
Phu P. Le
Richard R. & Dorothy P. West
Ridgebury LLC
Santo A. & Elizabeth K. Cimino**Donald & Linda Jayne Scholarship Fund**

Donald & Linda Jayne

Katherine P. Kerrigan Scholarship Fund

Katherine P. Kerrigan Estate

Victor and Carla Ross Scholarship FundCarla Ross & Robert Everhart
Marilyn & Edward Bok

UNRESTRICTED FUNDS

Bradford County Unrestricted FundMarilyn & Edward Bok
Susan & Robert Storch**Sullivan County Unrestricted Fund**Frank R. Comfort
Eagles Mere Laporte Lions Club
Anastasia McMahon-Farrell**Tioga County, NY Unrestricted Fund**Chemung Canal Trust Company
Tioga Downs

Temporary Fund Contributors

PASS-THROUGH FUNDS

Athens Area School District Academic Activity FundAlbert & Teresa Ondrey
Andrew & Monica Latchford
Barbara J. Harvey & William E. Shaut
Best Buy Children's Foundation
Christine L. Sullivan
Citizens & Northern Bank
Clinton H. Nichols
Dan BarrettDeidre Nichols
Donald & Teresa Gray
Edward & Teresa Bustin
James & Kathryn Hasse
John & Cassandra Slocum
Karen Whyte
Kathryn & Lawrence Giewont
Lauren Schwenke
OSRAM SYLVANIA
Sam & Michelle ScarantinoScott & Glenna Webster
William Romania**Canton Area School District Academic Activity Fund**

Canton Area School District

NON ENDOWED FUNDS

First Citizens National Bank EITC Fund

First Citizens National Bank

Visionary Society

We work hard to be correct in our acknowledgement of everyone who contributes to the Foundation. Please accept our sincere apologies if we have made a mistake and let us know so we can correct it. Thank you.

Founders Society

The Founder's Society recognizes individuals and organizations that made a contribution of at least \$5,000 before April 1, 2004. By establishing the Society, the CFTT Board wished to recognize the importance of early contributions in the formation of the Community Foundation and to be sure these individuals and organizations were remembered for their generosity and foresight for generations to come.

Carantouan Greenway	First Citizens National Bank
Citizens & Northern Bank	Kenneth & Caroline Taylor Family Foundation
Raman Daga, Metadyne Industries	Tioga State Bank

The Visionary Society recognizes those individuals and organizations that make a major contribution of at least \$5,000 to the Community Foundation for the Twin Tiers. These community leaders understand the important role the Foundation serves in helping solve community issues today and forever into the future. The CFTT Board seeks to recognize them now and in the future.

Elizabeth Alamo	Donald & Linda Jayne
Athens Area School District	Katherine P. Kerrigan Estate
Kathleen Bok & Ron Johnson	Lackawanna Bar Association
Marilyn & Edward Bok	Janet & Duane Lewis
Brann Williams Caldwell & Sheetz	Clark & Jane Moeller
Carantouan Greenway	OSRAM/SYLVANIA
Citizens & Northern Bank	Finkle Rosenberg Estate
Community Foundation for Pennsylvania	David G. Stephens
Raman Daga, Metadyne Industries	Kenneth & Caroline Taylor Family Foundation
Eagles Mere-Laporte Lions Club	Tioga State Bank
First Citizens National Bank	Evan & Linda Williams, Jr.
George & Linda Houser	

"Look ... Listen ... Choose ... Act" - Barbara Hall

"It's what you gain from loss that makes life." – Thomas Jane, Actor

FINANCIAL STATEMENTS

STATEMENT OF ACTIVITIES FOR THE YEAR ENDED DECEMBER 31, 2008

REVENUE

Donations	\$ 390,390
Interest Income	3,394
Capital Gain Distributions	2,067
Dividend Income	10,553
Gain on Sale of Securities	4,806
Unrealized Gain on Investment	(50,372)

GROSS CASH RECEIPTS **\$ 360,838**

EXPENDITURES

Administrative Assistant	\$ 1,749
Administrative Fees	315
Advertising	3,630
Audit	950
Bank Charges	240
Business Luncheons/Meals	65
Computer Hardware/Software	3,098
Computer Supplies/Repairs	1,206
Conferences/Workshops	37
State Admin Fees	315
Dues	600
Fundraising	471
Furnishings	229
Insurance	1,172
Marketing	1,751
Meetings/Board Expenses	2,093
Miscellaneous	50
Office Supplies	928
Postage	1,040
Printing	367
Registration Fees	10
Rent/Internet	5,732
Telephone	838
Website Hosting/domain	150
Utilities	597

TOTAL EXPENDITURES **\$ 27,633**

CHANGE IN FUND BALANCE **\$ 333,205**

STATEMENT OF FINANCIAL POSITION AS OF DECEMBER 31, 2008

ASSETS

Cash/Checking	\$ 56
Money Market	28,960
Savings	76,392
Certificates of Deposit	252,312
Mutual Fund Investment	263,977
Prepaid Expenses	-
Pledges Receivable	19,896

TOTAL ASSETS **\$641,593**

LIABILITIES & FUND BALANCE

DISTRIBUTIONS PAYABLE	\$ 63,613
GRANTS PAYABLE	21,342
TOTAL LIABILITIES	84,955
FUND BALANCE	\$ 556,638

TOTAL LIABILITIES & FUND BALANCE **\$ 641,593**

STATEMENT OF FUND BALANCES AS OF DECEMBER 31, 2008

BALANCE AS OF JANUARY 1, 2008	\$ 273,878
CURRENT YEAR CHANGE IN FUND BALANCE	282,760

BALANCE AS OF DECEMBER 31, 2008 **\$ 556,639**

This is an un-audited Financial Statement for the Year Ended December 31, 2008

NOTE 1:

Community Foundation for the Twin Tiers is a non-profit, tax exempt organization under Internal Revenue Code Section 501(c)(3).

The CFTT in 2008 levied a 1% management fee for services rendered on all endowment funds that had reached their minimum account size of \$10,000 and were under \$1,000,000. The fee gradually decreases on funds over \$1,000,000.

Community Foundation Leadership 2008

The Community Foundation for the Twin Tiers is governed by a Board of Directors and volunteers with strong ties to our community. Together they provide ongoing, enduring stewardship to the funds entrusted to our care ensuring that a lasting source of funding is available to benefit the people of our region. We publicly thank them for their service to the CFTT.

2008 Board of Directors



"Leading the foundation gives me a way to grow philanthropy in the region which is very much needed to ensure resources for present and future needs."

CHAIR:
Marilyn Bok
Sayre, PA



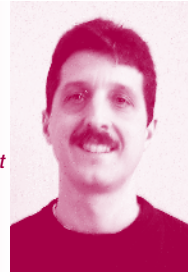
"I serve on the board because it provides the opportunity to serve the community in an organization that is "For Good - For Ever.""

VICE CHAIR:
Bill Ransom
Sayre, PA



"In seven generations, I imagine that our community will be more environmentally safe. I would hope we are less dependent on foreign gas and oil. Everyone should become involved with what is going on to add strength and viability to their community."

TREASURER:
Leo Parchesky
Millerton, PA



"Our greatest resource for our future is our youth. Our youth are the pioneers that will travel on the uncharted paths that we only dream of."

SECRETARY:
Joseph Picco
Waverly, NY

Directors



"I'm inspired by the potential the CFTT can make in charitable giving in the geographic area we serve. It is a mechanism not only for individuals of wealth to do good things, but an excellent way for persons of average means to become involved in charitable giving."

R. Lowell Coolidge
Wellsboro, PA



"One of the greatest resources for the future is those who benefited from the programs of the CFTT."

Deb Bastion
Mansfield, PA



"I'm inspired by exceptional people who know how to perform superbly at the exact needed moment."

Frank Comfort
Eagles Mere, PA



"I serve on this board because I believe in the power of philanthropy; both for the giver and the receiver."

Susan Storch
Troy, PA



"In seven generations, I see a tremendous change with a less populated Sullivan County with fewer resources. I do not think tourism will be able to sustain the county. The overall demographics of the county will have a significant impact on various businesses, the religious community and the various community organizations."

Tom Shannon
Eagles Mere, PA



"In seven generations, I imagine that our community will still be relatively rural, but a more attractive place to live. People will have a strong desire for substantial pieces of unspoiled land and attracted to the relative abundance of land in our area. Commuting to work won't be an issue since much work will be done at home and some sort of mass commuting will be available."

Robert Hogan
Tioga County, NY



"I serve on this board because I want to advocate for the residents of my area. I have been blessed by being born and raised in Sullivan County and in this small way want to serve in a positive endeavor."

Dora McCarty
Forksville, PA



Barbara Lester
Spencer, NY

2008 Committees

BRADFORD COUNTY ADVISORY BOARD

JoAnne Kizer Conklin, Sayre, PA
Mike Lovegreen, Towanda, PA
Jim Parks, Towanda, PA
Jody Place, Towanda, PA
Bill Ransom, Sayre, PA (Chair)
Howard Smith, Burlington, PA
Kathy Smith, Wyalusing, PA
Susan Storch, Troy, PA
Bob Veleker, Wysox, PA

SULLIVAN COUNTY ADVISORY BOARD

Norton A. Borges Jr., Eagles Mere, PA
Frank Comfort, Eagles Mere, PA

Dora McCarty, Forksville, PA
Anastasia McMahon-Farrell, Dushore, PA (Chair)
Newt Pendleton, Eagles Mere, PA
Bob Raff, LaPorte, PA
Tom Shannon, Eagles Mere, PA

TIOGA COUNTY, NY ADVISORY BOARD

Marty Borko, Waverly, NY (Chair)
Sue Brumbaugh, Waverly, NY
Linda Jayne, Waverly, NY
Elaine Jardine, Owego, NY
Richard Friend, Waverly, NY
Dot Richter, Nichols, NY

TIOGA COUNTY, PA ADVISORY BOARD

Deb Bastian, Mansfield, PA
R. Lowell Coolidge, Wellsboro, PA (Chair)
Cheryl Edgcomb, Elkland, PA
Tom Freeman, Mansfield, PA
Fred LaVancher, Tioga, PA
Leo Parchesky, Millerton, PA
Eugene Seelye, Wellsboro, PA
Susan Sweet, Wellsboro, PA

FINANCE/INVESTMENT COMMITTEE

Larry Alderson, Sayre, PA
Marilyn Bok, Sayre, PA
B. John Gee, Athens, PA

Joe Landy, Athens, PA
Leo Parchesky, Millerton, PA
Frank Comfort, Eagles Mere, PA
Joseph Picco, Waverly, NY
Bill Ransom, Sayre, PA (Chair)

AUDIT COMMITTEE

Timothy Hickey, Sayre, PA
Vicki Schmidt, Towanda, PA
Lisa R. Welch, Spencer, NY (Chair)

"To give away money is an easy matter and in any man's power. But to decide to whom to give it, and how large and when, for what purpose and how, is neither in every man's power nor an easy matter." – Aristotle



VISIT OUR WEBSITE...

You will find this report on our website at www.twintierscf.org.

There you will also find:

- Listings of all funds managed by CFTT, including new funds established in 2008
- List of all past grants made and present funding opportunities
- Contributors to the Foundation and our funds
- Completed financial statements and IRS 990s filings
- Donor's Choice Network with funding ideas & opportunities
- Resources for professional advisors who work with the Foundation to better serve their clients
- Copies of fund agreements and much more – take a look!



Community Foundation for the Twin Tiers

104 W. Lockhart Street, Unit 2
Sayre, PA 18840

Phone: 1-570-888-4759 Fax: 1-570-888-2179

Email: cftt@stny.rr.com Website: www.twintierscf.org



Confirmed in Compliance with National Standards for U.S. Community Foundations

Compliance with National standards for U.S. Community Foundation is an important achievement. National Standards assist community foundations in establishing legal, ethical and effective operating practices that show a foundation's transparency and financial responsibility under increased public scrutiny of foundation practices.

The CFTT is proud to be able to display this seal and has worked hard to earn it and will continue to work hard to maintain it.

