

For Good. Forever. For Frederick County.

A History of The Community Foundation of Frederick County

*The Remarkable Story of
a Community's Charitable Generosity*



THE COMMUNITY FOUNDATION
of FREDERICK COUNTY

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ACKNOWLEDGEMENTS

This book is the brainchild of Donald C. “Don” Linton, the man who took the good idea of a community foundation and helped give it life in Frederick County. Having been an integral part of its founding, the idea to preserve in writing the difficult but rewarding effort from the many people involved in getting the organization established also came from Don.

This book would not have been possible without the research, interview, and writing skills of Joanne McCoy, McCoy Media Group. Joanne was responsible for collecting, from multiple places and people, the detailed events that led to the founding of the Community Foundation and its early years. From there, she scoured annual reports, newsletters, event scripts, press releases, and newspaper articles to find the highlights that tell this remarkable story of the community’s charitable generosity up to its current year, 2020.

Elizabeth Y. “Betsy” Day, now in her 25th year as president and CEO, has deep and detailed institutional knowledge about the Community Foundation’s growth, its boards, donors, funds, and events and was instrumental in ensuring the details of the story. Betsy’s tenure as the organization’s leader for all but nine of its years speaks to her leadership, dedication, and commitment to helping people in Frederick County and making it the best it can be.

Research assistance, final editing, and overall project management was provided by Joyce Summers, special projects manager for the Community Foundation. Joyce’s ability to keep all aspects of this project on track was also critical to this book’s success.

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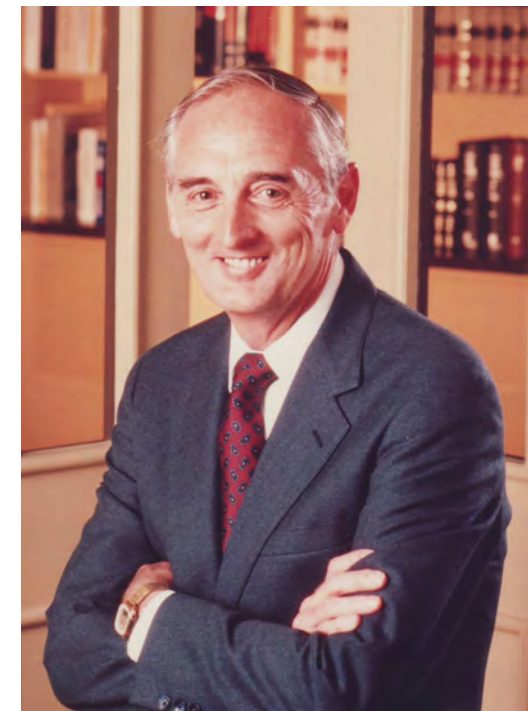
CHAPTER 1

A Seed is Planted

For more than three decades, The Community Foundation of Frederick County has worked with donors to translate their charitable intentions into powerful acts of philanthropy. By connecting people who care with causes that matter, the Community Foundation has found a way to build community and enrich the quality of life in Frederick County—now and for generations to come.

How the Community Foundation came to be one of the most vibrant and active philanthropic organizations in Frederick County is the story of many individuals, all of whom have left an indelible imprint on its history. The Community Foundation's creation started from the good idea of one man: Donald C. Linton.

Born in Frederick on July 19, 1935, midway through the Great Depression and on the threshold of World War II, Linton grew up with a strong sense of family and an abiding sense of community responsibility. For example, in 1941, as America's involvement in World War II became more and more likely, U.S. companies began strategizing plans should the enemy infiltrate American shores. In Frederick, Linton's father's employer, Potomac Edison, asked as much of its workforce as possible to move into Frederick City so they would be available in an emergency. Roy and Helen Linton were among the first to respond, renting a row house in the 300 block of Bentz Street not far from



Donald C. Linton, CPA

Baker Park. Like many families, they grew a victory garden and accepted the rationing of sugar, canned goods, cooking and fuel oil, tires, shoes, and fresh meat as their new normal. Linton recalls collecting scrap metal, bottles, and newspapers to sell to Gastley's Junk Yard in Chapel Alley between Third and Fourth Street for a little spending money.

In addition to his commitment to family and community, Linton was also raised with a deep respect for his country. A United States Army reservist in high school, he enlisted for active duty the October after he graduated, becoming a combat medic in 1954. He was on his way to French Indochina when his orders were abruptly changed to Hokkaido, the northernmost island of Japan, 775 miles from Tokyo. In September of 1955, a peace accord ended the Korean War, allowing Linton to return home to Frederick.

In the decades that followed, Linton graduated from college, married, had a family, and launched the accounting firm of Linton, Shafer & Company at 6 West Second Street. He also found time to resume his community service. He chaired the public employee division of United Way's annual campaign, joined the Kiwanis Club, and served on the boards of Jeanne Bussard Training Workshop for Adults with Disabilities, Scott Key Center, Braddock Heights Community Association, and Western Maryland Association of CPAs.

While working in downtown Frederick throughout the 1960s, Linton was saddened to see the city he loved becoming less and less bustling. "Finding a spot to eat lunch downtown was hard enough, let alone dinner," he recalled. "As new shopping centers and strip malls were built on the outskirts of town, many businesses left downtown for newer locations with easier parking. Each year, you could see the town decay just a little bit more. It was hard to watch the thriving community of your youth fall apart like that."

Linton was not the only one dismayed at the city's downward cycle. By the 1970s, a concerted effort to revitalize Frederick's downtown area had launched, starting with the Downtown Action Committee led by merchant Richard Kline. Other groups joined the effort, officially setting a formal downtown revitalization effort in motion.

By the Fall of 1971, the Downtown Development Plan was released, detailing a number of recommended improvements—including building a parking deck, improvements to the streetscape, the planting of trees,

relocating wires underground, and the construction of a new library and courthouse. Without support from the mayor and others, the ambitious plan faltered and was in danger of losing momentum completely.

By March of 1973, a new group called the Frederick Improvement Foundation, Inc. (FIFI) mobilized, and the implementation of Frederick's postponed Development Plan again picked up speed. Managing traffic and creating additional parking continued to top the list of needs, followed closely by the construction of a new county-state complex, a proposed linear park, additional low-income housing, and more. Realizing that moving forward would mean becoming more politically active, FIFI threw its considerable weight behind electing a supportive mayor and aldermen, set in motion substantial changes at the Frederick County Chamber of Commerce, and inaugurated Operation Town Action.

Newly elected Mayor Ron Young wasted no time tackling the big projects called for in the Development Plan that would stabilize downtown Frederick. In 1975, Frederick was named an "All-American City" by the National Municipal League. The city was riding high when on Saturday, October 9, 1976, Carroll Creek overflowed its banks, creating Frederick's worst flood in one hundred years. Buildings were weakened by the flooding, and damages to personal and business property were in the millions of dollars. The Weinberg Center's Mighty Wurlitzer pipe organ was found floating in the standing water.

Hundreds of volunteers came out to help clean up, and within days, the push was on again for much-needed flood control measures. These efforts would eventually result in \$50 million in improvements that increased the usable land in Frederick city, upgraded the sewer lines, and provided the funds to build Carroll Creek Linear Park.

Looking back, Linton feels that perhaps the seeds for the Community Foundation were planted in these early days of Frederick's downtown revitalization efforts.

"As we worked to make Frederick's downtown area more vital, there were several instances when funds were needed to pay for professional services," he said. "This was never a lot of money—just relatively small amounts to pay an architect's fee or something similar—but there were never any funds readily available. So, we'd have to call a special meeting of business and property owners and ask for donations."

"I especially remember one meeting we had one afternoon at the Weinberg Center for the Arts," said Linton. "All the studies we had commissioned about what it would take to revitalize Frederick's downtown area started with the same thing: we needed more parking. The first step was to do a feasibility study to see if it made sense to build behind old City Hall. All we needed was \$2,000 to pay for that study, but we didn't have it. As usual, finding seed money for anything was always an uphill battle. As I remember it, it was then when I started wracking my brain for a way to create a sort of community fund whose proceeds could be used for things like this."

Growing his accounting practice, taking care of his family, and meeting his community obligations left little time for Linton to ponder the idea of this "community fund" whose proceeds could somehow be leveraged to move the growing town forward. In 1983, however, Linton got a wake-up call that would give him a little more time to focus on more than just his day-to-day responsibilities.

In 1983, at his annual physical, Linton learned that his heart function was far below what his doctor would expect to see in a 48-year-old man. Images taken of his heart at The Johns Hopkins University Hospital showed a near-total blockage of his left main artery—a blockage known to cause a certain type of heart attack called "the widow maker," so named because it's nearly always fatal. Surgery to restore adequate blood flow to his heart would need to be scheduled as soon as possible.

Linton knew that he and Dr. Denton Cooley, one of the world's most renowned heart surgeons, had mutual friends in Frederick. Through these connections, Linton was able to schedule his procedure with Dr. Cooley at the Texas Heart Institute in Houston. His procedure—which turned out to be quadruple bypass surgery—was successful and his recovery went well, but during the long period of enforced rest, he grew increasingly thoughtful.

"I was always the kind of guy going 90 miles an hour, all day and every day," Linton recalls. "But when this surgery forced me to slow down for the first time in many years, I realized that I had really dodged a bullet."

Linton said the seriousness of his heart condition made him realize how fragile life is, and how quickly circumstances could change. At the prime of his life, in the middle of his career, and with so many plans and projects

for the betterment of his hometown and its residents barely begun, Linton once again wondered how his visions for Frederick County could be fulfilled should his life be cut short.

"Later that year, shortly after I was on my feet again, I took my family on a vacation," continues Linton. "We were flying home afterward, and somewhere around 35,000 feet I had a sobering thought: my entire family is on this plane. If anything happens and we don't make it back, I have no heirs left. What would happen to my assets then?"

"That thought on the airplane coming so closely on the heels of my bypass surgery really got my attention," said Linton. "It encouraged me to think about what we might be able to do here in Frederick County to create a vehicle we could count on—year after year, long after those of us alive today are gone—to leverage our contributions into a reliable way to make life in this place we call home better for all its residents—not just now, but for generations to come."

It didn't take long, however, after Linton's return to his busy accounting practice and daily responsibilities, for Frederick County's "community fund" to recede from the top of his mind. Exactly how to create a vehicle that could serve as a catalyst for change in the Frederick County community was once again put on the back burner.

CHAPTER 2

The Seed Takes Root

Not long after that, Linton was once again reminded of the “community bank account” idea while having lunch with David Shives, a certified financial planner and trust officer with the Bank of Charles Town. Linton told Shives about his thoughts, to which the banker replied, “I know what you’re trying to do. Have you ever thought of forming a community foundation?”

Unfamiliar with the term or the concept, Linton asked Shives to explain.

“A community foundation allows every member of a community, no matter their wealth or income level, to contribute to endowment funds that are invested in perpetuity,” said Shives. “The income earned on those invested funds is used to benefit the community in many ways, including to address the types of needs you’re talking about.”

Linton recalls mulling over Shives’ words as he walked up Market Street. Instead of going to his own office, he changed direction and stopped by his longtime friend, colleague, and local attorney W. Jerome “Jerry” Offutt’s office. Like Linton, Offutt had an excellent reputation in the community as a self-made man with a legendary work ethic. The two had met while serving on numerous educational, business, and community service groups, and now shared estate-planning responsibilities for several clients—one of the reasons, Linton recalls, that he was especially eager to run the “community foundation” idea past Offutt.

“The federal estate tax rate was much higher back then,” explains Linton. “One of the things Jerry and I used to do together was meet with folks who had recently sold farms or other parcels of land and try to help them

minimize the tax impact. Jerry had a really sharp mind, and he was a good friend and a trusted colleague—so understandably, I was eager to get his take on the concept David Shives had just explained to me.”

Linton and Offutt spent an hour that day talking about how encouraging contributions to a community foundation would allow their clients to reduce their tax burdens while giving them the satisfaction of knowing they were helping to improve the quality of life here in Frederick County.

“It was exciting to think about a win-win like that,” said Linton. “And the more we talked about it, the more enthusiastic we became.”

Encouraged by Offutt’s positive reaction to the idea, Linton reached out again to Shives to learn more about what it would take to launch a community foundation in Frederick County. As it turned out, Shives knew the executive director of the Baltimore Community Foundation and offered to arrange a visit.

“I wanted to really make that meeting count,” recalls Linton. “I knew Jerry Offutt should attend, but I started thinking about who else should be there. One of the first people I thought of was our retired City of Frederick police chief, Charlie Main.”

“I had known Charlie for nearly 35 years by then,” he said. “He was a hands-on chief who was always out and about in his town. I was about 15 and working at Boots’ Esso Station when he first stopped by to introduce himself when he came on the force. I was impressed with him, because he took a real interest in getting to know as many of Frederick’s young people as he could. He used to say ‘How am I going to keep track of you fellas if I don’t know your names or who your folks are?’ They call it ‘community policing’ today, but back then, Charlie just called it common sense. Believe me, Charlie Main was one of kind—and always way ahead of his time.”

Linton connected with Main again in 1961 when the two ushered together at Calvary United Methodist Church. “Charlie was head usher, a position he held for more than 50 years,” said Linton. “And let me tell you something: when you ushered with Charlie, you learned how to do things the right way—Charlie’s way. He was a real force of nature, Charlie was. That’s when I learned that if you wanted anything changed at the church or anywhere else, you’d be wise to have Charlie on your side.”

According to Linton, Main had built himself a reputation within Frederick's nonprofit community as a top-notch fundraiser. As chairman of the YMCA's capital campaign in 1960, Main had helped raise \$700,000 to build the organization's new building on North Market Street. When the project was completed carrying \$100,000 in debt, recalls Linton, Main "had a few meetings," and the debt was resolved.

"When it was time to sit down with the gentleman from the Baltimore Community Foundation," said Linton. "Charlie Main just had to be there. I knew if anyone had their finger on the pulse of Frederick, it was Charlie. If Charlie thought it had potential, the project would have a good chance. If he thought it was a no-go, it would probably never get off the ground."

Throughout the 1960s and 70s, Linton, Offutt, and Main had each advanced in their separate careers, spending untold hours making Frederick County a more robust place to live and work. Each knew the other from many different instances in which they had worked side by side, shoulder to shoulder on countless committees. In 1986, all three would find themselves seated around a table, helping to lead Frederick County into a new era of charitable giving with effects more far-reaching than any of them could ever have imagined.



Charlie Main, left, Jerry Offutt, center, and Don Linton at the Community Foundation's Founder's Dinner in December 1987.

In the end, in addition to Offutt and Main, Linton invited 20 other colleagues to the meeting with Baltimore Community Foundation's director.

This meeting was the bellwether of a new era in Frederick County's charitable giving landscape—not because of what was said there, but rather in spite of it.

"Our visitor was very forthcoming with information," recalls Linton, choosing his words carefully. "And we appreciated that. We had a good conversation, right up until he concluded that Frederick County was too small to support a community foundation of its own. His solution was for us to establish a Frederick County Fund at Baltimore Community Foundation."

As Charles W. "Chipper" Hoff, III, who was not present at this early meeting but became a founding trustee, recalls, "The guest from Baltimore Community Foundation told the group that it would take a minimum of \$1 million to launch a community foundation. And as I understand it, he was very clear about that—he said that trying to do it with less would be a waste of time. I think he was very certain when he left Frederick that day that he had succeeded in dissuading Linton and the rest of them from attempting this feat on their own."

Like Hoff, Philip A. Berkheimer, Sr., also a founding trustee, recalls a similar negative message from the Baltimore Foundation's representative. "Quite frankly, the meeting was a bummer," said Berkheimer. "But our guest from Baltimore that evening turned out to be only the first in a long line of naysayers whose lack of support had to be overcome to get this thing rolling and on the path to what it's become today. Charlie Main and Jerry Offutt were community icons, and Don Linton was just a force to be reckoned with. I was in awe of their dedication."

According to Linton, the men and women in the room that evening didn't have to deliberate on the Baltimore Community Foundation representative's recommendation. "We politely told him that contributing to Baltimore Community Foundation wasn't the direction we had in mind," said Linton, "And he returned to Baltimore with our thanks...and without a new donor to his foundation."

More convinced than ever that a community foundation was the right vehicle to provide the funds to meet the needs of Frederick County's

growing community, Linton, Offutt, and Main continued to share the idea with friends and colleagues. By late November in 1986, the three had recruited 21 of Frederick's best-known civic and business leaders to join them on The Community Foundation of Frederick County's first board of trustees.

On December 2, 1986, the Articles of Incorporation were approved by the Maryland State Department of Assessment and Taxation. Jack Burdette, an attorney in Offutt's office who was a former IRS executive, wrote the Community Foundation's charter, which Linton hand-carried to Baltimore.



An early Community Foundation organizational meeting before the first board of trustees was appointed. Front row, from left: Charlie Main, Harold Wright, David Shives, Frances Randall, Alma D. Palm Moore, Helen Swanson. Second row, from left: Peter Vorac, Peggy Pilgram, Rev. Francis Reinberger, Philip Berkheimer, unknown, Kathryn Reed, Dr. Charles Wright, Jerry Offutt. Back row, from left: Jack Kussmaul, Norman Waltz, Donald Bovey, Alfred Shockley, and Don Linton.

Two days later, on December 4, 1986, the first meeting of The Community Foundation of Frederick County's board of trustees was held at the office of Linton, Shafer & Company with the entire board present. Trustees in attendance included Donald Bovey, Judge Samuel W. Barrick, Philip A. Berkheimer, Albert H. Cohen, Dr. David M. Denton, Julia E. Hanna, Charles W. Hoff, III, Jack B. Kussmaul, Alma D. Moore Palm, Peggy Pilgram, Frances A. Randall, Jacob R. Ramsburg, Jr., Rev. Francis Reinberger, Kenneth Rice, Cynthia H. Sadler, Helen Swanson, Alfred P. Shockley, Kathryn Reed, Norman E. Waltz, Harold B. Wright, and Dr. Charles E. Wright. Linton was elected to serve as chairman, Main as vice chairman, and Offutt as secretary-treasurer.

CHAPTER 3

The Community Foundation is Launched and Grows

Later in December, Linton mentioned the launch of the fledgling Community Foundation of Frederick County at a year-end tax planning meeting with his longtime friend and client Ed Blumenauer.



A rare photo of publicity-shy Ed Blumenauer, right, with the Roneys, a founding donor family, at a Community Foundation event. Pictured, from left, is Alma Roney Whitehouse, Walter and Naomi Roney, Ruth Roney, and Blumenauer.

"I had hardly finished explaining the concept when Ed said, 'Don, I really like this idea.' He took out his checkbook and wrote me a check for \$10,000 on the spot. I almost fell off my chair! I told Ed that we didn't even have a bank account yet, but that didn't make any difference to him. He was onboard in a big way from day one—that was so encouraging to all of us, and it really validated that what we were doing had tremendous possibilities."

The next day, Linton took Blumenauer's check to the Farmers & Mechanics Bank on the corner of Patrick and Market Streets and opened an account. On December 31, 1986, he convened a special meeting of the board of trustees to officially accept this landmark gift from Blumenauer, who insisted he not be identified as the source of the gift.

"Anyone who ever met Ed Blumenauer will not be surprised to hear that he didn't want any publicity about his gift," said Linton. "That's just how he was."

For the next 19 years, Blumenauer would continue to support the Community Foundation with a quiet generosity that most knew nothing about. He would eventually serve the organization as a trustee and trusted friend, most often giving anonymously to ensure he never received any of the credit he so richly deserved. After he died in April of 2007, through his estate provisions and a life insurance policy, he provided a substantial unrestricted gift to the Community Foundation, as well as a generous gift to its Frederick Police Department Endowment Fund.



*The board
of trustees,
1987.*

The early years of 1987-1989 were critical to the current success of the Community Foundation. During their first several meetings of 1987, the founding trustees created the organization's mission statement and turned that into a document to help guide the growth and development of the Community Foundation. Although its exact words have changed many times over the years, the essence of what the Community Foundation does has remained largely unchanged.

As the initial mission statement said, The Community Foundation of Frederick County will:

- Serve Frederick County and the surrounding areas by providing creative, visionary, and sensitive grants which address the rapidly evolving needs of an area experiencing dynamic growth and rapid social change.
- Lead the community by supporting innovative programs and by acting as a catalyst in identifying problems and sharing information with other foundations, corporations, and organizations.
- Emphasize programs which enrich the life of the community: education, the arts, health, social needs, and the conservation and preservation of natural, historical, and cultural resources.
- Maintain an organization which advises all donors and assists them to achieve the best results.
- Act as a responsible solicitor and prudent manager of philanthropic assets created by charitable gifts and bequests.

During its first year of operation, the board of trustees named Senator Charles McCurdy "Mac" Mathias, Jr. an honorary trustee in appreciation for his enthusiastic support. Mathias, a graduate of Frederick High School who gained bipartisan respect during his three terms in the United States Senate, commented, "In my years of living and representing Frederick County, I know that the needs of the disadvantaged—in fact, the needs of the community as a whole—are subject to great change. The Community Foundation of Frederick County will provide the flexibility to adjust to these new and developing needs, and the ability to reach out to our neighbors throughout our community. Frederick County has a heritage of excellence in health, education, social welfare, culture and governance. By working together now, we can extend our heritage of excellence far into the future."

In the first three months of 1987, the trustees raised \$500,000 in contributions, pledges, and transferred funds, and hired a part-time executive director, Peter J. Vorac.

Understandably, recalls Linton, the founding trustees were encouraged by this early success. That's why it was so disheartening, he said, when the new Community Foundation began to encounter some resistance.

"For over a year, the trustees had been talking among ourselves about the concept and discussing how it was a win-win for donors and recipients," said Linton. "We thought that everyone else would see the benefits of a community foundation as clearly as we did right away—but we were wrong. Nobody understood how hard it was going to be to really get things going."

At the time, explains Linton, there were only two other community foundations in Maryland—one in Baltimore, and the other in Howard County—so the concept of creating funds whose principal would never be touched, instead relying on annual proceeds and revenue—was virtually unknown.

"The fact that people were unfamiliar with the idea wasn't even the hardest part," said Linton. "We expected a lot of questions about what a community foundation was and how it operated. What we didn't anticipate was the widespread suspicion we encountered."

"Other nonprofits were worried that our efforts would divert donations from their coffers, and their operations would be adversely affected," Linton explained. "Still others worried that creating the organization was just a ploy by our CPA firm to get more clients. At the very beginning, even some of my colleagues at the firm were concerned with the amount of time and energy I was giving to the project."

Before long, the Community Foundation's professional dealings with would-be donors combined with its remarkable track record began to speak for itself, inspiring confidence among many who had originally been unconvinced about its possibilities for success. According to Linton, a conversation he had in the mid-1990s with the late Roy Meachum, then-columnist for *The Frederick News-Post*, would provide additional vindication and more importantly the start of a satisfying friendship.

"I was crossing at the corner of Market and Second Streets sometime in the mid-1990s when Roy flagged me down," recalled Linton. "And he said

to me, 'Don, I owe you an apology. When you got involved in starting the Community Foundation, I thought you were just doing it because you had a big ego. I figured you'd find a way to use it to advertise your CPA firm. In fact, I planned to write a column someday that would really tear you apart. But you showed me I was wrong. I finally figured out after almost 10 years that you were just trying to do something good—it wasn't about you at all. So I just want to apologize to you and thank you for what you started.'"

"That was the beginning of a nice friendship," said Linton, who admits he was a bit dumbfounded by Meachum's apology. "You can go your whole life without ever knowing what someone else thinks. Roy was often critical of things that were going on in the City and the County, so what he said that day really meant a lot to me. I've never forgotten it."

Another thing that was difficult for folks to absorb in the early days of the Community Foundation, said Linton, was that the organization's goals were less tangible than those of other fundraising efforts. "When you raise money for a building, if you're successful, it's right there in front of you in three dimensions," he said. "You can knock on the door and open the windows. You can cut the ribbon, have an open house, and you're off. It's all very real. Not so with the Community Foundation. That 'ask' was different. We were asking people to donate to a fund and wait until it started producing revenue—it was hard for people to be that trusting or that patient for that matter in the early days."

The Community Foundation of Frederick County's assets got a healthy boost in November of 1987, when it was selected to administer the \$309,000 scholarship fund established by the estates of Ruth E. and Mary E.M. Smith.

Five years previously, in 1982, Charles F. "Charlie" Trunk, III, a trust officer at Fredericktown Bank & Trust, had assisted Mary E.M. and Ruth E. Smith in establishing a scholarship fund. The two women, sisters and both highly respected Frederick County educators who had given 44 and 42 years respectively to teaching and administration, were also very active in professional, church, and civic activities in town. In their wills, the Smith sisters remembered both the community they treasured and the profession they loved with a scholarship fund "for the furtherance of an education for deserving young people, with preference being given to those who intend to devote their talents to a teaching career."



Ruth E. and Mary E. M. Smith

The Mary E.M. and Ruth E. Smith Scholarship Fund

Ruth and Mary Smith were sisters who dedicated a combined total of 86 years to teaching and administration in Frederick County schools. Mary served as principal of Parkway Elementary from 1940 to 1966 and held the distinction of being the first elementary teacher and principal in Frederick County to receive a master's degree. Ruth was the second elementary teacher to earn this honor. In addition to their teaching careers, both were active members of several churches, and many professional and civic organizations.

The Smith sisters' legacy to their community was a fund for future educators. Managed for the first five years by Fredericktown Bank & Trust Company, the \$309,000 transfer to the Community Foundation in 1987 was the first large endowment fund to be managed by the board of trustees.

Since then, the fund has produced enough revenue to award scholarships to hundreds of deserving students pursuing post-secondary education—particularly those intending to pursue a teaching career.



A graduate of Walkersville High School, Emily Zimmerman received The Mary E.M. and Ruth E. Smith Scholarship for the 2017-2018 academic year. She earned a Bachelor of Arts degree in early childhood education from Hood College and now teaches kindergarten at Yellow Springs Elementary School. Emily was the Community Foundation's first Wertheimer Fellow Youth in Action honoree in 2012 for her volunteer work with the Leukemia and Lymphoma Society.

"The scholarships I received from the Community Foundation helped me with the cost of tuition, room and board, lab fees, and books. I am so grateful for this support!"

Emily Zimmerman
Scholarship Recipient
Wertheimer Youth in Action Fellow



Charlie Trunk in later years, pictured with a scholarship recipient

Between the scholarship fund founding and 1987, Trunk had assisted in the awarding of 72 scholarships totaling over \$150,000 to deserving students in Frederick County. In 1987, after Fredericktown Bank made the decision to close their trust department, news of the establishment of the fledgling Community Foundation reached Trunk, who was also an old friend of Linton's. As a private foundation, The Mary E.M. and Ruth E. Smith Scholarship Fund was subject to substantial excise taxes, record-keeping requirements, and administrative costs that did not apply to community foundations. Transferring the Smith sisters' fund to The Community Foundation of Frederick County would decrease its expenses, making even more money available for scholarships.

Trunk was quoted in *The Frederick News-Post* at the time as saying, "It is Fredericktown Bank's hope that the transfer will inspire other organizations to establish or contribute to scholarship funds being administered by the Community Foundation."

According to Linton, Mary E.M. and Ruth E. Smith's story really illustrates how Frederick County was back in the 1980s. "A lot of us who were active in the community knew one another, and we all had clients in common. We shared their best interests, and sometimes our paths crossed while we were working to do right by them. I had been friends with Charlie Trunk for a long time, and he and I had talked at length about the Community Foundation. When he was thinking about the next right thing to do with

the Smith sisters' scholarship fund, I guess the Community Foundation crossed his mind and got him thinking."

The transfer of The Mary E.M. and Ruth E. Smith Scholarship Fund from Fredericktown Bank & Trust was the Community Foundation's largest gift to date, creating the basis for what has become the leading source for post-secondary scholarship funding in Frederick County.

Additional contributors also made donations steadily to various component funds throughout 1987, allowing Linton to announce to the 250 attendees at the first Community Foundation dinner at the Sheraton Inn that November that more than \$500,000 had been raised after just three months. "This show of support is tangible evidence that Frederick County is a community of forward-thinking, caring citizens," said Linton.



Norman Waltz, left, with Ernie Ausherman and George Stauffer, Sr., at the 1987 Founder's Dinner.



Rita and Paul Gordon, left, with Charlie Main, at the 1987 Founder's Dinner.



Mr. and Mrs. Albert Brault, Linwood Offutt, and Jerry Offutt at the 1987 Founder's Dinner.

In his keynote speech at that same event, Dr. David Denton, then-superintendent of the Maryland School for the Deaf, officially announced the beginning of the Community Foundation's "Share in The Future" campaign.

"We were tremendously lucky to have David Denton give the keynote speech at that kick-off dinner," said Linton. "David always spoke from the heart, so people really listened. And once they heard—really heard—our message, they began to understand what a community foundation was, and its tremendous potential to make an impact in Frederick County. And once they understood, they were onboard."

Fortunately, Denton agreed to continue to speak publicly on behalf of the Community Foundation. He was a frequent guest at the regular meetings of service groups and civic organizations throughout the county, at which he provided the program and answered questions about the fledgling Community Foundation of Frederick County.

"It took a lot of these presentations, luncheons, and meetings throughout the community to explain the concept and the benefits of what we were doing at the Community Foundation," said Linton. "But David was tireless and always gracious. He really helped turn the tide of public opinion, and we started to gather momentum."

Later that year, the board of trustees invited a group of local philanthropists, civic-minded businesses, and organizations in Frederick County to become "founding donors" of the

David M. Denton, right, served as superintendent of the Maryland School for the Deaf from 1967 to 1992. His straightforward yet eloquent speeches on behalf of the Community Foundation in its earliest years helped the Frederick County community understand the concept and potential impact of this new method of charitable giving. Denton is with Senator Jack Derr, both of whom were featured speakers at the Founder's Dinner in 1987.



Community Foundation by pledging \$25,000 or more to establish or add to permanent, unrestricted funds that would jump-start the Community Foundation's discretionary grantmaking.

The following donors responded generously to that invitation:

A Friend	Mr. and Mrs. Charles V. Main
Mr. and Mrs. Ernest W. Ausherman	Mr. Tom Matan
Judge and Mrs. Samuel W. Barrick	Mr. and Mrs. Charles A. Nicodemus
Frederick County, MD Government	Mr. and Mrs. W. Jerome Offutt
Farmers & Mechanics Bank	Mr. and Mrs. Peter Plamondon, Sr.
Mr. and Mrs. Alden E. Fisher	Mr. and Mrs. Myron W. Randall
Mr. James Fitzgerald	Mr. and Mrs. Allen R. Routzahn
Frederick County National Bank	Mr. George C. Stauffer
Frederick Medical Foundation	Mr. Klare S. Sunderland
The Frederick News-Post	Mr. and Mrs. Norman E. Waltz
Mr. and Mrs. Charles W. Hoff, III	Mr. and Mrs. John C. Warfield
Mr. and Mrs. Guy E. Kelly	Mr. and Mrs. Robert S. Windsor
Mr. and Mrs. Donald C. Linton	Mr. and Mrs. Harold B. Wright



Charles A. "Charlie" Nicodemus, longtime Walkersville resident and president of The Mutual Insurance Company of Frederick County (now Frederick Mutual Insurance Company) and his wife, Kathryn, were among the first of the Community Foundation's founding donors to step forward. The couple were joined by 25 of their fellow citizens and local businesses, but—as Nicodemus remembers it—the new organization's naysayers initially far outweighed its supporters.

"I talked to quite a few people back then, including a few that I

Charles A. Nicodemus

really admired," said Nicodemus. "And they just didn't think this notion of a 'community foundation' would work here in Frederick County. I considered everyone's opinion like I usually did, but in the end, I followed my heart and got onboard for one reason and one reason only: Don Linton. Don was passionate about making The Community Foundation of Frederick County a reality because he was 100 percent certain it was the vehicle that would preserve and maintain the quality of life in our County—now and forever. I had complete faith in Don's leadership, and I knew that, together with Charlie Main and Jerry Offutt, they would get it done. Their belief was contagious, and I wanted to be a part of it."

"Those three men loved a challenge—and the bigger the better," said Nicodemus. "They were so enthusiastic, and that came through in every conversation. I trusted Don, Charlie, and Jerry. I believed in them long before I had a reason to believe in the Community Foundation. I think I can speak for all of the founding trustees when I say that our original gifts to the Community Foundation were some of the best charitable investments we ever made."

By June of 1988, the combined fund balance under management at The Community Foundation of Frederick County had grown to \$631,725.00, allowing the organization to distribute more than \$15,000 in scholarships to students and grants to County nonprofits. This modest success was enough to demonstrate the power of the "community foundation" concept to future donors, who began exploring the new organization as a vehicle for accomplishing their own charitable intents. These results in its first full year of operation also helped the organization to secure a grant from Frederick County government for initial start-up operating expenses.

"Prior to obtaining this grant," explained Linton, "We had no operating funds—I mean 'zero.' We stored our files and records in a cardboard box under my desk in my accounting office. We'd either meet in our conference room or sometimes Kitty Reed would invite us to her conference room at the Frederick County Chamber of Commerce's office on South Market Street."

Linton said there were two politicians, now both deceased, who were instrumental in getting that initial funding. One was Sterling Bollinger from Thurmont, who was elected to his first four-year term on Frederick's Board of County Commissioners in 1974 and went on to serve two more terms from 1982 to 1990. The other, said Linton, was Retired Colonel



Without dedicated office space, the Community Foundation's early boards of trustees relied on the availability of conference rooms at members' businesses.

Mark Hoke, a high school friend of his who served as commander of Fort Detrick before he served as a Frederick County Commissioner in 1986.

"Support from Sterling and Mark was instrumental in providing the jump start we needed to officially open the doors of The Community Foundation of Frederick County," said Linton.

Around this time, Linton enlisted the help of Kay Sheiss to help organize the Community Foundation's early operations, plan events, and create publications. According to Linton, Sheiss—who had been of invaluable assistance to him when he had chaired the capital campaign to build the Jeanne Bussard Workshop—worked tirelessly for the Community Foundation during the early years. "Kay was a big part of our success for nearly ten years," said Linton. "I'm not sure we'd be where we are today without her dedication and attention to detail."

"When Don Linton wanted to get something done, there was just no stopping him," said Sheiss. "That was a good thing, because at the beginning, we went down a lot of blind alleys and hit plenty of dead ends. There was no roadmap for what we were trying to do. It was all trial and error. When something worked, we did it again. When something didn't



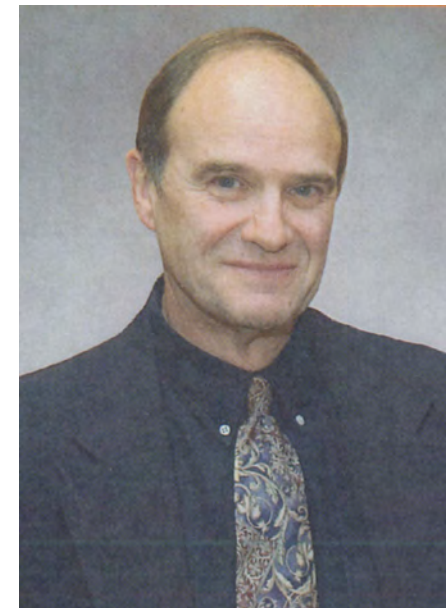
The Community Foundation's first office space was located at 106 West Second Street in downtown Frederick. Present at the ribbon cutting were, from left: Archie Rogers, Pete Plamondon, Charles Hoff, Norman Waltz, Frances Randall, Jerry Offutt, Ronald Young, Royd Smith, Harold Wright, Anita Stup, Don Linton, and Karl Manwiller.

work or we hit a barrier of any kind, Don either knew how to handle it or he knew someone who could—usually without ruffling any feathers. He never cared who got the credit. He was all about results. He was the original no-excuses, 'get it done' guy."

By May of 1988, the Community Foundation was able to open a small office at 106 West Second Street in what had once been stables for the Mathias property.

Linton reached out to Richard "Dick" Markey, a classmate of his from Frederick High School and his former co-worker at Routzahn's Furniture, to design a logo for the Community Foundation. A graduate of the Maryland Institute of Art, Markey

Richard Markey





The new sign identifying the Community Foundation's office on West Second Street was designed by Richard Markey. Hanging the sign is Charlie Snyder.

created the green and white diamond logo that is still the basis of the Community Foundation's visual identity today.

"Dick went on to become one of Frederick's best-known designers," said Linton. "But he was exceedingly humble, and he always had time for the Community Foundation. No matter what needed to be done, Dick volunteered to help—we never needed to

ask. He designed publications, awards, signage—anything we needed."

A group of his fellow founding trustees gathering outside the Community Foundation's new office to watch as local businessman Charlie Snyder hung the sign that Markey had designed on the outside of the building facing busy West Second Street.

Archie Rogers of Frederick Office Supply donated a fireproof file cabinet for the Community Foundation's vital records. And when Sheiss heard that all the furniture from Farmers & Mechanics Bank's downtown Frederick branch was being sold at auction, she drove her pick-up truck to the auction house with cash in her pocket.

"The branch was closing, but there was nothing wrong with the furniture," said Sheiss. "It was in great shape—and the price was definitely right. I was able to buy almost all of it—desks, chairs, conference tables... everything we needed."

After the departure of Peter Vorac, and soon after signing the lease on the West Second Street office, the Community Foundation board of trustees hired Dr. Karl Manwiller as its executive director. Recently retired from his position as the first principal of Governor Thomas Johnson High School, Manwiller was a beloved figure throughout the Frederick County community.

Karl S. Manwiller



In announcing Manwiller's appointment as the Community Foundation's executive director, Linton acknowledged that the respected former educator's name would already be familiar to many. Manwiller had helped create alternative educational programs throughout Frederick County, recruited and mentored generations of creative and committed educators, and was instrumental in installing a student representative on the Frederick County Board of Education. Known for his commitment to fostering excellence in all students, Manwiller believed "a school should be as proud of its Vo-Tech students who win bricklaying contests as of the merit scholar or the championship football player—and at Governor Thomas Johnson High School, we are." His inclusive, forward-thinking views endeared him to many Frederick County residents, who admired him for his 33-year career with Frederick County Public Schools and his dedication to every student as well as the entire community.

"Getting Karl involved as the Community Foundation's first full-time executive director was pure genius," said Sheiss. "His association lent a trustworthiness and credibility to this new, widely misunderstood organization that proved invaluable. Don't forget—people were still trying to figure out exactly how a community foundation worked, so it was important for us to get in front of as many people as possible to explain the concept."

According to Linton, whereas David Denton's passion opened many doors for the organization, it was Manwiller's leadership and credibility that helped the early trustees walk through them. "People sometimes accepted meetings with us in the early days purely out of respect for Karl," he said. "Eventually, the Community Foundation's results—the amount of money being generated from our endowment for scholarships and grants—spoke for itself, but at first, it was people like Karl who lent the organization the legitimacy it needed to continue growing."

Around this time, Peggy Smith also accepted a position as the organization's administrator and receptionist. "Peggy was very gracious and detail-oriented," said Linton. "If Peggy had met you once, she would always remember your face, your name, and how to spell it. That was so important in the early days of the organization when so much of what we were doing was about building trust and good relationships. Both Karl and Peggy were wonderful people who knew the County well and were totally dedicated to our efforts."

May of 1988 marked another historic moment for the Community Foundation when its board of trustees voted to use the earnings from its unrestricted endowment funds to award three grants related to enriching the lives of area youth. The decision to distribute these funds before the Community Foundation's assets reached the \$1 million mark was based primarily on the strength and merit of the individual grant requests, recalls Linton. In addition, he said, the trustees also recognized the Community Foundation's responsibility to invest today in the young people who would soon become Frederick County's citizens of tomorrow.

"We were given several unrestricted contributions as seed money to help cover our start-up expenses and fund programs now," said Linton. "As a result, and after careful planning, we found we had the option to award some grants very early in our history. This was important,



Charlie Main (far right, standing) presents a \$500 check to U.S. Skills Olympics participants. Standing, from left: Priscilla Warfield, Susan Bateman, Tammie Dove, and Jill King. Seated are Toastmasters George Barthel and Mary Alice Rand, who coached the Frederick County students in public speaking.

The Silbernagels established The Shirley and F. Lawrence Silbernagel Scholarship Fund in 1988 for students attending Hood College.



because funding these grants gave the Community Foundation a public opportunity to endorse activities that spoke to our commitment for shaping our community's future and provided us with excellent visibility at a time when we were struggling to become known and understood."

One grant sent the Uptown Frederick Toastmasters, 10 students from Frederick County's Vocational-Technical School, to Wichita, Kansas to compete in the U.S.

Skills Olympics. At the event, which brought together thousands of students from across the country to compete in 36 leadership, skills and health contests, the Frederick County group excelled—bringing home a silver medal and nine honorable mentions.

The Community Foundation's trustees also matched a \$7,500 grant from Donald B. Rice Tire Company to Outreach Services, Inc., a local organization that was developing programs for Frederick County's at-risk youth. Emphasizing a no drugs/no alcohol policy, Outreach Services contracted with ten young men and women, challenging them to adhere to a strict set of rules involving their school performance and participation, family interaction, and personal habits. Outreach Services provided teen pregnancy counseling, job preparedness training and tutoring classes, as well as athletic activities and instructional field trips, and recognized fulfilled contracts and changed behavior with positive rewards. Using proceeds from The Mary E.M. and Ruth E. Smith Scholarship Fund, the Community Foundation also awarded ten area college students with scholarships.

Also established in 1988 were The Harriet K. and Alden E. Fisher Scholarship Fund, and The Shirley and F. Lawrence Silbernagel Scholarship Fund, both for Hood College students. Local oncologist Dr. P. Gregory Rausch founded The Hospice of Frederick County Fund, whose balance was increased with donations from the Mutual Insurance

The Esther E. Grinage Scholarship Fund

In 1937, the public school system did not offer kindergarten for any children in Frederick County, and the only private kindergarten in operation did not accept Black children. To meet the needs of African American families who wished to enroll their children in a supervised kindergarten program to prepare them for first grade, a Frederick County teacher, local mothers, and community leaders formed an association. The group named itself The Esther E. Grinage Kindergarten Association in honor of long-time Frederick County educator Esther E. Grinage for her many years of service to both the Black public schools in Frederick County and her educational leadership at Asbury Methodist Church (now Asbury United Methodist Church).

Through the dedication of many teachers and volunteers, including F. Elizabeth Brown and Edna B. Dykes, who were teachers at South Bentz Elementary School, the school was very successful. Plans to build a new facility were given

boost when Mrs. Marguerite Quinn, a steadfast supporter of the kindergarten, made the Kindergarten Association the residual beneficiary of her will. The bequest was being held for the building fund until the need for a new facility was preempted when kindergarten became available throughout the district in 1973. When the Kindergarten Association closed, the board formed The Esther E. Grinage Scholarship Fund to assist college students.



Esther Grinage Kindergarten class



In 1988, oncologist P. Gregory Rausch, M.D. founded The Hospice of Frederick County Fund. In 1991, Fredericktown Bank president Robert Gearing, left, presented a check for the earnings from its donor-advised fund to Hospice's Community Relations Coordinator Stella Downs to add to the fund while the Community Foundation's chairman Charlie Nicodemus, right, looked on.

Company of Frederick County and AVEMCO, an aviation and marine insurance firm.

In 1989, the trust that eventually became The Esther E. Grinage Scholarship Fund was transferred from Fredericktown Bank & Trust to the Community Foundation. Named in honor of Frederick educator Esther Grinage, the fund was valued at nearly \$60,000 at the time of its transfer. Over the years more than 100 deserving students have received scholarships totaling nearly \$81,000 from the fund to pursue careers in education.

The Share in the Future campaign continued to raise awareness and attract new donors to the Community Foundation throughout 1989. One of those new donors was well-known area businessman and entrepreneur DeWalt "De" Willard, Jr.

"I knew all of the founders of the Community Foundation, and I had a lot of respect for them," said Willard. "I grew up near Poolesville with Jerry Offutt. Our great grandfathers were best friends, so the families have been connected from way back."



DeWalt J. Willard, Jr.

Willard said he remembers being impressed when he read about what his old friends were working on in *The Frederick News-Post*. He was even more impressed, said Willard, when he read about the newly formed organization's mission and objectives—prompting him to create an unrestricted endowment, The De Willard Family Fund.

"The De Willard Family Fund is a great example of how important unrestricted endowments are to the success of an organization like the Community Foundation," said Linton. "For more than three decades, the return resulting from the wise investment of De's initial gift has been used to address the constantly changing, most pressing needs of the community." The example set by the Community Foundation's trustees and generous community members like De Willard, said Linton, helped to gain the trust of County residents.

According to Linton, the Community Foundation was also fortunate that *The Frederick News-Post* and other local media outlets published stories about these newly established funds. "These articles did a great job telling our donors' stories and explaining their reasons for giving," he said. "They also interviewed organizations and individuals who had benefited from the proceeds of these funds—and that was really powerful. Local nonprofits talked about how grants awarded by the Community Foundation were helping them reach more people than ever before. Grateful scholarship recipients—many the first in their families to go to college—thanked the Community Foundation for making their dreams of a higher education a reality. It was a real turning point for us."

Finally, the concept the founders had been trying to explain came to life in a new and powerful way. As awareness of the Community Foundation's vision grew, so did the organization's donor base. However, with the concept behind the organization still unfamiliar to many, questions continued. Some community members were still concerned that the Community Foundation was competing with established nonprofits serving the community for donations.

"Understandably, this was a real concern back in the day," said Linton. "We had to accept that this was a new concept for many. That's why the first set of educational materials we created for the community included quotes from Dr. Martha Church, then-president of Hood College, James K. Kluttz, then-president of Frederick Memorial Hospital (now Frederick Health Hospital), and the leaders of other local nonprofits, showing their support for the Community Foundation. I think this helped clarify the concept as well as anything else we did in the early days—and really made a difference in educating prospective donors."

August of 1990 saw the Community Foundation's first formalized grants process. Fourteen grants totaling \$14,440 were presented to Frederick County nonprofits.

In November of 1990, the Community Foundation hosted its Annual Report to the Community in the newly built theatre named for former Frederick Community College (FCC) president Jack B. Kussmaul. After a slide show that presented the past contributions of outstanding citizens such as Margaret Hood, Joseph Baker and John Loats, narrator and trustee Frances Randall invited those present to continue this tradition of philanthropy by endowing the future of Frederick County with a gift to the Community Foundation.

Continuing with that theme, Manwiller then introduced a video titled "Growing Up in Frederick," produced by FCC professor Joe Osmann that honored three local citizens for their civic contributions: C. Vernon Coblenz, Peggy Pilgram, and Arnold DeLauter. Coblenz recalled his participation in projects throughout the Middletown Valley, Pilgram recounted her experiences as an early participant in the efforts to revitalize downtown Frederick, and DeLauter spoke about his youth in Frederick County and his many years taking care of patients as a medical technician at Frederick Memorial Hospital.

As founding trustee and two-time chairman Charlie Nicodemus recalls, the video was more than entertaining. "The video we watched that night was a really important way for the trustees to raise awareness of what a community foundation was and its importance to a growing community like Frederick County," he said. "Using the personal recollections and personal photo collections of these three honorees really showed how different Frederick County had been just a few decades ago. Seeing how quickly things change



In 1990, Arnold DeLauter, left, Peggy Pilgram, and C. Vernon Coblenz were recognized for their civic contributions in Frederick County through the Community Foundation's "Growing Up in Frederick" video series at its Annual Report to the Community in November.

was a powerful reminder of how important it is to set aside a portion of our financial resources today to meet the needs of the future."

Also that evening, less than two years after its founding, The Community Foundation of Frederick County trustees were able to announce the achievement of another major milestone: thanks to the dedicated leadership of Manwiller and his staff, and the ongoing support of its trustees and volunteers, the assets under management had surpassed \$1 million.

"This was an incredible moment for all of us who had been involved in the formation of the Community Foundation from the very beginning," said Nicodemus, then serving the second of his two terms as chairman of the board of trustees. "The planning meeting at which we were told that Frederick County was too small to create its own community foundation had been held not that very long ago. All the explaining we had to do and the suspicion we had originally encountered was still fresh in our minds. To have reached our first goal in such a short time was something we were all very proud of."

With this initial benchmark behind them, the board of trustees set a new goal: to raise \$5 million in endowment funds made up of cash and irrevocable trusts.

"One of the things we had to do early on was help the generous people of Frederick County understand that we were not in competition with the charitable organizations already serving our community so well," said Nicodemus. "Instead, we needed to explain to people that the Community Foundation was offering us a chance to complete a lifelong cycle of philanthropy by endowing funds for investment return that would be used in the future to meet needs that could not be foretold."

"Incredibly fast change had been a way of life in Frederick County for more than a decade," he continued, "and it was very clear that managing that change would require a strong charitable investment in community resources of many kinds. We also knew that it would be important to not only meet the community's current needs but to also prepare to meet the needs of those who come after us. But that's the beauty of an endowment gift—it never stops giving."

Collaboration has always been a core value of the Community Foundation, as demonstrated by the decision to join the Angels in the Architecture task

force in 1990. Along with the Chamber of Commerce, the Tourism Council, Greater Frederick Development Corporation, and Frederick Arts Council, the Community Foundation committed to help raise the funds needed to complete the series of seven murals designed and painted by artist William Cochran woven into the walls and facades of the buildings along Frederick's Market Street.

When funding for Egress, the first of the murals in the Angels in the Architecture series, ran out prior to the project's completion, the task force decided to step in to guarantee the project's future.

"There are a number of benefits to the Angels in the Architecture project," stated Nicodemus, following the group's unanimous vote to collaborate with the other Frederick County organizations to fund the mural series. "The trustees felt that these highly visible works of art could be seen and enjoyed by everyone, and that they would add to the beauty and cultural life of our community. This fulfills a major goal of the Community Foundation. We view the murals as an investment in the future."

The second mural "Earthbound," by William Cochran, is a trompe l'oeil rendering depicting a man looking out a window on the side of the



Pictured, left to right, at the Annual Report to the Community in November 1991 with a rendering of artist William Cochran's "Earthbound" are board of trustees chairman Charlie Nicodemus, trustees Jerry Offutt, Don Linton, Phil Berkheimer, and Kitty Reed.

building at the corner of Church and Market Streets. Paul Wilson, painter of the portrait in the mural, specializes in realistic works.

Not long after the Angels in the Architecture series was completed, a New York Times' travel writer included her impressions of the murals in her review, noting that "the murals enhance the reassuring sense of continuity and timelessness that pervades Frederick." International exposure followed, bringing a significant spike in tourism to the Frederick County area. Since then, the murals have also won national design awards and received grants from the Frederick and Maryland Arts Council. The Community Foundation managed community contributions to the Angels in the Architecture series through its Public Arts Fund, matching state and local grants until the entire project was completed.

Manwiller's announcement to step down from his position as the Community Foundation's executive director prompted a nationwide search for the organization's next leader. The announcement caught the eye of Cynthia "Cindy" Powell, who was working at the University of Pittsburgh as its director of development for arts and sciences. An established fundraising professional who was familiar with Frederick County from her years serving as the director of public relations and marketing at Mount Saint Mary's University, Powell was intrigued by the idea of returning to the area to work for the fledgling foundation.

"At my interview," Powell recalls, "I asked the panel of trustees who were conducting it where they wanted the organization to be in five years. They told me they wanted to double their current endowment. I knew Frederick County, and I felt like my connections here from my previous career could help accomplish that goal."

Initially, Powell recalls encountering some of the same challenges as the founding



Cynthia Powell



Linwood and Helen Offutt

The Linwood T. and Helen Offutt Educational Fund

Linwood Offutt, Sr. had \$7 in his pocket when he married his wife Helen in 1940. Nearly 50 years later, when the couple retired and sold their farm, their decades of hard work—combined with astute estate planning—allowed them to contribute a series of gifts to the Community Foundation totaling more than \$1.5 million.

The Offutts started farming together in Montgomery County. The couple milked hogs and raised cows in Rockville until they were able to move to a place of their own on Rocky Springs Road in Frederick County. Their family grew, with the children working alongside their parents, eventually milking more than 400 cows and raising acres of crops.

The Offutt children attended Frederick County schools and they attended Mass at Saint John's parish in Frederick as a family every Sunday. Until he passed away in 2015, Linwood Offutt, Jr. continued to keep the family name involved with local farm activities by working with 4-H and the Farm Bureau.

Through astute estate planning, the Offutts created a charitable trust and completed a circle of generosity that began with \$7 and a strong sense of integrity. By contributing to the Community Foundation's Children's Endowment Fund and in 1991, establishing The Linwood T. and Helen Offutt Educational Fund to benefit Friends of Catholic Education and Mount Saint Mary's University, the Offutt name will be associated with a legacy that affects the lives of thousands of future Frederick Countians.

trustees had in explaining what a community foundation was to potential donors. "Back in those days, I needed to constantly remind myself of what a new idea this really was," she said. "Even simple endowment funds weren't common, so a lot of my time that first year was spent working with individuals and businesses to explain how a community foundation had the power to improve the quality of life here in Frederick County—not just then, not even just tomorrow...but in perpetuity."

Relationships continued to be the bedrock upon which the Community Foundation was positioned. "Most of us who were founding trustees and early donors to the Community Foundation not only knew one another," explained Linton, "we knew everyone in town. That's just the way it was back then."

Powell agrees. "The Community Foundation was very fortunate to have people involved at the beginning who had education, credentials, and experience...but what mattered most was who they were at their core. There was a lot of the 'If it's okay with Charlie Nicodemus, then it's okay with me' kind of thinking going on. It truly was the relationships that Charlie and so many others had that gave the Community Foundation such a solid footing."

Powell remembers accompanying Charlie Nicodemus to visit farm families throughout the County to talk with them about the Community Foundation and ask them for their support. "This was the beginning of Frederick County's development boom," said Powell. "Farmers suddenly found that land that had been in their family for generations was in great demand. Those who sold were often looking at owing thousands of dollars in capital gains taxes—penalties that were avoidable with some careful planning, including making a charitable gift to an organization like the Community Foundation. Contributing to an organization that was helping improve lives in Frederick County was very appealing to these hardworking, practical farmers like Lester Dudrow and Linwood Offutt, Sr."

"Linwood and Helen Offutt had just sold 260 acres of their dairy farm to the Ausherman Development Company to build what's now the residential community of Whittier," said Powell, "and Charlie Nicodemus knew that he was interested in making a charitable gift to a local organization. I remember going out to Linwood's house on Rocky Springs Road with Charlie one day. Linwood knew Charlie well, but he didn't know me. So Charlie said, 'She's

one of us, Lin. Don't worry about Cindy—she grew up on a farm. She can even milk a cow!"

During his remarks from the podium at the Annual Report to the Community in 1992, Nicodemus also applauded the Offutts for their generosity and progressive thinking.

"The gift that Linwood and Helen have given us is not for right now," he said. "Their gift—and others like it—are gifts for the future. They have helped ensure the quality of life in Frederick County for generations to come, because they took the time to ask the question 'What can we do today that will have a positive impact on the world of our great-grandchildren?' It takes vision and a great sense of caring to understand that you can use your assets, especially land, to make such an important contribution."

Longtime Frederick County farmers Dorothy and Lester Dudrow agreed that estate planning for families who owned land was a new concept. "Our grandfathers didn't have to worry about estate planning," said the Dudrows. "All they did was pass the farm on to the next generation...and the next...and so on. But things are different now. Our sons and daughters aren't as interested in continuing the 'family business.' Instead, when it's



Dudrow Family members present a scholarship to a student with trustees Bess Gladhill, second from right, and Marion Carmack, right.



In recognition of Frederick County's strong commitment to family and the healthy, productive growth of children and youth, the Board of Associates established The Children's Endowment Fund to support Frederick County's children in need of extraordinary medical assistance. Pictured, seated, from left: Edward Garrett, Wayne Fox, Don Linton, Charles F. Trunk, and Kathryn Reed. Standing, from left: Jerry Offutt, George T. Horman, Gavin Tankersley, Kay Sheiss, Marion Carmack, George Stauffer, Richard Markey, and Maggie Buterbaugh.

time to sell, we're suddenly faced with a whole new language that comes from accountants and lawyers."

After they sold their farm, they utilized several options for tax planning, investing, and charitable giving, including establishing two funds, The C. Lester and Dorothy Dudrow Fund, and The Lester and Dorothy Dudrow Fund, at the Community Foundation. Later, Dorothy Dudrow established The Dudrow Scholarship Fund to support agriculture study. "Our experience with the Community Foundation was very positive," the Dudrows continued. "We liked the idea that the endowments we have funded will benefit everyone in the County, for generations to come. Our gifts are not spent but invested wisely for growth and security and then put back into the community through nonprofit organizations and service projects. It has been a delight to see our gifts at work during our lifetime, and to know they will continue to benefit this community that we love and has given us so much long after we're gone."

Nicodemus also announced that as of June 30, 1992, when the Community Foundation completed its fifth year of operation, it had exceeded its goal of reaching the \$5 million mark in endowed assets, both under

management and expectancies, by more than a million dollars. Ninety unrestricted, restricted, scholarship, field of interest, and donor-advised funds were in place. Therefore, the board of trustees set a new goal: to raise \$15 million in endowment funds and award \$1 million in grants and scholarships by 2000. In addition, the new board of associates was introduced, whose charge was to complement the work of the trustees by expanding the network of individuals who understood and supported the mission of the Community Foundation, and who had special talents and expertise to share.

The board of associates established The Children's Endowment Fund. The first contributions to The Children's Endowment Fund were made by Linton and Pythian Castle Lodge. In 1991, Lodge member Reno Harp set aside \$1,000 to be used specifically to aid children. George T. Horman, Esq., also a member of the Pythian Castle Lodge and a member of the board of associates, was instrumental in obtaining this contribution, along with an additional \$2,000 from the Lodge.

The official kick-off to the fund in 1992 enlisted the help of Dr. Benjamin S. Carson, director of pediatric neurosurgery at The Johns Hopkins



Community Foundation trustees promote the "Think Big" kickoff for The Children's Endowment Fund which featured guest speaker Dr. Benjamin S. Carson.



Board of Trustees chairman Larry Silbernagel, left, and Don Linton, right, present the Humanitarian Award to Dr. Benjamin S. Carson in recognition of his achievements.

University Hospital. Dr. Carson gave a special presentation to the public at the Weinberg Center, based on the theme "Think Big," the title of his recently published book.

Dr. Carson's appearance, which was free and open to the public, attracted a large crowd, providing the Community Foundation with another invaluable opportunity for raising community awareness.

Since 1996, The Children's Endowment Fund, now called The Health Fund for Frederick County Youth, has grown to approximately \$280,000. This fund has been a source of aid for children in need of extraordinary medical assistance, and also has supported youth programs for literacy, substance use prevention, after-school needs and more.

"We took every opportunity we had in the early days to educate people about what a community foundation was," said Linton. "Occasions like the inaugural event for The Children's Endowment Fund allowed us to talk about the concept of charitable giving in this fashion, share how the fund's earnings could be used to help children in need, and show would-be donors how endowment funds were truly the 'gifts that kept on giving.'"

CHAPTER 4

Gaining Momentum

From its inception, The Community Foundation of Frederick County has encouraged charitable giving that benefits the quality of life for all residents of the County. In 1993, Judge and Mrs. William Wenner created The Brunswick Area Fund with the Community Foundation to support activities in Brunswick and enhance the quality of life for its residents. Since 2004, The Brunswick Area Fund has disbursed nearly \$19,000 to a wide range of programs and causes. Proceeds from the fund have supported a variety of programs at Brunswick Middle and High Schools, including helping to purchase musical instruments, funding the GeoBee and Mathematics Contest 8, offsetting the expenses of theatre productions for the drama club, and funding student enrichment programs. Disbursements from this fund also provided grants for the restoration of the mural bridge on the town's main street, helped Grace Episcopal Church provide WIC (Women, Infants, and Children) assistance for local families, supported the Brunswick Railroaders Little League, and awarded grants to Mission of Mercy for medical and dental care to many uninsured and underinsured people who live in the area.

"As the Community Foundation began to grow and gain momentum, we all began to realize that—at least in this town—philanthropy had everything to do with caring, and very little to do with taxes," said Linton. "Of course, it's prudent to protect your retirement income from an undue tax burden, but we all learned—one meaningful encounter at a time—that what was motivating our friends and neighbors to make charitable gifts to the Community Foundation had everything to do with compassion and far less to do with financial planning. It was their love for people, or



The Community Foundation joined trustee Lila Wenner in hosting a reception announcing The Brunswick Area Endowment Fund. Pictured, from left: Karol Strang, director of the Brunswick CASS Program, Community Foundation trustees Edith Wars, Walter C. Martz, Dr. Blanche Bourne-Tyree, Dr. Herbert Doggett and Lila Wenner, Brunswick City Councilman Brent Bell, Sylvia Nicola, president of The Learning Tree Day Care Center, Ed Gladstone, president of the Brunswick Railroad Museum's board of directors, and Community Foundation trustee Marion Carmack.

animals, or the environment—maybe history, art, music, or something else altogether—that was at the root of their giving, combined with the desire to preserve and share what mattered most to them with others."

When The Helen L. Smith Scholarship Fund for Children and the Arts was created in 1994, no one imagined that it would allow more than 5,400 youth between the ages of six and 12 to participate in art classes at The Delaplaine Center for the Arts. Since 2001, this fund has distributed more than \$33,000, helping County children experience the arts in many different ways.

Smith, a well-known artist in the Frederick County Community, attended the Maryland Institute of Art on a scholarship her uncle discovered was available which provided for one student from each county in Maryland to study at the renowned school. After she graduated from the Institute in 1916, she taught at Hood College for the next eight years. In a bold move for a woman at the time, Smith opened an art shop on North Market Street, eventually moving the business to Braddock Heights. Despite the many who predicted her failure, Smith's venture thrived and her reputation grew as her unique artwork caught the eye of Mamie Eisenhower and Richard Nixon.



In 1994, the Community Foundation hosted a celebration in honor of artist Helen Smith's 100th birthday.

As funds and support continued to grow, the Cornerstone Society was established in 1994 to recognize donors who included a gift to the Community Foundation as part of their long-term financial and estate plans. These gifts (from bequests, charitable trusts, estate or retirement plans, life insurance policies, charitable gift annuities and more), would create a new fund or add to an existing fund and provided a way for donors to leave a legacy and continue their support of the causes and/or organizations near and dear to them.

Also in 1994, Ramona C. Remsberg, a well-known Frederick County resident and business executive, became the first woman to chair the Community Foundation board of trustees.

Executive director Cindy Powell's announcement in December of 1994 to the board of trustees of her intent to vacate her position prompted a nationwide search for her replacement. An ad in *The Frederick News-Post* caught Elizabeth Y. "Betsy" Day's attention. Even with her extensive development background as the CEO of United Way of Washington County and Washington County Hospital's (now Meritus Medical Center) director of corporate development, exactly what an "executive director of The Community Foundation of Frederick County" would do was unclear to her.



Members of the 1991-92 Board of Trustees. Pictured, front row, from left: Rita Gordon, Rebecca Windsor, Ramona Remsberg, Alma D. Moore Palm, Walter C. Martz, II, and F. Lawrence Silbernagel. Second row, from left: Frances Randall, Bert Anderson, Charles V. Main, Lila Wenner, John Dallavalle, and George T. Horman. Back row, from left: Ed Blumenauer, Ken Rice, Dr. Blanche Bourne-Tyree, Dr. Herbert Doggett, Dr. Noel Farmer, Jr., Don Linton, and Clyde Dinsmore.

"I called a friend of mine in Frederick who I knew through my work with United Way," recalls Day, "And I asked her if she could tell me what a 'community foundation' was. She told me that The Community Foundation of Frederick County was a relatively new charitable giving vehicle, but that its board was full of influential people and had been embraced by many—and that it had already started making a huge difference in the community in a very short time.

Day was intrigued. She applied for the position and was called in for an interview.

"The office was one room on the second floor of one of the buildings in Everedy Square," recalls Day. "It wasn't exactly the most impressive space and I wondered how all this ground-breaking, pioneering work could be originating in this one small room!"

Fortunately, board chairman Ramona Remsberg, and trustees Rita Gordon, George Horman, Larry Silbernagel, and Jack Castle had been asked to interview the candidate that day, as few people could have explained or promoted the Community Foundation better.

As soon as they began to talk, said Day, the more she liked the community foundation concept, and the more eager she was to become a part of it. Despite her immediate enthusiasm, however, she forced herself to ask the hard questions. Because the organization was relatively new, she could sense that there would be some barriers to future growth that would need to be surmounted. Ironically, those impending challenges sealed the deal for Day, and made her realize she wanted to assume a leadership role at the fledgling organization.

"I've always had this personality trait that makes me love a challenge," she said, "and I'm not one to quit regardless of how difficult things get. Sometimes that quality has been a double-edged sword, but in many cases I think it's helped to add value to situations where perseverance is key. I could sense that this interview was one of those moments."

The hiring committee must have been impressed with Day's combination of knowledge, skills, and abilities, because in July of 1995, she became The Community Foundation of Frederick County's executive director.

Shortly after beginning her new position with the Community Foundation, some of those "growing pains" that she had anticipated arrived in full force. Because the position had been vacant for several months, mail marked to the attention of the executive director had not been opened. In the middle of trying to catch up and record correspondence, a computer virus ravaged the organization's records, destroying years-worth of donor



Elizabeth Y. "Betsy" Day

files, documents, and financial information. After a day or so of what she terms "outright panic," Day decided to frame the digital disaster as an opportunity for a fresh start. She immediately contracted with local accountant Don Butt, Jr. to reconstruct as much as possible and get the new donor files off on the right foot. Little by little, the information was put back online. Thanks to Butt's efforts, many hours from a newly hired executive assistant, and Day's ability to convert a disaster into an opportunity, the Community Foundation's records became more accurate and accessible.

By November of 1995, Jack Castle, then-chairman of the board of trustees, was able to announce to those assembled for the Community Foundation's Annual Report to the Community that its donor family now included 300 individuals, families, businesses, and civic groups. Contributions during that fiscal year increased the cumulative value of the Community Foundation's 150 endowment funds to nearly \$5 million under management, with nearly \$164,000 in grants and distributions – a 37 percent increase over the previous year.



Pictured, from left, at the signing of The Disabled Citizens of Frederick County United Scholarship Fund agreement in 1996 are John Knill, past president, Laura Yardley Welker, president, and Jack Castle, Community Foundation chairman.



The first grant from The Frederick Police Department Endowment Fund was made in 1996 to Officer Jesse L. Goode, Jr., for the Citizen Ambassador Program of People to People International. The fund was created in 1994 in honor of Chief Charles V. Main, former chief of police for Frederick City. Pictured, from left: Charles Main, Jack Castle, Community Foundation chairman, Goode, Maj. Regis Raffensberger, chief of police, and Lt. Garry Hoyle, commander of community services.

Scholarships were awarded to Frederick County students studying education, engineering, medicine, culinary arts, business administration, and sociology. Grants were made to The Salvation Army to provide fuel assistance to families in need, Big Brothers Big Sisters for its child sexual abuse prevention program, and The Frederick Youth Center to establish a computer learning center. Frederick Community College's request for funding to present two panels of the AIDS Memorial Quilt was granted. Still other donors started special interest funds to benefit people with epilepsy, students at Catocin High School, and the Frederick County Chapter of the American Cancer Society.

In December of 1996, The Community Foundation of Frederick County celebrated its 10th anniversary. Colleen Remsberg, Rita Gordon, Lila Wenner, Jack Castle and Maureen Kallstrom were recruited to plan the event. More than 400 supporters and beneficiaries attended, including congressmen, state senators, delegates, all five Frederick County commissioners, and Mayor Jim Grimes. Keyboardist Joe Elkins led the group in singing Happy Birthday as founding trustees Don Linton, Charlie Main, Jerry Offutt, and Harold Wright joined board chairman George T. Horman in blowing out 10 candles on a birthday cake donated by Giant Food on the Golden Mile.

As the cake was served, attendees enjoyed a short video co-written by founding trustee Frances Randall and former executive director Karl Manwiller highlighting the organization's accomplishments over the previous decade.

Highlights of the tenth anniversary celebration included three unprecedented announcements:

- Endowments at the Community Foundation now totaled more than \$6 million, with another \$2 million pledged through irrevocable trusts and bequests in the coming years.
- Hank and Page Laughlin planned to contribute \$100,000 to the Community Foundation during 1996-97.
- Grants and disbursements to the Frederick County community during the decade since the Community Foundation began had reached a cumulative total of \$1 million, a significant accomplishment for a foundation just 10 years old.

The celebration ended with a brief presentation from Brian Gaeng, the Community Foundation's first vice-chairman and chairman of its Long-Range Planning Committee, that outlined some of the organization's future financial goals.

"We intend to hold current and deferred assets of \$15 million by the end of Fiscal Year 2000, including money under management, deferred gifts,



The 10th Anniversary of the Community Foundation is celebrated in 1996 with, from left: Harold Wright, former chairman, Jerry Offutt, George T. Horman, chairman, Donald Linton, and Charles V. Main.



Chairman George T. Horman addresses Community Foundation donors and supporters at the 10th Anniversary celebration.

and planned insurance proceeds,” said Gaeng. “Of this amount, we want to achieve \$5 million in Cornerstone Society commitments by the end of Fiscal Year 2000 by promoting gifts of life insurance, irrevocable trusts, deferred gifts, and bequests.”

Said Linton after the event, “When we started the Community Foundation 10 years ago, we had two goals: one, that no student in Frederick County should miss the opportunity to go to college because they didn’t have enough money, and two, that no child in Frederick County should ever suffer or die because of the lack of medical care or the need for some kind of operation or medical procedure. Through the generosity of so many to our scholarship funds and The Children’s Endowment Fund, we’re off to great start in meeting those goals.”

“What I find so remarkable is how quickly we’ve grown,” he continued, “and how many funds there are now. We have funds supporting the arts, social services, environmental conservation, historical and cultural preservation. The good people of Frederick County have embraced the Community Foundation as a vehicle through which they can give something back to the community that has done so much for them over the years.”

“Our donors are as varied and diverse as the Frederick County area we serve,” added immediate past chairman Jack Castle. “Some are the



The Community Foundation was presented with a 10th Anniversary Proclamation by the Frederick County Commissioners. Pictured, from left: Commissioners Terre E. Rhoderick, David P. Gray, and Mark Hoke, Community Foundation chairman George T. Horman, and Commissioners Ilona M. Hogan and Bruce L. Reeder.

traditional philanthropists whose names are on almost every giving roster in the community. Some are individuals who have never given to a specific cause but gave to the Community Foundation because they were asked. Some want to ensure that their favorite charity will continue to have funding, not only in their lifetime but also in the lifetimes of their grandchildren...but all are united by a common thread: they believe in the importance of investing in the Frederick County community through The Community Foundation of Frederick County.”

“I remember our tenth anniversary celebration as a real watershed moment for the Community Foundation,” said Day. “This was when the power of the community foundation model for fundraising was really showcased for the first time. We have gone on to reach many more milestones and benchmarks, but when I think of the moment when the majority of naysayers converted to supporters, it was after this tenth anniversary celebration.”

While the cumulative total of grants and disbursements given back to the Frederick County community reached \$1 million in 1996, a new and just as impressive milestone was reached in 1997. According to board of trustees chairman Brian Gaeng, it was the first year that contributions from the Community Foundation’s donor family exceeded \$1 million.

“This was an important benchmark to reach,” said Gaeng, “because it clearly illustrated that our base of support was widening. In the previous 10 years, we had always received at least one gift each year of more than \$100,000. Fiscal year 1997 was different, because that \$1 million annual giving total was accomplished through the accumulation of many gifts of less than \$100,000, indicating that the Community Foundation’s sphere of influence was reaching more supporters.”

J. Brian Gaeng



“When I heard about the Community Foundation’s total contributions exceeding \$1 million in 1997,” said Charlie Nicodemus, “I thought about what Jack Castle had said at the 10th anniversary celebration comparing the Community Foundation to a “pebble cast into a pool of water,” creating concentric circles spreading out from the center into an ever-widening area. Hitting that \$1 million mark—not through large donations but through many smaller ones—brought that image to mind again. We were reaching more and more supporters, and more people were embracing the idea of endowment giving.”

During the latter part of the 20th century, the number of endowed component funds at the Community Foundation continued to grow, yielding hundreds of thousands of dollars in investment return impacting the Frederick County community. During this time, Mrs. Helen Delaplaine created The Judge Edward S. Delaplaine Trust and The Mrs. Helen M. Delaplaine Pass Through Fund with a gift to the Community Foundation of \$1.1 million to support specific Frederick County charitable entities, such as The Roger Brook Taney House and Mount Olivet Cemetery, as well as other community causes at the discretion of The City of Frederick Board of Aldermen.

In October 1997, Brunswick-area resident Edgar C. Virts, Jr. established The Geraldine Virts and Jack Brady Memorial Fund for Alzheimer’s Disease and Related Disorders in memory of his late wife and his former coach and friend, Jack Brady, both of whom died from Alzheimer’s disease. Virts’ firsthand experience led him to create the fund to help those suffering from the disease, as well as to support their caregivers. To date, more than \$390,000 has been dispersed from this fund to support complementary therapies for residents of Homewood at Frederick.

More recently, Virts created The Edgar and Geraldine Virts Fund for The Copper Ridge Institute to aid those suffering from Alzheimer’s and related disorders and to

Helen Delaplaine presents a \$25,000 check to Chairman George T. Horman for The Administrative Fund in February 1997.



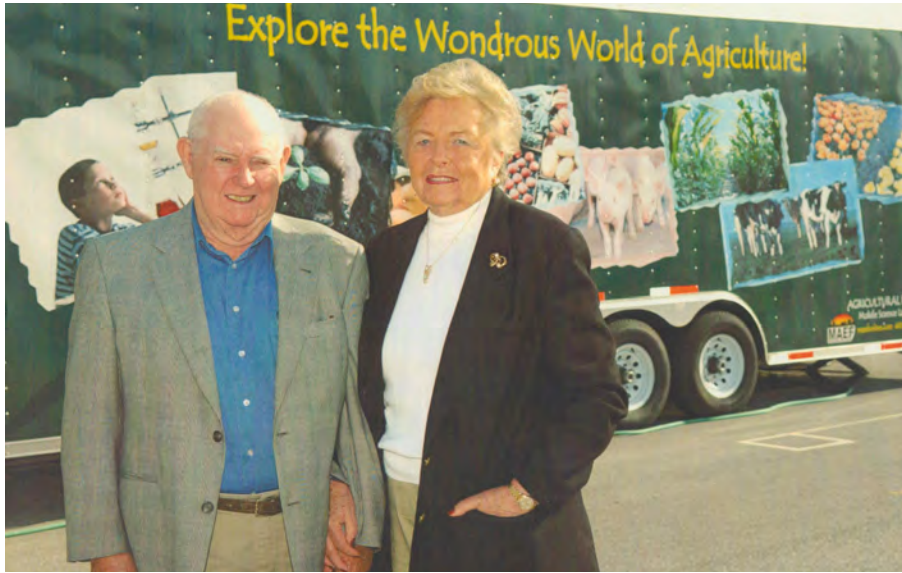
Edgar Virts, center, signs the fund agreement creating The Geraldine Virts and Jack Brady Memorial Fund for Alzheimer’s Disease and Related Disorders.

support training programs for the healthcare professionals who care for them. The Institute, a worldwide leader and researcher in the field and an affiliate of The Johns Hopkins University School of Medicine, received a \$5,000 grant from the fund to defray the cost of a training video for those providing homecare to patients with Alzheimer’s and dementia.

In 1998, longtime County residents Frank and Bess Gladhill created an endowment fund with the Community Foundation for the purpose of providing agricultural education and activities within Frederick County Public Schools. Called The Franklin and Bess Gladhill Endowment Fund for Agriculture Education, the fund has distributed more than \$87,000, funding student attendance at National Future Farmers of America (FFA) Conventions, purchasing supplies for FFA and Partners in Agricultural Learning, and bringing the Maryland Agricultural Education Foundation’s Mobile Science Lab to Frederick County Public School students.

During the weeks leading up to the infamous “Y2K,” the Community Foundation’s staff and trustees prepared to welcome the new millennium by reflecting on the unprecedented successes of the previous year:

- More than \$1.9 million in proceeds from unrestricted, restricted, and donor-advised funds was distributed back into the Frederick County community through grants and scholarships.
- Contributions surpassed \$3.3 million for the year, including three gifts of real estate, the transfer of a \$1 million trust, and thousands of donations from individuals, businesses, and groups interested in the community’s well-being.



Frank and Bess Gladhill stand in front of the Maryland Agricultural Education Foundation Mobile Science Lab. Grants from The Franklin and Bess Gladhill Endowment Fund for Agriculture Education helped make visits by the Lab to Frederick County Public School students.



Colleen Remsberg, Community Foundation trustee, learns about the new computer equipment purchased by The Alzheimer's Association of Western Maryland with a grant from unrestricted funds.

Peggy Waxter, left, founder of The Garrett R. Petronchak Memorial Scholarship Fund presents a scholarship to Christy Faller for the 1999-2000 academic year. Also present were Community Foundation trustees Ruth Dredde and Charlie Trunk.



- Twenty-two applications for grant funding were awarded of the 42 received.
- Out of more than 300 scholarship applications received, 122 students were given financial assistance, enabling them to pursue their post-secondary educations.

This sustained growth prompted board of trustees chairman Seymour B. Stern to comment, "In 14 years, The Community Foundation of Frederick County has steadily moved from just a 'good idea' to a vital, relevant organization used by individuals and groups of all sizes to fulfill their charitable intentions. Many Frederick County charitable causes rely on the funding provided through the Community Foundation to maintain and expand their levels of service to meet our community's ever-changing needs."

In anticipation of even more robust growth in the new coming years, the Community Foundation moved to larger, more efficient, and more accessible offices at 312 East Church Street in Frederick.

Community Foundation trustees help move the office from 6 East Street to 312 East Church Street.



Trustees outside the new Community Foundation office on East Church Street.

CHAPTER 5

Into the 21st Century

On September 11, 2001, nearly 3,000 Americans perished in the attacks by al-Qaeda on the World Trade Center's twin towers in New York City, the crashing of a plane into the Pentagon in Washington D.C., and the downing of Flight 93 near Shanksville, Pennsylvania. One of those killed in the attacks was Alan Linton, Jr., the oldest son of the Community Foundation's board of trustees chairman-elect Alan P. "Pat" Linton and his wife Sharon Linton. Alan had been working for Sandler O'Neill on the 104th floor of the second tower when it fell, bringing this global tragedy home to everyone in his hometown in a truly heart-breaking way.

In response to many calls from people in the Frederick County community wanting to help those in New York City, Washington D.C., and western Pennsylvania who had been affected by the terrorist attacks, the board of trustees' first order of business at its October Board meeting was to entertain a motion to create The Frederick County's Gift to the September 11th Fund. The motion, which passed unanimously, created a pass through fund at the Community Foundation, which immediately began accepting contributions from concerned individuals. The contributions were then forwarded on to The September 11th Fund at The New York Community Trust and United Way of New York City to provide support to nonprofits assisting those affected by the tragedy, including the American Red Cross. Within weeks of the attacks, contributions from The Community Foundation of Frederick County had helped The New York Community Trust provide \$1.2 million in grants, cash assistance and services to victims and families of victims who may not have been eligible for state aid in New York, Pennsylvania, and the District of Columbia.



Artist Dick Markey, left, Frances Randall, Betsy Randall, and George Randall with a personalized version of Markey's poster in memory of those whose lives were lost during the Attack on America. Proceeds from the poster sales were donated to The Community Foundation's Frederick County's Gift to the September 11th Fund.

"We need to pull together as a community and show our support by backing our thoughts and prayers with a sharing of our resources," said the Community Foundation board of trustees chairman Seymour Stern. "This fund will truly be Frederick County's gift to the relief efforts."

Several months after the tragic events of September 11, local graphic artist and longtime friend of the Community Foundation Richard Markey who had designed its logo in 1987, designed a poster depicting the New York skyline with the twin towers "ghosted" into the image. He donated his original artwork to The Community Foundation of Frederick County to reproduce into a poster. Printed in limited quantities and signed by Markey, the poster was sold in downtown Frederick shops and locations. All proceeds were donated to the Community Foundation's Frederick County's Gift to the September 11th Fund.

In memory of their son who died in the attacks, Pat and Sharon Linton started The Alan P. Linton, Jr. Scholarship Fund. Earmarked for Frederick County residents planning to continue their education at an accredited college or university on a full-time basis, the scholarship was set up to

be awarded annually to students who have a strong commitment to a financial career, active participation in their faith, and excellent character. After the September 11th Fund at The New York Community Trust was closed, proceeds from ongoing poster sales were directed to The Alan P. Linton, Jr. Scholarship Fund.

During the 2002-2003 fiscal year, Ruth Dredde became the first African American and only the second woman to chair the Community Foundation board of trustees. During Dredde's tenure, the Community Foundation received more than 380 scholarship applications—the most it had ever received in its 16-year history.

Also, members of the Community Foundation's Cornerstone Society—a group of donors who support the work of the Community Foundation through a bequest, charitable trust, charitable gift annuity, an estate or retirement plan, will, life insurance policy, or a pooled income fund contribution—increased significantly.

When James H. Clapp, Esq. took over as board chairman from Dredde in October of 2003, the Community Foundation was stronger than ever. To ensure the organization's continued growth, the board of trustees continued to advocate for the creation of more endowed funds.



Board chairman Ruth Dredde with some members of the 2002-2003 board of trustees. From left: Dredde, Ann Burnside Love, Robert Moler, Seymour Stern, Richard Hassett, Elizabeth Prongas, Dr. George Lewis, Jr., James Clapp, Clyde Crum, John Jorgensen, Richard Basford, Hunt Hendrickson, Kenneth Parker, Richard Miller, Jr., Gordon Cooley, Shirley Snowden, and Betsy Day.

Janis Miller Wertheimer



"Endowments create a bridge to the future by providing a reliable stream of steady support that goes on in perpetuity," Clapp said. "The permanence of an endowed fund ensures that our children's children and their children and generations to come benefit from the plans we make today. Although nearly 80 percent of the Community Foundation's funds are endowments, we want to increase this even further."

The power of endowment-building combined with community outreach was reflected in the creation of The Wertheimer Fellows for Excellence in Volunteerism award introduced at the Annual Report to the Community in November 2003.

"Janis Wertheimer loved Frederick County," said Day. "She was a lifelong resident, and a proud 1929 graduate of Hood College. She and her husband Philip owned Nicodemus and Wertheimer, an insurance and real estate agency—a business she ran single-handedly when Philip went to war in 1943. She was also an active volunteer with many local organizations right up until she died in 2001."

Janis Wertheimer started three funds with the Community Foundation. One of those funds, The Janis Miller Wertheimer Endowment Fund, mandated that its proceeds be used to "support such community service organizations in Frederick County as determined by the Community Foundation board of trustees, in their sole and absolute discretion from year to year." To accomplish this, the Community Foundation's trustees voted to use the fund's proceeds to create the Wertheimer Fellows for Excellence in Volunteerism awards.

In keeping with the spirit and legacy of Mrs. Wertheimer, this award recognizes "caring, diligent souls whose investment was one of 'sweat equity' rather than financial capital, and who have worked to improve the Frederick County community by sharing heartily of their own special talents and energy."



Ramona Remsberg

Ramona C. Remsberg Trusts Established

A life-long resident of Frederick County, Ramona Remsberg devoted her professional and personal life to enhancing the quality of life for its residents. A pillar in the community, she completed a distinguished 55-year career in banking and finance at a time when women were not well represented in the field. She also made history as

the Community Foundation's first female chairman of the board.

In keeping with her life-long commitment to serving others, Remsberg made estate provisions in 2003 to establish The Ramona Corun Remsberg Scholarship Fund through a charitable remainder trust to assist students pursuing a post-secondary education and career in finance. One of those students was Caleb McNeil, a graduate of Frederick County Public Schools, who is studying finance and business analytics at Indiana University's Kelley School of Business before embarking on a career in investment banking. Caleb also received the Wertheimer Youth in Action Award in 2016 for his volunteer work with the Frederick Rescue Mission.

In 2004, The Ramona C. Remsberg Fund for Heartly House was also established at the Community Foundation through a provision in her estate. The fund's purpose is to support Heartly House, the only organization in Frederick County that provides comprehensive services to survivors of domestic violence, sexual assault, human trafficking, and child abuse.

Remsberg's trailblazing career, tireless work ethic, and commitment to helping others is her legacy—one that is honored in the two funds that bear her name, helping to ensure that she will be forever remembered within the Frederick County community.



"The Ramona Remsberg Scholarship has been so helpful. Cost was a huge factor in deciding what school to attend and this support has been so encouraging."

Caleb McNeil
Scholarship Recipient
Wertheimer Youth in Action Fellow



The first Wertheimer Fellows for Excellence in Volunteerism awards were presented to William O. Lee, left, Viola Noffsinger, center, and Gail Wood, right. Each received \$5,000 from The Janis Miller Wertheimer Endowment Fund to establish or add to an endowment fund at the Community Foundation for a charitable cause of their choice. Standing with the recipients are, from left, Betsy Day, Community Foundation president and CEO, Ruth Dredden, immediate past chairman, and James H. Clapp, chairman.

At the Annual Report to the Community in November 2004, Don Linton, right, and Community Foundation co-founders Jerry Offutt, left, and Charlie Main, seated, pose for a photo. This was one of the last photos of these men together, as Charlie passed away in March 2005.



In his keynote address to the community at the Annual Report to the Community in November 2004, incoming board chairman Gordon Cooley extended the bridge-building metaphor introduced by previous board chairmen regarding the Community Foundation's role in the community.



The Lautenbergers, their sons, and Community Foundation trustee Robert Mount congratulate Emmanuel Wanki on his scholarship award.

The James and Melinda Lautenberger Scholarship Fund

In 2005, James and Melinda Lautenberger created a fund to provide annual scholarships to Frederick County residents to pursue post-secondary education in accounting, health care, or the physical sciences with special preference to students studying at Frederick Community College (FCC). In 2006, Emmanuel Wanki, a native of Cameroon, became the first recipient of The James and Melinda Lautenberger Scholarship Fund, which helped him to complete his nursing degree in May 2008 from FCC.

Several years later, in 2010, Melinda Lautenberger was fighting cancer and receiving care at Frederick Memorial Hospital (now Frederick Health Hospital) when a nurse entered her room who looked familiar. She asked his name and he said "Emmanuel."

"Emmanuel," she said, "We had our picture taken together at the Community Foundation in 2006. You received the first scholarship from the fund my husband and I created."

While most Community Foundation donors do not meet the beneficiaries of their generosity in such a dramatic way, the story of how Melinda Lautenberger met Emmanuel Wanki two times illustrates how interwoven our lives are, said Betsy Day, president and CEO. "We were moved by the story of how this scholarship fund came full circle," she said.

"What a thrill to connect with Emmanuel again at this point in his life and career," said Mrs. Lautenberger. "James and I created the fund out of a desire to help others obtain education they may not otherwise be able to afford. I am very happy to know we achieved our goal."

"The Community Foundation is the ultimate bridge builder...the ultimate connector...the ultimate causeway," he said. "Just as a bridge connects people and places and facilitates the flow of ideas and commerce, the Community Foundation exists to make connections. We connect a desire to do good in our community with those in need of acts of goodness. We connect believers in a cause with the cause—whether that cause is to provide scholarships or to support the meaningful work of a nonprofit. By listening to the charitable dreams of our supporters and finding ways to translate those dreams into the reality of a charitable fund, the Community Foundation has been able to strengthen the fabric of our Frederick County community in new and innovative ways."

Cooley pointed to the newly established Wertheimer Fellows for Excellence in Volunteerism as a profound example of the connection between a donor, a charitable dream, an endowment fund, and community impact. Among those receiving Wertheimer fellowships was Richard Markey. Markey was honored and recognized for the creative services he had donated throughout his life to not only the Community Foundation, but to countless other nonprofit organizations and other charitable endeavors throughout Frederick County. His award started The Markey/Hooper Fund to provide operational support for The Child Advocacy Center of Frederick County. The fund honored two great women and role models in Markey's life: his mother Mary Alice Markey and his aunt Betty Markey Hooper, both of whom dedicated their lives to the well-being of children.

Also in FY2004, after nearly ten years serving as executive director, Betsy Day was recognized for her leadership of the Community Foundation and was named president and CEO by the board of trustees.

During the 2004-05 fiscal year, the Community Foundation received two very important gifts that were to have a profound effect on its ability to widen its circle of influence. Frances Randall and children, Myron, Ruth Ann, and Deedee, allocated a disbursement from their donor-advised fund to support the creation of a new director of donor services position to help expand the Community Foundation's outreach to current donors. Bess and Frank Gladhill also started a new fund with the Community Foundation to specifically support the organization's operating budget.



Ted Gregory, chairman, speaking at the 2006 Annual Report to the Community and celebrating the Community Foundation's 20th anniversary.

In 2006, The Community Foundation of Frederick County celebrated its 20th anniversary.

To commemorate its two decades of service, the Community Foundation invited many of its founding donors to participate in the Annual Report to the Community in November 2006.

During his opening remarks, incoming chairman Edward B. "Ted" Gregory, III took a moment to reflect. "From an initial anonymous gift of \$10,000 in 1986, the Community Foundation has grown its asset base to \$35 million in just 20 years," he said. From nine funds in 1986, we have grown to 550, enabling the organization to return an astounding \$15 million in grants and scholarships to the Frederick County community over the past two decades." He then recognized the Community Foundation staff and each former trustee in attendance, asking these "faces of our first 20 years of service" to stand and be applauded. He then commended the founding trustees present, including Albert Cohen, Frances Randall, Philip Berkheimer, David Denton, Charles Nicodemus, Blanche Bourne-Tyree, and Rebecca Windsor for their efforts in laying the foundation of the organization that would "revolutionize charitable giving in Frederick County."

After honoring the late Charlie Main for vision and commitment in the early days of the Community Foundation, chairman Gregory invited co-founders Linton and Offutt to come forward to be recognized for their

"foresight and fortitude, not only in starting the Community Foundation but for sustaining it for the past 20 years."

Immediate past chairman Hunt Hendrickson and president and CEO Betsy Day joined Linton, Offutt, and Gregory on the dais for the ceremonial cutting of a birthday cake donated by the Carriage House Candy and Bake Shop in Libertytown. As the candles were lit, Gregory said, "Let the light from these candles reflect on the past 20 years, a time during which The Community Foundation of Frederick County has prospered exponentially and impacted the lives of the community in profound ways. With the help of all of you—our donors, sponsors, and supporters—our vision for the next 20 years—to make the Community Foundation the first option for charitable giving in Frederick County—will become a reality."

To further mark this momentous occasion, Hendrickson announced the formation of 20 Field of Interest Funds, supporting education, community enhancements, health and human services, and special interests ranging from animal well-being to environmental and historic preservation.

2006 also saw the founding of the Women's Giving Circle Fund at the Community Foundation. Karlys Kline, a longtime Frederick County resident and active volunteer, asked more than 100 of her friends and business associates to attend an event at the Delaplaine Visual Arts Center to learn how they might improve the lives of the community's women and those who depend on them. Those in attendance were asked to consider pledging \$1,000 per year for three years to a fund at the Community Foundation whose proceeds would be used to provide grants to local nonprofits working in this area.

Kline's idea was met with great enthusiasm. Forty-five donors pledged to contribute \$3,000 over three consecutive years. "I wanted a way to reach out to women in the community who were experiencing



Karlys Kline



Community Foundation trustee Ted Gregory joins Mark and Susan Butt to welcome the establishment of The Mark and Susan Butt Saturday Mornings Fund.

Saturday Mornings Fund

Mark Butt was well known in the Frederick County community for his humorous columns in *The Frederick News-Post* and *Frederick Magazine*. In 2006, he published a collection of his favorites in a book called *Saturday Mornings*. Using the proceeds from the book's sales, Mark and his wife, Susan, created a fund of the same name.

At the time, Mark and Susan, themselves the parents of four, directed that the proceeds of their fund be used to help children in need of assistance. "We had been foster parents for many years," explained Mark. "And Susan had been very involved in community-based child advocacy programs, so we knew firsthand how great the need for support was among some of Frederick County's kids. Since most of my *Saturday Mornings* columns were about family, we thought that any money the book generated should go to help organizations that assist families and children at risk."

The Mark and Susan Butt Saturday Mornings Fund grew steadily over the years through the family's continued generosity, providing much-needed care to children and families in crisis. Several years ago, Mark and Susan broadened the approved uses of its proceeds to include fragile and vulnerable adults, and they have also been strategic funding partners, supporting children and youth initiatives. To give the Community Foundation even more flexibility in grantmaking, Mark and Susan made a generous donation to Forever Frederick County, the Community Foundation's unrestricted endowment fund, that will be used to provide strategic grants to meet Frederick County's most pressing needs at the discretion of the board of trustees.

obstacles in life that could be improved by support from women who had the resources to offer," she said. "It takes courage to ask for help, but, in time, women in need began to ask, and our members answered."

Within a year of its founding in 2006, membership in the Women's Giving Circle had nearly doubled. At its second annual event in 2007, more than \$70,000 in grants from The Women's Giving Circle Fund at the Community Foundation were awarded to organizations like Advocates for Homeless Families, Families Plus!, Frederick Community College Foundation Women's Center, Habitat for Humanity of Frederick County, Heartly House, Interfaith Housing Alliance, Mission of Mercy, and others.

As of 2020, the Women's Giving Circle's membership has exceeded 400 members and has provided more than \$1.65 million in grants to 50 local nonprofit organizations.

"The Women's Giving Circle continues to thrive because we come from a place of respect, encouragement and value for our fellow women in Frederick County," said Ms. Kline. "We are privileged to extend a helping hand and help change the direction of many lives in positive ways."

"It's impossible to know how many lives have been touched and made better through the Women's Giving Circle," said Betsy Day. "Its success proves that one idea from one person can grow beyond expectations when the spirit, volunteerism, generosity, and passion of many come together for a common cause."

In 2006, The Joseph Byrd Fund was created to support healthcare grants as well as University of Maryland School of Agriculture and Natural Resources, college scholarships for Poolesville High School students, Maryland Future Farmers of America Foundation, Maryland 4-H Foundation, and Adventist Health Care. Over the years, disbursements from the Byrd Fund have totaled more than \$3.3 million.

The increasing number of donors, funds, grants, and scholarships being generated by the Byrd Fund and other maturing funds under management at the Community Foundation was accompanied by more administrative duties, making it necessary to bring more staff onboard. To accommodate the growing number of staff, volunteers, and visitors, the Community Foundation's headquarters on West Church Street underwent a much-needed renovation. The renovation included expansion into the adjacent



Betty Seligmann

The Betty Seligmann Literacy Endowment Fund

Betty Seligmann's impact on Frederick County through the Literacy Council was immense. She worked as a tutor, trainer, board president and basic program coordinator. She understood the history of illiteracy in Frederick County and used that knowledge to find places to publicize how the Literacy Council could help. Through her outreach to churches, community organizations' and businesses' tireless efforts, she attracted tutors and students to the Literacy Council.

In 2007, in honor of her dedication to the Literacy Council, its board of directors established The Betty Seligmann Literacy Endowment Fund to support the activities

of the Literacy Council of Frederick County. Since 2005, more than \$23,000 has been distributed to benefit its programs and services. In 2012, Caroline Gaver became a Wertheimer Fellow for Excellence in Volunteerism for her work with the Literacy Council and directed her award to support the Literacy Council through an affiliated fund.



Caroline Gaver

vacant space in Everedy Square, doubling the office space and allowing for larger, more confidential work areas.

In 2008, America suffered what is widely considered to be the worst economic disaster since the Great Depression in 1929. On September 17, 2008, believing their funds to be at risk, panicked investors in the United States withdrew a record \$144.5 billion from money market accounts—always considered the safest of investments—bringing America very close to total economic collapse.

This precipitous economic downturn gave rise to one of the largest year-over-year declines in charitable giving since the 1960s. In 2008, total giving across the United States fell by seven percent in inflation-adjusted dollars.

This period, which came to be known as the Great Recession, caused donors in some areas of the country to scale back on their charitable giving. Fortunately, although shaken by the economic downturn like the rest of the nation, members of the Frederick County community continued to give generously to the Community Foundation during this period. In fact, the Community Foundation took a leadership role in helping those in need during these challenging economic times by creating a pass through fund to address the critical needs of people whose lives had been turned upside down by the economic crisis. During Fiscal Year 2008, the Community Foundation awarded more than \$3.8 million in grants and scholarships. In addition, The Family Relief Fund awarded quarterly grants to Frederick County nonprofits whose missions included providing food, shelter, medical services, dental care, counseling, utility assistance, and job training to persons and families facing distress caused by the economic downturn.

Also in 2008, the first reception honoring the 200 scholarship recipients funded through the Community Foundation was held. This special event paired the students with the donors who created the funds from which their scholarships had been awarded, giving both a unique opportunity to get to know one another, explore interests, and express appreciation. Connections made at these highly anticipated, annual Scholarship Receptions often became enduring friendships, enriching the lives of the donors and the recipients.

After more than 20 years of service to the Frederick County community, the Community Foundation had earned the trust of many local



Jeffy's Field

Jeffrey Hayek was a happy 10-year old boy who loved baseball. He was a smiling, energetic competitor who lived for the big strikeout. When Jeff's life was sadly cut short in

2007, his family—parents, Brian and Robin and siblings, Bailey and Evan—established The Jeffrey Hayek Memorial Fund to build and maintain a recreation baseball field in the Urbana area, and to provide baseball and softball equipment for youth.

Through the continued generosity of Jeff's family, friends, and the community, "Jeffy's Field" has emerged as a memorial to their son and brother, capturing not only his love of baseball, but his love of life that he exhibited so well in his 10 short years. At the Linganore Oakdale Urbana Youth Athletic Association (LOUYAA) Complex in New Market are four baseball diamonds, all named after Jeff Hayek. One of these diamonds, "Jeffy's Field," includes open dugouts, a shaded grandstand, and a "green monster" home run wall.

The plaque at the entrance to the field reads:

These fields built in memory of Jeff Hayek have become a much-needed athletic resource for the area and have had a profound impact on the lives of others by helping children in Frederick County learn the game and enjoy it as Jeff did. The Jeffrey Hayek Memorial Fund is helping to ensure that future generations of Frederick County youth will enjoy many years of playing Jeff's favorite sport.

The Hayek family also created The Jeffrey Hayek Scholarship Fund in 2012 to honor Jeff. The fund provides post-secondary scholarships to graduating seniors from Linganore or Oakdale High Schools.

attorneys, trust officers, financial planners, certified life underwriters, investment advisors and other professionals who work with clients to help them fulfill their charitable intentions. To provide a resource on charitable giving for these certified and licensed professionals, The Community Foundation of Frederick County made the decision to create a Professional Advisor Council.

"We wanted to create a resource for licensed and certified professionals who work with clients to fulfill their charitable intentions in the most tax-efficient manner possible," said Day. "We thought it would be helpful to provide them with information on planned giving, philanthropic trends, community needs, and Community Foundation services."

According to Day, local attorney James Shoemaker, who was serving on the Community Foundation board of trustees at the time, was the natural choice to help launch the new Professional Advisor Council.

"I accepted the role because I thought the estate planning community needed not only a credible resource but the access to professionals in other disciplines that is so important to the team approach essential to most plans," said Shoemaker.

Thanks in part to Shoemaker's leadership, said Day, the Council has become a valued resource for professional advisors and an important referral source for the Community Foundation. "Over the years, many of our Council members have told us that the information we provided was helpful to them in discussing charitable giving with their clients who were so inclined," she said.



James R. Shoemaker, Esq.

The Dr. David Everhart, Jr. and Marybell C. Everhart Charitable Fund

When The Church of the Transfiguration in Braddock Heights learned in 2009 that one of its longtime members, Marybell Everhart, had created an endowment fund at the Community Foundation to benefit her beloved spiritual home, they were touched beyond words. When they discovered that the fund was founded with more than \$3 million—nearly all of Mrs. Everhart’s estate—they were truly overwhelmed.

Marybell Everhart and her husband, Dr. David Everhart, Jr., a local dentist, owned a summer home in Braddock Heights and attended services at the church almost every Sunday. After Dr. Everhart passed away and Mrs. Everhart was no longer able to attend services, several church members continued to visit and described her as a gracious lady with a keen sense of humor.



According to Mrs. Everhart’s estate provisions, the Community Foundation was to distribute five percent of the fund’s annual market value to the church. Over the years, church leadership has used the proceeds from the fund Mrs. Everhart created for them to pay down debt on their new building, repair the old building, and support church outreach and ministries, keeping a small amount in reserve for contingencies.

According to John Tisdale, the Church of the Transfiguration’s senior warden at the time, “Mrs. Everhart’s gift helped us build infrastructure that allowed us to move forward with projects—then, and in the future. Mrs. Everhart trusted us to make good decisions.”

Marybell Everhart

CHAPTER 6

A Community Leader for Change

Midway through its third decade of service to Frederick County, the board of trustees began to contemplate how the organization could ensure that it was funding the areas of greatest needs within the community. Thanks to a capacity-building grant from The Ausherman Family Trust, the Community Foundation was able to hire a nationally recognized community foundation consultant to work with its board on a new strategic plan. Later that spring, the Community Foundation’s leadership team gathered for a strategic planning retreat, in which they would create the roadmap for the organization’s next three years.

As a result of the strategic plan, the Community Foundation chose the Baltimore Neighborhood Indicators Alliance (BNIA), an affiliate of the Jacob France Institute (JFI) of University of Baltimore and Johns Hopkins Institute for Policy Studies (JHIPS) to conduct its very first Human Needs Assessment. The BNIA-JFI/JHIPS team was selected in part due to its relevant experience in the use of multiple data sources to provide a detailed picture of needs and assets, and their ability to produce “opportunity scans” to help focus the efforts of a community foundation.

“The Community Foundation has no set agenda except to provide the greatest positive community impact through its grantmaking and scholarship programs,” said Day. “To continue to do that, we have commissioned this needs assessment to provide a solid, unbiased assessment of the most pressing needs in Frederick County. Data resulting from this intensive exercise will be used to expand the Community

Foundation's strategic grantmaking to ensure maximum impact and create benchmarks to assess progress over the next 10 years."

Over the next year, the consultants conducted a meticulous study that combined research and data with input from service providers, stakeholders, community leaders, and others to determine which needs within Frederick County were the most pressing, focusing particularly on health, youth, and basic human needs.

Meanwhile, despite ongoing aftershocks from the Great Recession, the Community Foundation welcomed 2010 in a position of strength. Before the end of the year, the Community Foundation received yet another gift that would transform its ability to change lives and create lasting impact.

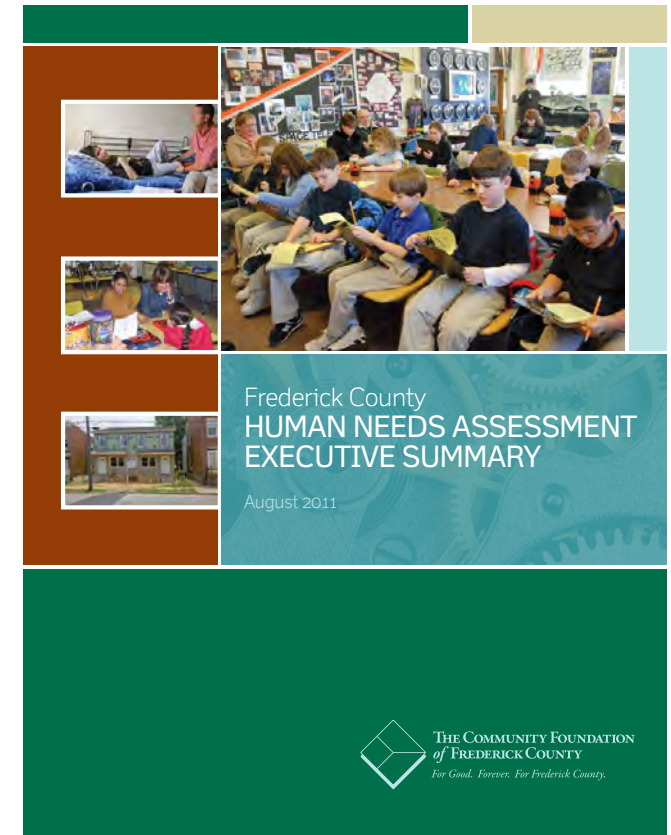
In December 2010, The Helen Elizabeth Erwin Fund, an endowed fund to support post-secondary scholarships with preference to nursing majors, was created with a gift of \$3,096,565 from Mrs. Erwin's estate. As of 2020, a total of 220 scholarships exceeding \$1 million have been distributed to Frederick County students through this fund. Because scholarships supported by Mrs. Erwin's fund are renewable, some of its recipients received it for multiple years.

In 2010, the Community Foundation received several honors. In a nationwide report released by Community Foundation Insights, The Community Foundation of Frederick County was included among the top 100 community foundations in the U.S., ranking 47th in "most gifts per capita," 60th in "most activity volume," and 84th in "most active grantmaking." Also in 2010, the Community Foundation was honored to be among three finalists nominated for top honors in the Frederick County Business Ethics Award program, a County-wide initiative recognizing companies that demonstrate the highest levels of integrity, ethics, and values.

By August 2011, the first Frederick County Human Needs Assessment Report was published. By the fall, after reviewing the data, the board of trustees created three funds to address the areas of greatest need that had been identified in the study:

- The Health Care Strategic Initiatives Fund to provide access to health care for those without the financial means to pay for primary care, dental service, prescriptions, prenatal care and mental health services, and/or the diagnosis and treatment of specialty conditions.

*The 2011 Frederick
County Human Needs
Assessment Report*



- The Children and Youth Strategic Initiatives Fund to improve school readiness for children, ages birth to 5 years old.
- The Basic Human Needs Strategic Initiatives Fund to address housing needs, especially for the newly homeless and those precariously housed.

These first strategic grants focusing on access to health care, school readiness and homelessness were awarded in the Fall of 2011. Because they would become the basis for the Community Foundation's strategic grantmaking for the next five years, measurable benchmarks for tracking their impact over time were created.

"This strategic grantmaking was another watershed moment for the Community Foundation," said Day. "Using the empirical data from the Human Needs Assessment, we were able to identify three strategic areas of focus: affordable healthcare, ensuring that children are "ready for school" by age 5, and homelessness services and affordable housing, with emphasis on the newly homeless and precariously housed."



Calvin Murray

A Surprise Bequest - The Calvin M. Murray Charitable Fund

In the spring of 2012, the Community Foundation received a notice from the Howard County Register of Wills naming it an interested party in the estate of Calvin Murray, who passed away the previous January. Using the proceeds from one's estate to establish charitable funds was not unusual, nor was receiving notification that the Community Foundation would be involved. What was a surprise, recalls Betsy Day, president and CEO, was that Murray was not previously known to

the Community Foundation. Typically, a donor who makes a planned gift has a history of giving to the organization throughout their lifetime. But an even bigger surprise was yet to come. The bequest from Murray turned out to be the largest gift ever made to the Community Foundation, amounting to more than \$20 million.

Murray's bequest to the Community Foundation came with the direction that it be used to establish two charitable funds: one to benefit his church, the Howard Chapel Ridgeville United Methodist Church, and the other to benefit Frederick Memorial Hospital (now Frederick Health Hospital). Murray and his parents were life-long members of the church, and Murray decided to name the hospital as a grant recipient because he received excellent care when admitted with a health issue. He knew that others in the community with less resources might need hospital care and he wanted to help.

"Mr. Murray's estate is truly the exception," said Day. "We encourage those who decide to create a charitable fund through a planned gift to talk with their professional advisors and notify us in advance. That way, we can fully understand what you wish to do and the legacy you would like to leave. We can also thank you for your vision to help Frederick County be its best."

In retrospect, said Day, determining these three areas of focus for the Community Foundation's grantmaking over a five-year period allowed the organization to become more proactive with its grantmaking, and provided a more accurate way of gauging how effective its efforts had been in 'moving the needle' in the right direction toward better access and increased affordability.

Strategic grantmaking in the areas of housing and homelessness, accessible and affordable healthcare, and school readiness for youth starting from birth through age 5 remained priority areas for several years. Even though the Community Foundation was engaged in strategic grantmaking, it continued to, and still actively uses other funds for additional grantmaking in support of the arts, historic preservation, animal well-being, education, civic causes, the environment, elder care, community programs, support for faith-based organizations, and scholarships for deserving students.

Another historic first in 2012 was the presentation of more than a half-million dollars in scholarships to 285 students for post-secondary study, trade and vocational training, music, and the arts. In addition, the Wertheimer Awards were expanded to include the Youth in Action Award, to honor those under age 18 making a positive difference in Frederick County.

Local attorney James Shoemaker took over the chairmanship of the Community Foundation board of trustees in October of 2013. Shoemaker, a longtime donor with the Community Foundation, had been enlisted previously to help create the organization's Professional Advisor Council.

"While I was serving on the board of trustees and helping to launch our Professional Advisor Council, I had a unique opportunity to see what a powerful catalyst for change The Community Foundation of Frederick County was and continues to be," said Shoemaker. "I was honored to assume the chairmanship of its board of trustees, all of whom have been integral to the organization's continued growth and success."

During fiscal year 2013, the Community Foundation continued "Investing for Impact," reflecting the Annual Report to the Community theme and its commitment to strategic grantmaking. However, not all community needs that fall into the Community Foundation's strategic initiatives are known or even anticipated when the application period for grants opens each year. Such was the case in March 2014 when community leaders discussed the gap that occurs between March and November at the Alan P. Linton



Donald Lewis (left, seated) meets with staff from Citizens Care and Rehabilitation Center and Montevue Assisted Living after his staff education fund was announced. Seated, right is Stacey Smith, geriatric nursing assistant at Montevue Assisted Living. Standing, from left: Benita Fisher, director of nursing, Ashleigh Biddinger, geriatric nursing assistant, and Rick Beacham, staff development coordinator from Citizens Care and Rehabilitation Center, Don Linton, and Karlys Kline, Community Foundation trustee.

THE DONALD L. LEWIS FUNDS

Donald L. Lewis, a well-known Frederick County citizen from Thurmont, was a long-time supporter of both the Citizens and Montevue facilities in Frederick County. As a major donor to The Citizens Care and Rehabilitation Center and Montevue Assisted Living Facility, the physical and occupational wing of the Citizens facility is named after his wife, Freda.

In 2012, Lewis created The Donald L. Lewis Staff Education Fund for Citizens Care & Rehabilitation Center and Montevue Assisted Living Fund to assist the staff with education and training to expand their skills and knowledge. "I cared for my wife for five years after she had a stroke," said Lewis. "That experience inspired me to support the educational staff needs at Citizens and Montevue. Ensuring that staff has opportunities to obtain health care education is a good investment that not only benefits them, but also the residents." To date, the fund has provided more than \$129,000 supporting staff education.

Lewis and his wife, residents of Thurmont, were farmers and also owners of Lewis' Toys, Gifts, and Confectionary. Always putting the community first, Lewis served as mayor of Thurmont from 1964 to 1970 and was elected as a Frederick County Commissioner from 1970 to 1978.

After Lewis' passing at the age of 99 in 2019, six new funds were created through his estate to benefit Advocates for the Aging, Frederick Rescue Mission, Meals on Wheels, Mission of Mercy, The Religious Coalition for Emergency Human Needs, and Thurmont High School Alumni.

Cold Weather Shelter operated by The Religious Coalition for Emergency Human Needs. The shelter provides overnight accommodations to adults 18 years and older, with 60 beds available for men and 20 beds for women.

For the first time in its history, the Community Foundation decided to approach a potential grantee and suggest they apply for funding. A meeting with the Religious Coalition was held to determine its interest in receiving special emergency funding to allow the shelter to stay open from March 23 to April 18, and to assist with obtaining additional funding to become a year-round shelter.

"Our Human Needs Assessment released in 2011 identified the need for a year-round shelter," said Day. "And the Frederick County Coalition for the Homeless' strategic plan also included this as a goal. It was time to act."

The Community Foundation board of trustees approved a \$12,534 grant that allowed the Religious Coalition to operate the shelter through April 18. Meanwhile, The City of Frederick and Frederick County Government collaborated to provide funding beginning July 1, 2014. With assistance from the Frederick Community Action Agency, funding was secured from the Maryland Department of Housing and Community Development to keep the shelter open from April 18 through June 30. Thanks to this collaboration, the Alan P. Linton Emergency Shelter began to offer shelter on a year-round basis and now provides an average of 50 occupants with a safe place to sleep overnight, every day of the year.

"This was an unusual situation with extraordinary timing," said Day. "With these financial commitments from an array of organizations, the dream of a year-round shelter for Frederick County's men and women in need became a reality. I think we can all be proud of our ability to be nimble and impactful to help with this opportunity."

At the 2014 Cornerstone Society Appreciation Luncheon, Don Linton, Jerry Offutt, and the late Charlie Main were honored with "trustee emeritus" status for their extraordinary vision, selfless dedication, and exemplary service to the Community Foundation.

At the 2015 Annual Report to the Community, Peter Brehm became a Wertheimer Fellow, an honor accompanied by \$25,000 to create a new fund or add to an existing fund. An active volunteer well known for his involvement in activities related to the arts, local festivals, LGBTQ+ issues,

the environment, community development, and social issues, Brehm was also president of Friends of Baker Park and the treasurer of Kiwanis Club of Suburban Frederick.

In addition to assisting with Celebrate Frederick's Beyond the Garden Gates and Candlelight House Tour, Brehm also served at The Frederick Center as the treasurer and coordinator of Frederick Pride. With his 2015 Wertheimer Fellow for Excellence in Volunteerism Award, Brehm established The Frederick Center Fund. The fund supports the Center's programs serving the LGBTQ+ community, including the youth group, trans/variant group, and HIV test kit distribution.

Local attorney Tod P. Salisbury became chairman of the Community Foundation board of trustees in October of 2016, the beginning of its 30th anniversary celebration. During FY2016, through the proceeds of unrestricted, donor-advised, designated, field of interest, agency, and fiscal-sponsorship funds, the Community Foundation funded and distributed more than \$4.8 million in grants to nonprofits dedicated to preserving the arts, agriculture, animal welfare, health and human services, and elder care.

Fiscal year 2016 marked the fifth consecutive year that the Community Foundation was able to distribute more than half-million dollars in scholarship support. In fact, scholarships translated to the distribution of nearly \$840,000 in post-secondary and vocational scholarships for the 2015-16 academic year.

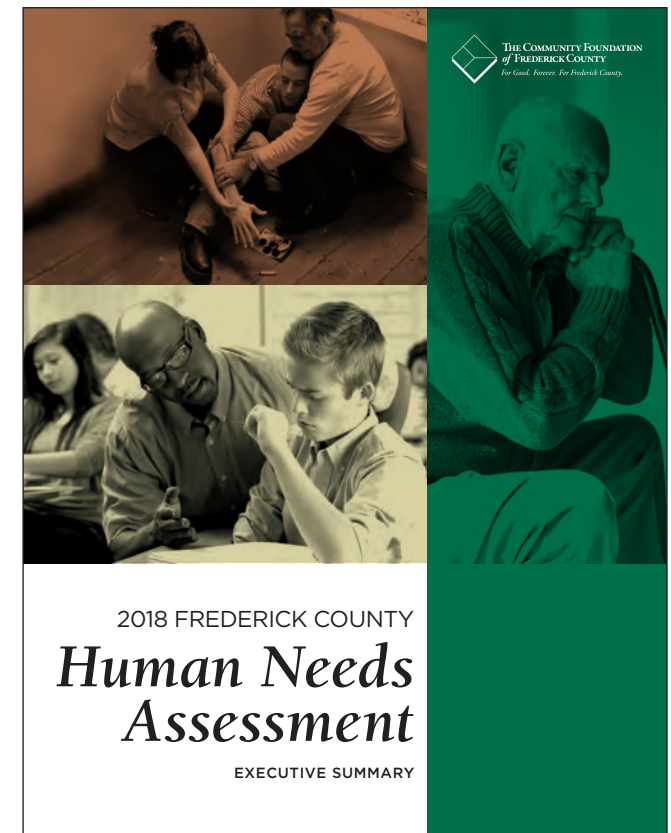
In fiscal year 2017, its 31st year, The Community Foundation of Frederick County vowed to intentionally examine its three decades-worth of processes and programs. With Kevin R. Hessler, CPA as Board Chairman, the organization took a critical look at its process for distributing grants and scholarships.

To spread the word about scholarship opportunities as widely as possible, the Community Foundation redoubled their communications efforts with guidance counselors. To demystify the financial aid and scholarship application processes, the Community Foundation collaborated with Frederick Community College, Frederick County Chamber of Commerce, Frederick County Public Libraries, Hood College, Mount St. Mary's University, Frederick County Workforce Services, Housing Authority of the City of Frederick, and United Way of Frederick County to host the first FAFSA (Free Application for Federal Student Aid) assistance event. The

FAFSA form, a required document when applying for college financial aid and scholarships, had proven to be a barrier for many students interested in scholarships. Called "FAFSA Finish," this new event drew approximately 80 students and their families interested in obtaining assistance.

During the 2016-17 academic year, 311 Frederick County students received 406 scholarships. For the first time in its 30-year history, The Community Foundation of Frederick County provided more than \$1 million in scholarships.

Thomas E. Lynch, III, Esq., took over chairmanship duties for the Community Foundation board of trustees in October of 2018. The 2018 Frederick County Human Needs Assessment Report, its second commissioned study, was released. Building on the baseline determined through the first Needs Assessment in 2011, the second assessment's goal was to determine the County's most pressing needs. As had the previous assessment, this second report would provide the Community Foundation



The 2018 Frederick County Human Needs Assessment Report

with the tools needed to continue to provide the greatest positive community impact over the next five to 10 years through its grantmaking and scholarship programs, and provide a solid, unbiased assessment of likely future trends and needs.

The assessment research and compilation were performed by Erik Devereux, Ph.D., Devereux Consulting, and Beth Osborne Daponte, Ph.D., Social Science Consultants, under the direction of the Community Foundation's Strategic Planning/Needs Assessment Subcommittee. Chaired by Dr. Rachel Mandel, a local physician and member of the Community Foundation board of trustees, a Research Advisory Board was appointed to provide expert advice and guidance throughout the project. Information from the Needs Assessment identified the following areas as high priority for Frederick County:

- **Supporting Families with Children.** The 2018 Needs Assessment concluded that the cost of childcare is a heavy burden for families in Frederick County, and that families with children need improved access to quality childcare and out-of-school activities and supervision. Beginning in fiscal year 2020, the Community Foundation named "Supporting Families with Children" as one of its top three strategic initiatives, with part of the grantmaking directed towards ALICE (Asset Limited, Income Constrained, Employed) families.
- **Preparing for an Aging Population.** The second area identified by the 2018 Needs Assessment was the need to prepare for an aging population. Elderly persons in Frederick County need transportation, assistance for aging in place through housing modifications, door-to-door transportation, and in-home services, access to medical providers specializing in geriatrics, and treatment for substance use disorders.
- **Responding to Substance Use Disorder.** The third area identified by the 2018 Needs Assessment was the lack of medical and mental health services for persons dealing with substance use disorders (SUD). The third strategic initiative will focus on assisting the community with its response to SUD, including providing education and prevention programs, and helping to ensure timely access to local qualified providers.

Since 2011, more than \$3.2 million has been directed toward all strategic initiatives through its annual strategic grantmaking application periods to dozens of nonprofits dedicated to improving lives and enhancing Frederick County.

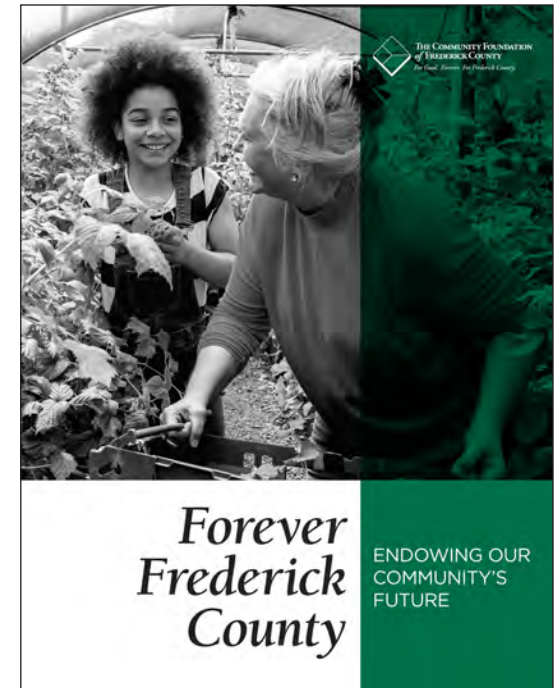
*The Forever Frederick County
Campaign brochure.*

In 2019, the Community Foundation launched the Forever Frederick County campaign, a five-year effort to establish a sizeable and flexible endowment fund. Forever Frederick County is a fund made up of individual funds with no donor restrictions so that the funds' distributions can

be used at the discretion of the Community Foundation board of trustees to address the ever-evolving areas of greatest need in the community.

"Donors who wish to make an impactful gift to the community often ask us for guidance," said Day. "They already trust the board and the staff to invest their charitable gifts and grant them wisely, to act with integrity, and to communicate honestly and with transparency, so they are comfortable relying on us for direction. We explain that when they give to the Forever Frederick County campaign, the grants that it funds will be based on the areas of greatest need as determined by the current Human Needs Assessment report and additional areas of focus selected by the trustees."

The importance of allowing the Community Foundation's trustees and staff to be nimble in their grantmaking was made immediately apparent in March 2020 with the onset of the COVID-19 pandemic. Caused by the novel coronavirus, the pandemic moved quickly and indiscriminately across the country, leaving thousands of people ill with a respiratory illness called COVID-19. With no reliable treatment, COVID-19 had the potential to become severe and even fatal—leaving ICUs nationwide at capacity. A quick, aggressive response by Maryland Governor Lawrence



J. “Larry” Hogan helped contain the wildfire-like spread experienced in other states by issuing stay-at-home orders, with many businesses closing or laying-off workers. The results were that many households no longer had the income they depended upon, leaving families with food insecurity, no childcare if they were deemed to be “essential workers,” and the inability to pay their rent.

The Community Foundation was a leader in responding to this local crisis created by the pandemic. Day immediately worked with other local funders to create the COVID-19 Philanthropic Funders Collaborative to respond quickly and decisively to the issues unfolding, in many cases overnight. The Collaborative, including the Community Foundation, United Way of Frederick County, Ausherman Family Foundation, Delaplaine Foundation, Helen J. Serini Foundation, and several more funders, helped United Way launch its community-wide COVID-19 Emergency Relief Campaign and a funding mechanism for nonprofits to apply using a single online grant application so that each funder could align their funding appropriately and without duplication. Additionally, the Collaborative took a leadership role in addressing food insecurity, eviction prevention, and childcare through funding, coordination, and advocacy. Throughout March, April, and May of 2020, nearly \$1.3 million was distributed from the Collaborative members.

Given the unprecedented situations COVID-19 set in motion, the Community Foundation had to prioritize its emergency grantmaking. Most immediately, it focused on emergency relief grants to local nonprofits who operated essential programs for vulnerable populations in areas such as food distribution, emergency shelter, medical needs, behavioral health, and more.

As events unfolded, it was clear the pandemic had created not only emergency needs but also long-term problems. Lost business revenue due to COVID-19 closures, personal loss of income from furloughs and unemployment, and stress from extended isolation and quarantine topped the list. As weeks turned into months, the Community Foundation began to consider how to sustain these COVID relief measures, and how grants could help the community maintain some sense of normalcy.

Grants supporting emergency relief for basic human needs, and quarantine and isolation shelter for first responders and healthcare

workers remained in place, but additional grants were added. Grants to help local organizations keep the arts alive and accessible on virtual platforms were introduced, providing an emotional and creative outlet for many. Some organizations purchased supplies and distributed art kits and projects for children to help keep them engaged while parents worked from home. Other grants helped nonprofits expand their accessibility through updated phone systems that enabled encrypted calls and texting and the ability for staff to access office phones at home. Still, others supported people who were dealing with issues such as domestic violence or substance use disorders brought on or made worse by the quarantine and stress. Community Foundation COVID funding between March and June 2020 totaled \$421,994.

“Because of groundwork laid in recent years with local funding groups, the Community Foundation was in a position to be a catalyst in the COVID crisis,” said Day, “again demonstrating its ability to be nimble in addressing the needs of Frederick County. The Community Foundation, together with the COVID-19 Philanthropic Funders Collaborative, helped nonprofits continue their services without interruptions, cope with the significant increase in emergency needs, generate new sources of funding, and contribute to maintaining some normalcy during an extraordinarily difficult time.”

“The Community Foundation of Frederick County is a working example of how every single member of our community can have an impact on the future if they choose to participate,” said Linton. “Our original anonymous donor knew a good investment when he saw one, and I’m proud to know that his legacy will outlive us all.”

Day agrees. “Through our funding, our leadership, and our collaboration with other nonprofits, we are truly moving the needle in positive ways,” she said. “We have real magic in Frederick County. It’s really a wonder to behold.”



A Closing Message from Elizabeth Y. Day, president and CEO

Frederick County is an amazing place. As you have read in this compilation of its history, the generosity of the community has had profound impact on countless lives and causes. Every gift received, no matter its size, has been greatly appreciated. Every contribution has made an impact on the quality of life here in Frederick County, and changed us for the better. There are some gifts, however, that I would classify as 'transformational,' because they changed what we were able to do as an organization forever.

Transformational gifts include those from the Smith sisters, whose gift was the largest

to date at the time and created the basis for the Community Foundation to become the largest and leading source in Frederick County for post-secondary scholarships. The work that teacher Esther Grinage began for children in the African American community in 1937 became transformational through Marguerite Quinn's will to support the Kindergarten's Association building fund. This paved the way for the scholarship fund that has helped students for nearly 30 years.

The charitable trusts created by Linwood, Sr., and Helen Offutt was the start of "planned giving," a totally new way of looking at philanthropy and an inspiration to others. Janis Miller Wertheimer's gift allows us to focus on the volunteers in Frederick County who work tirelessly for one or more organizations. The "surprise" gift from Calvin Murray was not only transformational for the two organizations that Calvin chose to support but allowed the Community Foundation to grow as an organization and increase its footprint for positive impact by carrying out donors' intentions and responding to community situations.

As we look to the future and the next 30, 40, and 50 years of Community Foundation history that will be made, I know there are many more transformational moments to come. In the meantime, every gift received is important and relevant.

Thank you, citizens of Frederick County, for your support. It is *For Good. Forever. For Frederick County.*

Donald C. Linton, CPA founder

Many people know that founding trustee Don Linton has been exceedingly generous to the Community Foundation with his time and expertise, creating an entity that thousands of people of Frederick County have used to translate their good intentions into powerful acts of philanthropy.

However, far fewer people know that over the past 34 years, he has personally founded a dozen funds at the Community Foundation to provide grants to area nonprofits, fund scholarships to students pursuing their educational dreams, and generally improve life for all who live in Frederick County.

Funds founded by Donald C. Linton:

- The Boy Scouting in Frederick County Region Fund
- The Frederick Community College Graduate Scholarship Fund
- The Frederick Community College Student Scholarship Fund
- The Frederick County Chapter - American Heart Association Endowment Fund
- The Citizens Care & Rehabilitation Center and Montevue Assisted Living Fund (*co-founded with Charlie Trunk*)
- The Friends of Citizens Care & Rehabilitation Center and Montevue Assisted Living Fund (*co-founded with Charlie Trunk*)
- The Health Fund for Frederick County Youth Fund
- The Don Linton Family Fund
- The Donald C. Linton Fund
- The Don Linton Fund
- The Secret Santa Fund
- The United Way of Frederick County Endowment Fund

Don, for your vision, your energy, your persistence, and your generosity, on behalf of a grateful community, thank you!



Appendix A

Chairmen of the Board of Trustees

The Community Foundation is deeply grateful for the leadership of the following community members that have chaired the board of trustees:

2020 - 2021: Michael H. Delauter, Esq.	2003 - 2004: James H. Clapp, Esq.
2019 - 2020: Nancy Motter Thrasher	2002 - 2003: Ruth C. Dredde
2018 - 2019: Thomas E. Lynch, III, Esq.	2001 - 2002: A. Patrick Linton
2017 - 2018: Kevin R. Hessler, CPA	2000 - 2001: Seymour B. Stern
2016 - 2017: Tod P. Salisbury	1999 - 2000: Robert G. Hooper
2015 - 2016: Deborah S. Borden, Esq.	1998 - 1999: Christopher T. Kline
2014 - 2015: Cynthia S. Palmer	1997 - 1998: J. Brian Gaeng
2013 - 2014: James R. Shoemaker, Esq.	1996 - 1997: George T. Horman, Esq.
2012 - 2013: Janet I. McCurdy, Esq.	1995 - 1996: Jack B. Castle
2011 - 2012: Meta S. Nash	1994 - 1995: Ramona C. Remsberg
2010 - 2011: Kathleen M. Davis, CPA	1993 - 1994: Herbert L.D. Doggett, DD.
2009 - 2010: Andrew B. Cappel	1992 - 1993: F. Lawrence Silbernagel, Jr.
2008 - 2009: Kathleen A. Costlow	1991 - 1992: Charles A. Nicodemus
2007 - 2008: Robert E. Kallstrom	1990 - 1991: Charles A. Nicodemus
2006 - 2007: Edward B. Gregory, III	1989 - 1990: Harold B. Wright
2005 - 2006: D. Hunt Hendrickson	1986 - 1989: Donald C. Linton, CPA
2004 - 2005: Gordon M. Cooley, Esq.	

The Wertheimer Fellows for Excellence in Volunteerism Awards

Named after the late Janis Miller Wertheimer, a well-known Frederick County businesswoman and prolific volunteer, the Community Foundation's Wertheimer Fellows for Excellence in Volunteerism award recognizes residents for their outstanding efforts in the community. The award provides two adult honorees with \$25,000 to create a new fund or add to an existing fund to support the organizations or causes of their choice. The following individuals have been honored with Wertheimer Fellowships over the past 17 years:

Sally Arnold	Christy Fuss	Frank Parsons
Cecilia Bach	Caroline Gaver	Jennie Sue Pearson
Orley and Peg Bourland	Charlotte and Charles Glick	Colleen Remsberg
Ginny Brace	Richard M. Golling, Jr.	Nancy Roblin
Elizabeth Brady	Diana R. Halleman	Leslie Ruby
Peter Brehm	Aje Hill	Shari Ostrow Scher
RaeAnn E. Butler	Dr. Peter Kremers	Grace and Edna Smith
Daniel W. Campbell	Miriam Lane	Jane and Charles Smith
Dennis Cannon	Ronald L. Layman, Sr.	Robert Ward
Sandy Cox	William O. Lee, Jr.	Dr. George Waxter
Jeanie Cronin	Eugene Long	Fran Wenner
Tommy Dorsey	Richard Markey	Grace Winpiger
George and Ruth Dredde	Susie Z. Miller	Gail Wood
Marlene England	Jeannine Milyard	Vaughn Zimmerman
Kristopher Fair	C. Rodman Myers	
Susan K. Favorite	Viola Noffsinger	
Leah Fleming	Ronnie Osterman	

The Wertheimer Youth in Action Award

Established in 2012, The Wertheimer Youth in Action award honors individuals under the age of 18 who are positively impacting the community by volunteering their talents and energies in extraordinary ways. The recipients of The Wertheimer Youth in Action award receive a \$2,000 grant to support a Frederick County nonprofit organization of their choice:

Paulina Bustillos	Leila Ghaffari
Cristian Castillo	Madeline C. Makusky
Lane Davis	Caleb McNeil
Daryenne Elizabeth Dorsey	Simon Price
Vanessa Fox	Emily Zimmerman

Appendix B

The Community Foundation of Frederick County Component Funds as of June 30, 2020

Adams Family Fund	Animal Care Field of Interest Fund
Administrative Fund	Arc of Frederick County Betty Ann Ramsburg Endowment Fund
Advocates for Homeless Families Endowment Fund	Frederick Art Club Fund
AG-C.I.T.E. Fund (Agriculture Community Interactive Teaching Experience)	Caroline and Jimmy Atkins Fund
All Saints' Episcopal Church Maintenance Fund	Rollins J. and Mary Marceline Atkinson Scholarship Fund
Alliance to MedChi Medical Scholarship Fund	Christopher W. Ausherman Scholarship Fund
Alliance to the Frederick County Medical Society Scholarship Fund	Ernest W. Ausherman Scholarship Fund
American Advertising Federation Scholarship Fund	Mr. and Mrs. Ernest W. Ausherman Fund
American Cancer Society Fund	BB&T Unrestricted Fund
Arthur O. and Julane P. Anderson Scholarship Fund	Emma Baker Fund
Suzanne Michel Anderson Fund for the Key Memorial Chapel	H. George Baker Memorial Fund for Epilepsy Support
Derek Matthew Angel Scholarship Fund	Nevin S. Baker Fund
	Wanda L. Baldwin Fund
	Ballenger Creek Elementary School Fund

William and Hettie Ballweber Fund	Blessings in a Backpack Fund	Brunswick Community Club House for Kids Fund	SSGT Charles I. Cartwright, USMC Memorial Scholarship Fund
Banner School Endowment Fund	Debbie Bostian Family and Community Involvement Grant Fund	Brunswick Community Theater Scholarship Fund	Julie Ann Robertson Cashour Memorial Fund
Bar Association of Frederick County Current Initiatives Fund	Peg and Orley Bourland Educational Assistance Fund for Glade Valley	Brunswick Emergency Relief Fund	Catoctin High School Youth Fund
Bar Association of Frederick County Justice for All Fund	Dr. Ulysses G. Bourne, Sr. Memorial Scholarship Fund	Margaret E. Brust Nursing Scholarship Fund	Catoctin Medical Center Scholarship Fund
Steve and PJ Barger Family Fund	Boy Scouting in Frederick County Region Fund	Buckeystown United Methodist Church Endowment Fund	Catoctin Watershed Preservation Fund
William E. Barnhart Memorial Fund for Broadfording Church of the Brethren	Bob Boyer and Elizabeth Boyer Reeder Fund	Ken and Lynn Burdette Donor-Advised Fund	Cavanaugh Memorial Scholarship Fund
William E. Barnhart Memorial Fund	Don and Sharon Boyer Scholarship Fund	Richard R. Burgee Memorial Scholarship Fund for Trinity United Methodist Church	Celebrate Frederick Fund for Community Events and Traditions
Sam and Joan Barrick Fund	Debbie Wolfe Bradley Scholarship Fund	Dola Burkentine Nonprofit Marketing Fund	Brandon T. Chesnik Memorial Scholarship Fund
George J. Barthel Scouting Fund	Elizabeth J. Brady Charitable Fund	Butler Collins Community Impact Fund	Citizens Care & Rehabilitation Center and Montevue Assisted Living Fund
Luke Clemens Bartlett Memorial Athletic Scholarship Fund	Brandenburg Fund	Mark and Susan Butt Saturday Mornings Fund	City of Frederick Economic Development Fund
Basford Family Fund	Joseph Donald Brewer Scholarship Fund	Joseph D. Byrd Fund	James H. and Amy N. Clapp Family Fund
Audrey Pressler Bauman Scholarship Fund	Warner L. "Mike" Brittain/Seneca Football Association Scholarship Fund	Major Dan Campbell Veteran Services Fund	Lewis I. and Catherine L. Clark Memorial Fund
R. Perry and Ethel Beckley Fund	Betty L. Brown Endowment Fund for St. John's Christian Preschool of Thurmont	C&O Canal Current Initiatives Fund	Saint Peter Claver Scholarship Fund
Peter W. Beers Memorial Fund	Isaiah Charles Brown Memorial Fund	C&O Canal Donor Restricted Projects Fund	Colton Clingerman Memorial Scholarship Fund
Believer's Club Fund	Joseph F. Brown Scholarship Fund	C&O Canal Donor Restricted Projects/Andy and Jim Mackintosh Canal Run Point of Rocks Lockhouse Fund	Avadna Seward Coghill Scholarship Fund
Beth Sholom Educational Endowment Fund	William H. and Marianne E. Browning Memorial Scholarship Fund	C&O Canal Endowment Fund for Frederick County	Albert H. and Etta F. Cohen Charitable Gift Fund
Glenn E. and Helen H. Biehl Charitable Fund	J. Milton Brunk Memorial Endowment Fund	Marion D. and Alice E. Carmack Endowment Fund	Matthew E. Coleman Memorial Fund
Glenn E. and Helen H. Biehl Scholarship Fund	Brunswick Area Fund		Dwight and Serene Q. Collmus Family Fund
Big Brothers Big Sisters of Frederick County Endowment Fund	Brunswick Boy Scouts Troop 277 Fund		Color on the Creek Fund
C. G. F. Francie Billotti-Wood Scholarship Fund			
Mayor James F. Black Scholarship Fund			

Community Emergency Assistance Fund	Charles Lee Dalton, Jr. and Emmaline Elizabeth Dalton Memorial Fund	Henry E. Droneburg, III Memorial Scholarship Fund	Dr. David Everhart, Jr. and Marybell C. Everhart Charitable Fund
Community Memorial Fund	Frances R. Darner Scholarship Fund	Dudrow Scholarship Fund	Sergeant Lawrence Everhart Chapter of the Sons of the American Revolution Fund
Community Service Fund of Evangelical Reformed Church	Thomas R. and Virginia T. Dashiell Memorial Fund	C. Lester and Dorothy Dudrow Fund	John and Annabelle Eyler Fund for Persons with Disabilities
Compofelice Family Fund for Building Trades	Dr. LeRoy T. and Sandra J. Davis Memorial Scholarship Fund	Lester and Dorothy Dudrow Fund	Fair-McCormack Family Fund
Converse Family Endowment Fund	Delaplaine Visual Arts Education Center Endowment Fund	Cathie Duncan Speech-Language Scholarship Fund	Donald and Lydia Falconer Scholarship Fund
Elmira B. Cook Endowment Fund for the Frederick Rescue Mission	Robert L. DeLauter Youth Mentoring Fund	H.B. and Thelma Duvall Fund for The Arc on Market	Families Plus! Fund
Gordon M. and Teresa Warfield Cooley Charitable Gift Fund	Captain John Ryan Dennison Scholarship Fund	Easels in Frederick Fund	Nathan W. Farlow Memorial Fund for Excellence
Gordon and Teresa Cooley Unrestricted Fund	John Ryan Dennison Memorial Fund	Educational Enrichment Field of Interest Fund	Walter P. Feaga Memorial Scholarship Fund at Frederick Community College
Mary Gregg Cornish Memorial Fund	Derr Fund	Erwin Eisenhower Fund	Feline Welfare Fund
Harry and Mattie Cornpropst Scholarship Fund	Elizabeth Derr Unrestricted Fund	Elder/Senior Care Field of Interest Fund	George and Karen Fetterly Scholarship Fund
COVID-19 Emergency Relief Fund	Disabled Citizens of Frederick County United Scholarship Fund	Joseph E. and Anne E. Elkins Fund	Jay S. and Virginia P. Fifer Fund for The Community Foundation of Frederick County
Beatty Cramer House Endowment Fund	Distinguished Young Women of Maryland Scholarship Fund	Emmitsburg Area Fund	Mary Fifer Church of the Brethren Learning Center Scholarship Fund
Cresap's Rifles Post 78, 29th Division Fund	District 8, Maryland Nurses Association Scholarship Fund	Engelbrecht-DeGrange Scholarship Fund	Austin Lewis Filby Memorial Fund
Sandra Crist Scholarship Fund	Don't Just Stand There, DO SOMETHING Fund	England Family Fund	Alden E. Fisher Fund
William E. Cross Family Educational Fund	Donald P. Dougherty, Jr. Memorial Fund	Enhancing Agriculture Field of Interest Fund	Alden and Harriet Fisher Scholarship Fund
William E. Cross Special Needs Fund	Don Doughty and Linda Moran Fund	Environmental Preservation Field of Interest Fund	Harriet K. Fisher Fund
Dr. J. Richard Crouse Memorial Scholarship Fund	Downtown Frederick Partnership Holiday Lights Fund	Frank M. and Helen Elizabeth Erwin Scholarship Fund	Pauline Draper Fisher Scholarship Fund
Dan Crozier Music Trust Fund	Virginia K. Draper Memorial Scholarship Fund	Josephine Pearre Etchison Memorial Fund for the Maryland Room of the C. Burr Artz Library	Robert and Anne Fisher Scholarship Fund for St. John's Catholic Prep
C. Raymond and Helen Crum Memorial Fund for Chapel Lutheran Church	George and Ruth Dredden Scholarship Fund	Norman W., Edna V., and Dorothy L. Etzler Memorial Fund	Leah D. Fleming Fund Supporting American Red Cross
Gina M. Cumberland Memorial Scholarship Fund		Dr. Warren R. Evans/Frederick County Physical Education Teachers Scholarship Fund	

Flowers Over Frederick Fund	Frederick Coffee Club Memorial Fund	Frederick County Pomona Grange #11/Burall Brothers Memorial Scholarship Fund	Frederick County Retired School Personnel Association Scholarship Endowment Fund
David A. Fogle Fund	Frederick Community Action Agency Endowment Fund	Frederick County Public Libraries Capital Fund	Frederick County Retired School Personnel Association/Dr. Richard and Patricia Petre Scholarship Fund
Rhema H. Fogle Memorial Endowment Fund	Frederick Community College Graduate Scholarship Fund	Frederick County Public Libraries Endowment Fund	Frederick County Workforce Services Fund
Austin and Lillian Foland Scholarship Fund	Frederick Community College Graduate Scholarship to Mount Saint Mary's University Fund	Frederick County Public Libraries Fund	Frederick County Youth Athletic Facilities and Programs Fund
Foland Family Scholarship Fund	Frederick Community College Student Scholarship Fund	Frederick County Public Schools Current Initiatives/Join the Band Fund	Frederick Elks Lodge #684 Youth Endowment Fund
Lynn and Betty Follin Scholarship Fund	Frederick Community Concert Scholarship Fund	Frederick County Public Schools Current Initiatives/Student Mechanical Trades Fund	Frederick Health Hospice Fund
FoodPRO CORP Fund	Frederick County Agriculture Scholarship Fund	Frederick County Public Schools Current Initiatives/Technology for Education Fund	Frederick Health Hospital Fund
Ford/Tolman Fund	Frederick County AIDS/HIV Education and Services Endowment Fund	Frederick County Public Schools Donor Restricted Projects/Ruth Gardner Memorial Scholarship Fund	Frederick High School Centennial Scholarship Fund
George D. Ford, Jr. and Barbara S. Ford Scholarship Fund	Frederick County Business Roundtable for Education Fund	Frederick County Public Schools Donor Restricted Projects/ Sabillasville Elementary School Media and Student Activities Fund	Frederick Jaycees Fund
Forever Frederick County Campaign Fund	Frederick County Chapter - American Heart Association Endowment Fund	Frederick County Public Schools Donor Restricted Projects/Student Mechanical Trades Scholarship Fund	Frederick Keys Care Fund
Lewis and Clara Fraley Memorial Fund	Frederick County Conservation Fund	Frederick County Public Schools Donor Restricted Projects/ Students Construction Trades Scholarship Fund	Frederick Medical Foundation Fund
Francis Scott Key District Eagle Scout Scholarship Fund	Frederick County Developers, Inc. Fund	Frederick County Public Schools Donor Restricted Projects/Urbana Foundation Scholarship Fund	Frederick Mutual Insurance Company Donor-Advised Fund
Francis Scott Key Memorial Fund	Frederick County 4-H Camp Center Fund	Frederick County Public Schools (FCPS) Gifts for Education Fund	Frederick Mutual Insurance Company Fund
Francis Scott Key Post #11/Clifford M. Yinger Children and Youth Fund	Frederick County 4-H Therapeutic Riding Program Fund		Frederick Police Department Endowment Fund
Franck/Greenwood Fund	Frederick County Holstein Association Endowment Fund		Frederick Rescue Mission Fund
Nancy Nicodemus Franck Scholarship Fund	Frederick County Humane Society Fund		Frederick Symphony Orchestra Fund
Frederick Area Ministerial Association Fund	Frederick County Landmarks Foundation Fund		Frederick Woman's Civic Club - Friends of the Child Advocacy Center of Frederick County Fund
Frederick Arts Council Fund			Frederick Woman's Civic Club, Inc. Scholarship Fund
Frederick Arts Council Thelma Gross Music Scholarship Fund			Fredericktowne Players Fund
Frederick Brick Works, Inc. Fund			Friends of Baker Park Fund
Frederick Center Fund			
Frederick Chorale Fund			

Friends of Citizens Care & Rehabilitation Center and Montevue Assisted Living Fund	Girl Scout Council of the Nation's Capital/Grants for Girls Fund	Gloria M. "Stretch" Grossnickle Scholarship Fund	Hall-Buxton Educational Fund
Friends of Hospital Park at Trail Avenue Fund	Glade United Church of Christ Endowment Fund	Grossnickle Family Scholarship Fund	Halleman Family Fund
Friends of Schifferstadt Fund	Bess B. and Franklin S. Gladhill Fund	Edward D. Grove, Sr. Scholarship Fund	William D. Hammond Scholarship Fund
Friends of The Great Frederick Fair Fund	Bess and Frank Gladhill Fund for The Community Foundation of Frederick County	Erma Stull Grove Scholarship Fund	William H. Haraway Life Opportunities Fund
Friends of Waterford Park, Inc. Fund	Bess and Frank Gladhill Fund for Goodwill Industries Monocacy Valley, Inc.	Grove Foundation Fund	Aimée Belle Harper Scholarship Fund
Emory V. and Elizabeth Frye Scholarship Fund for Brunswick	Franklin and Bess Gladhill Fund for Agriculture Education	James H. Grove, Jr. Family Scholarship Fund for Friends of Catholic Education	Eleanor Harper Music Scholarship Fund
Fund for Catholic Education/ Kindergarten Through University	Grace UCC Endowment Fund	Mary Posta Grove Memorial Endowment Fund	John Franklin Harrison Memorial Scholarship Fund
Fundraising for 501(c) Organization Fund	Grace UCC/Austin and Lillian Foland Fund	Jean Ellis and Florence Guss Memorial Fund	Charles E. Hartman Scholarship Fund
Fuss Family 4-H Camp Center Volunteer Fund	Grace UCC/Elizabeth Shuff Memorial Fund	Guss Family Scholarship Fund for the Arts	Dr. Christopher M. Hassett Science Scholarship Fund for St. John's Catholic Prep
Gene G. Gardner Memorial Fund	Graceham Moravian Church Fund	Donald W. and Louise Guyton Memorial Fund	Steve Hassett Memorial Scholarship Fund
Robert E. Gearing National Museum of Civil War Medicine Endowment Fund	Graceham Moravian Church Cemetery Fund	Garland and Mary Guyton Memorial Fund	Bill and Mary Haugh Charitable Fund
Bob and Pat Gehrke Scholarship Fund for College Prep	Graduate Scholarships Field of Interest Fund	Margaret and Robert Guyton Scholarship Fund	Jeffrey Hayek Memorial Fund
Jay "Doc" Geiser Fund	C. Ray and Dorothy Barnhart Green Memorial Scholarship Fund	Merle L. and Ruth Rebecca Guyton Scholarship Fund	Jeffrey Hayek Scholarship Fund
Gene, Evelyn and Ernest Family Scholarship Fund II	James M. Green Fund	H&F Railway Fund	Health Care Field of Interest Fund
Harry George and Dee Dolan Charitable Fund	John and Ginny Greene Music Scholarship Fund	Norine Haas Mental Health Scholarship Fund	Health Fund for Frederick County Youth
George Wesley Gilbert Memorial Scholarship Fund	John "Jack" Griffin Scholarship Fund	Robert G. Haas Memorial Scholarship Fund	Heartly House Building Fund
Loretta C. Gilbert Fund for The Community Foundation of Frederick County	James S. Grimes Fund	Habitat for Humanity of Frederick County Fund	Heartly House Children's Services Endowment Fund
Loretta C. Gilbert Scholarship Fund	Esther E. Grinage Scholarship Fund	Hahn Transportation Scholarship Fund	Sue Hecht Heartly House Fund
	"Judge" William B. Gross Fund	James R. Hahn Memorial Scholarship Fund	Elaine A. Heiberg Scholarship Fund for the Arts
	"Judge" William B. Gross Scholarship Fund		D. Hunt and Joan Hendrickson Fund
			Joan Hendrickson Fund
			Mary Mason Hendrickson Memorial Fund

Michael David Hendrix Memorial Scholarship Fund	U. Mehrl and Margaret T. Hooper Scholarship Fund	Candace Gove Kakel Memorial Scholarship Fund	Col. William E. Weber Chapter 142 Korean War Veterans Association of Frederick County, MD, Inc. Fund
Bonnie Kitchen Hinkle Memorial Scholarship Fund	U. Mehrl, Margaret T., and Sharon I. Hooper Fund	Robert E. Kallstrom Memorial Scholarship Fund	Robert C. and Jane E. Ladner Charitable Fund
Historic Preservation Field of Interest Fund	Russell Z. and Virginia T. Horman Memorial Scholarship Fund	Richard W. Kanode Farm Park Fund	Robert C. and Jane E. Ladner Scholarship Fund
Historic Sites Consortium Endowment Fund	James W. Houck Memorial Scholarship Fund	Eugene A. and Pauline B. Kefauver Family Fund	Fernando Lares Piano Fund
Charles W. Hoff, III and Margaret O. Hoff Family Fund	Forest L. Hough Endowment Fund	Harold D. and Elizabeth S. Kehne Scholarship Fund	Lisa A. Orndorff Lajewski Memorial Scholarship Fund
Pearl Hoffman, Robert William Main and William S. Berry, Sr. Memorial Fund	J. Wilmer "Pete" and Margaret Holter House Memorial Scholarship Fund	Charles E. Keller, III Accounting Scholarship Fund	Robert P. Lapointe Memorial Fund
Robert J. Hogan Memorial Scholarship Fund	Dr. Lawrence C. Hoyer Memorial Scholarship Fund	Mr. and Mrs. Guy E. Kelly Fund	Christine LaRoi Memorial Scholarship Fund
Robert J. and George J. Hogan, Jr. Memorial Fund	Jacob W. Hubble Memorial Scholarship Fund	Robert E. Kelly Memorial Fund	Edgar and Mildred Larson Scholarship Fund
Charles and Teresa Hoke Endowment Fund	J. Richard and Margaret A. Hudson Endowment Fund for Frederick Health Hospital's Emergency Services	Jeanne L. Kemp Fund for Students with Dyslexia	Laughlin Family Fund
Cecil K. Holter, Jr. and Charlotte S. Holter Memorial Scholarship Fund	Human Services Field of Interest Fund	William H. and Jeanne L. Kemp Fund	James and Melinda Lautenberger Scholarship Fund
Hulda E. Holter Scholarship Fund	William Hurwitz Memorial Endowment Fund	Bertha J. Kennedy Memorial Endowment Fund	Marvin and Bonnie Laws Scholarship Fund
Holy Family Catholic Community Fund	I Believe in Me, Inc. Fund	Jeffrey W. Kight Scholarship Fund	Ron Layman Family Fund
Homewood Foundation Fund	Vince and Guelda Imirie Fund	King Asbury Architectural Scholarship Fund	Ron Layman Scout Camp Fund
Hood College Endowment Fund	Nicholas B. Jarvis Memorial Scholarship Fund	Kirk Family Fund	Leader Dogs for the Blind Fund
Ellis and Lillian Hood Family Endowment Fund	Jeanne Bussard Center Endowment Fund	Kirkpatrick/Legore Family Fund	Nicholas E. Leakins Educational Scholarship Fund
Betty Markey Hooper Scholarship Fund	Jefferson Ruritan Club Scholarship Fund	Kiwanis Club of Frederick Fund	Richard T. Lebherz Endowment Fund
Robert G. Hooper Family Fund	George E. Jewell Family Fund	Christopher and Lucia Kline Family Fund	William O. Lee, Jr. and Family Endowment Fund
Robert G. Hooper Unrestricted Fund	Job Training and Skills Development Field of Interest Fund	Knights of Columbus Colonel Thomas F. George Memorial Scholarship Fund	Jack V. Leishear Endowment Fund #1
Sharon I. Hooper Fund For Children		Knights of Columbus Father Michael J. McGivney Scholarship Fund	Clayton Lenhart Memorial Scholarship Fund
		Becky Koontz Memorial Education Scholarship Fund	Ralph and Annabelle Lenhart Scholarship Fund

Donald Lewis Community Impact Fund for Advocates for the Aging	Sandra E. Long Memorial Scholarship Fund	Martz Youth Baseball Fund	David A. Miller Fund
Donald Lewis Community Impact Fund for Frederick Rescue Mission	Ann Burnside Love and Thomas A. Love, MD, Family Scholarship Fund	Maryland FFA Foundation Endowment Fund	Elinor Miller Scholarship Fund for Banner School
Donald Lewis Community Impact Fund for Meals on Wheels	Barry and Kathleen Lucey Fund	Maryland Master Farmers Scholarship Fund	Robert and Ann Miller Family Fund
Donald Lewis Community Impact Fund for Mission of Mercy	Lyons Family Fund	Maryland Retired School Personnel Association Fund	Robert and Ardeth Moler Family Fund
Donald Lewis Community Impact Fund for Religious Coalition for Emergency Human Needs	Thomas J. and Kathleen A. Madden Scholarship Fund	Millard "Mick" Mastrino Memorial Scholarship Fund	Momma L. Memorial Fund
Donald Lewis Community Impact Fund for Thurmont High School Alumni Fund	Charles Thomas and Mary Ellen Main Scholarship Fund	Claire McCardell Project Fund	Monocacy Foundation Developmental Disabilities/Doris Remsberg Fund
Donald L. Lewis Staff Education Fund for Citizens Care and Rehabilitation Center and Montevue Assisted Living	Mr. and Mrs. Charles V. Main Fund	McCardell Family Scholarship Fund	Charlotte A. Moran Memorial Endowment Fund
Kristopher Fielding Lewis Memorial Fund	Charles V. and Louise D. Main Endowment Fund	SSGT Michael McCauley Foundation Fund	Morgan-Keller, Inc., Endowment Fund
Liberty Elementary Community School Partnership Endowment Fund	Charles V. and Louise D. Main Fund for Community Foundation, YMCA, and Calvary United Methodist Church	Nathan G. McDaniel Fund for The Animal Welfare League of Frederick County	Mary Ann Moschel Memorial Scholarship Fund
Linganore High School Alumni Scholarship Fund	Charles V. Main/Presidents Fund for the former Jeanne Bussard Center	Carolyn D. McGolerick Scholarship Fund	Leon and Betty Moser Family Fund
Alan Linton, Jr. Scholarship Fund	Chief Charles V. Main Scholarship Fund	McSherry Family/Woodsboro Bank Scholarship Fund	Linda C. Moser Memorial Fund
Don Linton Fund	James W. Main Educational Fund	Kathy J. Meagher Memorial Scholarship Fund	Robert and Winifred Mount Scholarship Fund
Don Linton Family Fund	Make A Difference in Thurmont Fund	Meals and More Fund	Mount Hope Cemetery Maintenance Fund
Donald C. Linton Fund	Malamet Family Fund	Mental Health Association of Frederick County Fund	John C. and Elaine H. Munson Memorial Fund
M. Rebecca Linton Scholarship Fund	Karl S. Manwiller Memorial Scholarship Fund	Merit Scholarship Field of Interest Fund	Jessica Lee Murphy Memorial Fund
Patrick and Sharon Linton Family Pass Through Fund	Mary Alice and Richard E. Markey Scholarship Fund	George M. and Gloria E. Merriman Scholarship Fund for Brunswick High School	Calvin M. Murray Charitable Fund
Davey Long and Mike Compton Memorial Fund	Markey/Hooper Fund for The Child Advocacy Center of Frederick County	Frederick J. Metheny Memorial Endowment Fund	Ryan Patrick Murray Memorial Fund
Joseph B. and Dorothy Long Scholarship Fund	Marmet Family Fund	Janet L. Michael Fund	Tyler Dane Murray Scholarship Fund
	David G. Marshall Memorial Scholarship Fund	Trail Mathias Michel Fund	Dustin and Courtney Muse Memorial Fund
	Dr. Rex R. and Ann Martin Scholarship Fund		Dustin R. and Courtney D. Muse Memorial Scholarship Fund

Music for All Students Endowment Fund	Edwin F. Nikirk Family Fund	Peter H. and Lorraine Plamondon Fund	Albert Atlee and Elizabeth Lane Radcliffe Memorial Scholarship Fund
Charles F. and Helen A. Myers Endowment Fund	E. Ruth Nikirk Scholarship Fund	Walter W. and Catharine Prentiss Plummer Endowment Fund	Judy Ramsburg Memorial Scholarship Fund
C. Rodman and M. Jean Ogle Myers Fund	Nonprofit Support Field of Interest Fund	PNC Fund	Kaye E. Ramsburg Memorial Fund
Margaret E. Myers Memorial Endowment Fund	Addie B. Null Health Care Fund	PNC Homeownership Assistance Fund	Randall Charitable Trust Donor-Advised Fund
Myersville Lions Club Scholarship Fund	Linwood T. and Helen Offutt Educational Fund	Point of Rocks Library Fund	Randall Family's Gift to the Maryland Room
Nancy's Charitable Fund	Linwood T. Offutt, Jr. Fund for The Frederick County 4-H Camp Center	Point of Rocks Ruritan Community Service Fund	Frances Delaplaine Randall Endowment Fund for Historic Research of Frederick County
Anthony M. Natelli Memorial Scholarship Fund	W. Jerome Offutt Family Fund	John L. and Lucille H. Ponton Charitable Fund	George E. Randall Memorial Scholarship Fund
National Alliance on Mental Illness (NAMI) of Frederick County Fund	W. Jerome Offutt/Goodwill Fund	John L. and Lucille H. Ponton Endowment Fund	Mr. and Mrs. Myron W. Randall Fund
Wayne C. Neely and Margaret S. Neely Fund	Dr. Harding W. Olson Patient Aid Fund	Ada B. Poole Scholarship Fund	Robert E. Randall Memorial Endowment Fund
Wayne C. Neely and Margaret S. Neely Frederick Scholarship Fund	Luster and Jean Oxley Scholarship Fund	Lawrence M. and Betty Agatha Powell Scholarship Fund	Ruth Ann Randall and James Edwin Smith Fund
Margaret and Wayne Neely Fund of the Rotary Club of Frederick, Maryland	Nellie C. Page Fund	Preparing for an Aging Population Strategic Initiatives Fund	Philip Rauh Family Endowment Fund
Net Zero Nation Fund	Holly Hale Palmer Memorial Fund	Preservation and Enhancement Fund of Mt. Olivet Cemetery, Inc.	Phil and Erika Rauh Fund
New Market District Lions Club Community Service Fund	Kenneth W. Parker-Class of '55 Scholarship Fund	William B. Price, Jr. Scholarship Fund	Recreation Field of Interest Fund
Parsons Newman Memorial Fund	Parks Field of Interest Fund	Joseph, Caroline, and Carole Lynne Price Scholarship Fund	Kathryn "Kitty" M. Reed and Robert "Bob" J. Reed Scholarship Fund
Mr. and Mrs. Charles A. Nicodemus Family Fund	Frank R. Parsons Fund for the National Museum of Civil War Medicine	Pritchett Family Foundation Fund	Kathryn M. Reed Leadership Fund
Charles A. and Kathryn Z. Nicodemus Scholarship Fund	Partners in Care Fund	Project Christine Fund	Richard and Betsy Reinders Charitable Fund
Descendants of the Dr. John D. and Rebecca Nicodemus Family Fund	Nicholas Talarico Paskowsky Memorial Fund	Rev. Dr. Rodney B. Pulliam and Rodney II, Jordan, and Matthew Pulliam Memorial Fund	Gregory J. Reiter Memorial Fund
Roger F. Nicodemus Theatre Scholarship Fund	Patriot Technologies, Inc. Charitable Fund	Mary A. "Mais" Quill Endowment Fund for the C. Burr Artz Library	Religious Coalition for Emergency Human Needs Fund
	Jennie Sue Pearson Scholarship Fund	Alvin Quinn Scholarship Fund for Youth	Remsberg Family Fund
	Performing Arts Field of Interest Fund		Colleen M. Remsberg Memorial Fund
	Persons with Disabilities Field of Interest Fund		
	Garrett R. Petronchak Memorial Fund		

Ramona C. Remsberg Fund for Heartly House	Melissa D. and Norman K. Ross Family Fund	Michael Schrodel Memorial Scholarship Fund	William A. Simmons Scholarship Fund
Ramona Corun Remsberg Scholarship Fund	Rotary Club of Carroll Creek Pass Through Fund	Scott Key Center Fund	Margaretta F. Slayman Memorial Endowment Fund
Responding to Substance Use Disorder Strategic Initiatives Fund	Rotary Club of Frederick Endowment Fund	Secret Santa Fund	Sgt. David J. Smith Memorial Fund
Donald B. Rice Memorial Scholarship Fund at Saint John's Catholic Prep	Rotary Club of Frederick First Century Trust Fund	1LT Robert A. Seidel III Memorial Scholarship Fund	Dawn Renee Smith Memorial Scholarship Fund
Millard Milburn Rice and Mabel Long Rice Family Trust	Rotary Club of Frederick/W. Meredith S. Young and Helen B. Young Scholarship Fund	1LT Rob Seidel Wounded Soldiers Fund	Dr. George and Carolyn Smith Fund
Rice Tire Employee Hardship Fund	Rotary Club of Fredericktowne Fund	Betty Seligmann Literacy Endowment Fund	Helen L. Smith Scholarship Fund for Children and the Arts
Barry D. Richardson Memorial Scholarship Fund for the Visual Arts	Rotary Club of Southern Frederick County Fund	Kay Shafer Memorial Scholarship Fund	Mary E. M. and Ruth E. Smith Scholarship Fund
Don and Rosa Rippeon Scholarship Fund	Rotary Endowment Fund for Youth of Frederick County	C. Eugene Shaff, Jr. Memorial Scholarship Fund	Ross and Pauline Smith Scholarship Fund
M. Robert Ritchie Endowment Fund for Heartly House's Youth Programs	Routzahn Business Scholarship Fund	Shangri-La Detachment Marine Corps League Scholarship Fund	Beatrice R. Snyder Scholarship Fund
M. Robert Ritchie, Jr., Charitable Gift Fund	Leslie Ruby and Howard Looney Community Fund	Robert and Carol Sharpe Fund	Charles L. Snyder Family Endowment Fund
Juana Delgado Rivas Fund for Centro Hispano de Frederick, Inc.	Robert Ryals Memorial Endowment Fund	Alma Crebs Sharrer Scholarship Fund	Charles L. and Elizabeth H. Snyder Fund for Frederick Health Hospital
Viola Marie Robinson Give Them Wings Fund	Murray D. Ryan Scholarship Fund	Michelle Shearer STEM Fund	Linda M. Snyder Memorial Fund
Nancy Roblin Fund for The Frederick Chorale	St. John's Cemetery Fund	Coach Bob Sheffler/Middletown High School Soccer Alumni Scholarship Fund	Michael C. Snyder Memorial Fund
Winfield Scott Rodney, IV, Memorial Scholarship Fund	St. John's Cemetery Special Projects Fund	Shiraz Scholarship Fund	Spires Brass Band Endowment Fund
Clyde and Olga Roney Fund	St. John's Lutheran Church of Creagerstown Endowment Fund	General Clair Wayne Shisler Fund	David and Kay Stauffer Family Fund
Naomi A. and Walter L. Roney Memorial Fund	St. Katharine Drexel Scholarship Fund	H. Reese and Jeannette K. Shoemaker Charitable Fund	Margaret S. Stauffer Fund
Rosebud Frederick Senior Support Fund	St. Nicholas Children's Scholarship Fund	James R. and Tamara L. Shoemaker Charitable Fund	Alice Jean Stine Fund
Rose Hill Manor Children's Museum Preservation and Education Fund	Saylor-Powell Scholarship Fund	Shirley Shores Scholarship Fund	Hitchens Dryden Stine Memorial Scholarship Fund
	Dr. Harold and Anna Lee Schaden Memorial Fund	F. Lawrence and Shirley J. Silbernagel Endowment Fund	Julia D. Stine Memorial Scholarship Fund
		F. Lawrence and Shirley J. Silbernagel-Hood College Scholarship Fund	Paul L. Stine, Jr. Memorial Fund
			Paul L. Stine, Sr. Memorial Fund
			Richard H. and Nancy J. Stine Endowment Fund

Norman William Stitley Scholarship Fund	Thurmont High School Alumni Scholarship Fund	Edgar and Geraldine Virts Fund for The Copper Ridge Institute	R. W. Warner, Inc. Fund
Florence E. Stoner McDaniel College Scholarship Fund	Thurmont Public Library Patrons Fund	Edgar and Geraldine Virts Fund for First United Methodist Church of Brunswick	Peggy Waxter Fund for Mission of Mercy
Sperry L. Storm Memorial Scholarship Fund	John H. and Donna R. Tisdale Fund	Edgar and Geraldine Virts Fund for Love Care and Concern Organization, Inc.	Way Station Endowment Fund for Charitable Mental Health Services
Strategic Initiatives Endowment Fund	Marvin G. and Bess L. Todd Memorial Scholarship Fund	Geraldine Virts and Jack Brady Memorial Fund for Alzheimer's Disease and Related Disorders	Jim Webb Memorial Point of Rocks Ruritan Scholarship Fund
Strategic Initiatives Pass Through Fund	Transportation Field of Interest Fund	Martha Murphy Virts Nursing Scholarship Fund	Weinberg Center for the Arts Endowment Fund
Charles C. T. Stull, Sr. Memorial Scholarship Fund	Mildred B. Trevvett Music Education Fund	Martha Murphy Virts Fund for St. Joseph's Ministries, Inc.	Wells House at Gale Recovery Fund
Todd J. Stush Memorial Scholarship Fund	"Tribute to A Friend" Scholarship Fund	Visual Arts Field of Interest Fund	Ruth Ann Wells Memorial Endowment Fund for The Ranch
Substance Use Disorder Treatment for Frederick County Youth Fund	Tribute to the Anonymous Donor Fund	Nicholas Vrenios Memorial Fund	Janis Miller Wertheimer Endowment Fund
John C. Summers Fund	Trinity United Methodist Church Sustaining Fund	Kevin R. and Sara J. Wade Scholarship Fund	Philip and Janis Miller Wertheimer Fund
Klare S. Sunderland Fund	Nelson Trout Memorial Fund for Mount Hope Cemetery	Walkersville High School Alumni Scholarship Fund	Philip and Janis Wertheimer Fund for the Salvation Army/Frederick Corps
Supporting Families with Children Strategic Initiatives Fund	Gregory Joseph Troy Memorial Fund	Walkersville United Methodist Church Fund	Westie Fund
Jerry Addington Sweeney II Memorial Fund	Harold Glen and Audrey G. Benson Trumpower Foundation Scholarship Fund	Mr. and Mrs. Norman E. Waltz Fund	Jane White Fund for Mission of Mercy
Symphonic Arts Endowment Fund	Charles F. and Mary Frances Trunk Charitable Fund	Norman E. and Betty M. Waltz Endowment Fund	Widening Circles Society/Partners in Philanthropy Fund
Roger Brooke Taney House Endowment Fund	Phil Tuohey/Wells House at Gale Recovery Fund	Dan and Jackie Ward Family Fund	Michael J. Wilcom Agricultural Scholarship Fund
James and Theresa Tarleton Foundation Fund	Undergraduate Scholarships Field of Interest Fund	H. Deets and Juanita Warfield Donor-Advised Fund	Wiley Family Scholarship Fund
Preston Tarleton Memorial Fund	United Way of Frederick County Endowment Fund	Mr. and Mrs. John C. Warfield Fund	Will Group Fund
Alvin F. Tesmer and John J. Hayes Veterans Memorial Fund	Emilee and Aaron Valentino Fund	Zachary Greene Warfield Memorial Fund	DeWalt Willard Charitable Gift Fund
Mr. and Mrs. Raymond Thomas Unrestricted Endowment Fund	Libby Hough Van Winkle Children's Fund	Lynne Marie Warner Memorial Fund	De Willard Family Fund
Dr. V.E. Gladstone Thompson and Gloria H. Thompson Fund	V. Jeanne Vaughn Memorial Scholarship Fund	Mildred Jonathan Warner Endowment Fund for The Cultural Arts Center	M. Kate, Robert Lee and Robert Leroy Willard Scholarship Fund
Earlene H. and Henry J. Sr. Thornton Fund for Educational Professionals			Bob and Becky Windsor Fund
			Grace Brashear Winpighler Dental Healthcare Fund

Nancy Watkins Winterberg
Memorial Scholarship Fund for New
Market United Methodist Church

Charles R. Wolfe Heartly House
Scholarship Fund

Women's Giving Circle of Frederick
County Fund

Charlie Wood Golf Scholarship Fund

Gail A. Wood and Family
Endowment Fund

Workforce Development Board
Youth Education Fund

Jean Wright Memorial Fund

YMCA of Frederick County Financial
Assistance Fund

YMCA Restricted Endowment Fund

W. Meredith S. Young and
Helen B. Young Scholarship Fund

Meredith and Helen Young Facilities
Enhancement and Preservation Fund

Michael S. and Marlene B. Young
Scholars Fund

Youth Field of Interest Fund

Florence Zahler Memorial Cancer
Support Fund

Nelson and Celia Zahler
Scholarship Fund

Helen G. and Alfred G. Zimmerman
Hood College Campus Ground
Beautification Fund

J. Trego and Shirley D. Zimmerman
Fund for Glade United Church of
Christ and Glade Cemetery

Vaughn M. Zimmerman Fund for
the Walkersville Volunteer Fire and
Rescue Companies

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