

THE POWER TO SHAPE A BRIGHTER FUTURE

STARTS WITH A FUND AT THE COMMUNITY
FOUNDATION OF WESTMORELAND COUNTY



The Indian Creek Watershed in the Laurel Highlands is among those monitored by the Mountain Watershed Association, Inc., which restores, conserves and protects the watershed. The association has received significant support from the Foundation to monitor water quality and pollution in the waters of Youghiogheny, which is a significant source of drinking water for the region.

WHAT WILL YOUR STORY BE?

Funds are established by donors who strive to make a difference in our community. Here are some of the great things our donors are doing with their funds.

- **Supporting the arts**
- **Furthering education**
- **Funding cutting-edge research**
- **Helping animals**
- **Supporting vulnerable and low-income populations**
- **Conserving the environment**
- **Supporting economic development**
- **Providing services to children, youth and families**
- **Aiding our veterans**
- **Creating an unrestricted fund**



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With a \$10,000 planning grant from the Foundation, 60 fire departments including Murrysville Volunteer Fire Company No. 1 and Sardis Volunteer Fire Company Station, pictured here, applied for and received a \$4.3 million award from the federal Staffing for Adequate Fire and Emergency Response (SAFER) program to help recruit and train 500 new volunteers countywide.





Clay Avenue in Jeannette, Pennsylvania. Between 2014 and 2018, the Revitalizing Westmoreland program at the Foundation has awarded \$591,000 dollars to the communities of Arnold, Jeannette, Greensburg, Latrobe, Lower Burrell, Monessen and New Kensington.

THE POWER TO CHANGE LIVES AND COMMUNITIES

ARE YOU READY TO DO GREAT THINGS WITH YOUR PHILANTHROPY?

The Foundation has decades of experience helping individuals and families make a lasting and powerful difference in the lives of others. As an affiliate of one of the nation's largest community foundations, we are deeply connected to the most current thinking on effective giving and to the needs of the region. We can help you realize the power of charitable giving, by customizing a plan that matches your wishes and reflects expert advice from the community.



THE POWER TO USE OUR EXPERIENCE

The Westmoreland Museum of American Art is a beneficiary of grants by the Foundation and its donors.

We manage more than 2,200 funds for people who share a passion for giving and a deep commitment to making this community better. Professional staff will assist you and your advisors in creating a plan that fulfills your philanthropic and financial goals. Whether it's supporting a favorite charitable program or teaching your children about philanthropy, we can provide advice, resources and options.

FLEXIBILITY

Donors choose from nine different fund types and a wide range of fund options, from a donor-advised fund with a minimum of \$10,000, to a supporting organization, with a minimum of \$2 million.

EASE OF ADMINISTRATION

We handle all the reporting, audits and necessary paperwork so our donors focus on fulfilling and growing their philanthropy.

PERSONALIZED SERVICES

We take service seriously. As a donor, you will be assigned a representative who will act as your liaison to answer all of your questions and provide you with customized support based on your needs and interests.

DONOR RESOURCES

Through educational events and site visits, donors learn more about the needs of the community and how to be more actively engaged in their philanthropy.

ACCESS TO GRANT-MAKING EXPERTISE

Our professional grant-making staff is available to share knowledge of community needs and to help donors decide where to invest their charitable dollars to achieve the greatest impact. We also offer site visits to area nonprofits of interest to donors.

FINANCIAL REPORTS

The Foundation provides each donor with fund statements and investment summaries, showing the balance of their fund, amounts available for grantmaking, details on gifts and grants, and investment allocations and returns.

ONLINE SERVICES

Our donor portal is an exclusive online service that puts giving at your fingertips. Make grant recommendations, see the market value of your fund, check on what is available for grantmaking and more.

RESEARCH SERVICES

Information about local nonprofits is offered through our Center for Philanthropy. We can also assist you in creating a custom presentation of organizations serving your field of interest.

CHARITABLE GIFT CARD

This gift card enables people to experience the joys of philanthropy by supporting an organization of their choice.

WISH BOOK

The Foundation's Wish Book is published annually and provides individuals and families with a unique opportunity to make a difference by purchasing much-needed tangible items of \$2,500 or less for nonprofit organizations.

In 2018, first-generation college student and Burrell Area High School senior Leandra Nealer was awarded the Eugene J. Andolsek Scholarship and will study chemistry at the University of Chicago. "Supporting students who want to be the first in their family to go to college and pursue their passion like Eugene wanted to is a great way to honor his memory," said Andolsek's first-cousin, Carole Beam, who established the scholarship fund in Eugene's name.



CENTER FOR PHILANTHROPY

This innovative resource from the Foundation is designed for donors who wish to take a more active role in their philanthropy. Our philanthropic advisors work closely with donors to address critical issues in the community and provide collaborative grant-making opportunities, donor education and next-generation engagement opportunities.

THE CENTER FOR PHILANTHROPY PROVIDES DONORS WITH CUSTOMIZED PHILANTHROPIC SERVICES LIKE:

- Guidance on multi-generational philanthropy.
- Family meeting facilitation.
- Advice and support from professionally trained staff.
- Impact Giving Circles for specific charitable interests.

THE POWER TO CHOOSE A FUND THAT IS BEST FOR YOU

We help people from all walks of life to establish funds that are right for their financial situations, lifestyles, interests and goals.

Grantee Hope Garden provides after-school activities and healthy food for children in New Kensington.



TYPES OF FUNDS AT THE FOUNDATION

DONOR-ADVISED FUNDS

- Allow donors to recommend grants to specific nonprofit organizations in the community, throughout the United States and other parts of the world.
- The original donor may determine what the purpose of the fund will be after the donor's death, or may appoint future advisors who will advise on its distribution annually.

SCHOLARSHIP FUNDS

- Benefit students locally and throughout the United States.
- Elementary, high school, college, graduate or technical school students.
- Donors may choose the type of assistance they would like to provide, e.g., tuition, the purchase of school-related equipment and supplies, etc.

DESIGNATED FUNDS

- Allow donors to specify eligible, tax-exempt nonprofit organization(s) to receive annual grants in perpetuity.
- Should the organization(s) cease to exist after the donor's death, the Foundation will honor the donor's original intent by making grants to an existing organization with the same mission or purpose.

FIELD OF INTEREST FUNDS

- Foundation staff determine use of these funds per the donor's named areas of interest. Examples may include the arts, education, economic development and animals, to name a few.
- Specific charities would not be named, but all grants from the fund would be directed toward programs in the region that address the field of the donor's interest, unless otherwise specified.

AGENCY ENDOWMENT FUNDS

- Permanent endowments established by local nonprofit organizations and their donors provide ongoing support for that organization's programs.

SUPPORTING ORGANIZATION

- Supporting organizations are an option for philanthropists making initial gifts of \$2 million or more.

MEDICAL RESEARCH FUNDS

- Permanent endowments established by donors support investigation into the cause and cure of a variety of diseases and health conditions.

UNRESTRICTED GRANTMAKING

- Donors may choose to have their financial gift placed in the Foundation's unrestricted grant-making program.
- Foundation staff determine use of these funds based on three funding categories: self-sufficient individuals and families, healthy communities and a vibrant democracy.
- We strive to match our donors' philanthropic goals with our community's most pressing charitable needs.

To learn more about how our donors are using their funds to support the community, please visit cfwestmoreland.org/news/stories.

Nickers N' Neighs, a therapeutic horseback riding center in Donegal Township, has received funding from the Foundation. The center improves the lives of children and adults with disabilities by providing therapeutic riding lessons to 155 students annually.



THE POWER TO GIVE AS YOU WISH

There are many ways to make a charitable gift through the Foundation.

The Foundation is a trusted resource for donors and their professional advisors as they search for ways to give back to the community, while maximizing their tax advantages. It is important to consider all the financial and tax implications of creating a fund. We will help you and your professional advisors create a plan that achieves your philanthropic, financial and estate planning goals.



Oliver Barnes Parklet in Latrobe is now a cozy space where people can gather, eat or relax before work. The site was previously a gravel lot, left empty by a fire that burned down a bar. Restoration of the park was funded by the Foundation's Revitalizing Westmoreland program.

WAYS TO ESTABLISH A FUND

YOU MAY ESTABLISH A FUND AT THE FOUNDATION WITH:

- Cash.
- Appreciated stock.
- IRA rollover.
- Closely held stock – “C” corporations, “S” corporations, partnership interests and LLCs, even oil and gas rights.
- Real estate or partial interest in real estate – including retaining the right to live on the property during your lifetime.
- Transfer of a private or family foundation.
- Planned gifts (bequests) utilizing cash, appreciated stock, closely held stock, life insurance, real estate and retirement fund assets such as 401(k)s and IRAs.
- A Charitable Gift Annuity that makes periodic payments to you as provided in the gift annuity agreement.
- A Charitable Remainder Trust (Annuity or Unitrust) in which you and/or others retain the right to receive income for life, or a period of years, with the remainder to be distributed to your fund at the Foundation.
- A Charitable Lead Annuity Trust that makes a fixed annual payment to your fund at the Foundation for a stated period of years, after which the remaining assets are transferred to your children or other named beneficiaries. The tax advantages are greatest when a trust is created while interest rates are low.

Bryce Williams, a philanthropy intern at the Foundation, serves Knead Café diners. Knead Café is the only “pay what you can” restaurant fighting food insecurity and reducing stigma about hunger.





THE POWER TO CREATE YOUR OWN LEGACY

A pen and ink drawing by self-taught artist Eugene Andolsek (1921-2008).

The Foundation offers a wide range of funds that give you the ability to use your good fortune to do great things.

EUGENE J. ANDOLSEK MEMORIAL SCHOLARSHIP

The power to pursue education for a brighter future.

Eugene Andolsek, a gifted and prolific artist, spent hours with a compass, ruler, inks and graph paper creating intricate and complex pieces of art. He was quiet and introverted. Making art was his escape from daily struggles and gave value and meaning to his life. While his work communicated order and uniformity on the surface, it also provided a deeper glimpse into the complexities of his thoughts. A self-taught artist, his work was admired and sought-after. At 84 years old, Eugene's work was featured in the exhibition "Obsessive Art" at the American Folk Art Museum in New York, New York. After his death in 2008, the Eugene J. Andolsek Memorial Scholarship was created to provide students the opportunity to continue their education. Proceeds from the sale of works from his vast portfolio have been used to give young students the support to follow their dreams and pursue degrees in academics or art-related fields.

Since 2010, this fund has awarded 11 scholarships totaling \$38,235.

Pastor Kara Propst of Salem Lutheran Church, pictured here in the church's second floor sanctuary, remembers Betty Hags as a woman of faith and creativity whose \$800,000 bequest surprised an entire congregation.

BETTY HAGS MEMORIAL FUND

The power to uplift a congregation.

Betty Hags and her husband, Joseph, left their mark on a small church on Salem Evangelical Lutheran Church located in the tight-knit community of Delmont, Pennsylvania. The church became a spiritual home for Betty and she attended almost every Sunday of her adult life. After moving to the William Penn Care Center in Jeannette and no longer able to attend church, Pastor Kara Propst would visit and worship alongside her. Betty died peacefully at age 95. Months later, her church learned that she had left an extraordinary and unexpected legacy: a fund of \$800,000 at the Foundation to benefit the small church in their community. The Betty Hags Memorial Fund provides the congregation with an annual gift of \$30,000 in perpetuity. The congregation and Pastor Propst have been overwhelmed by the generosity of Betty and Joe and plan to use the funds to expand the church's mission of feeding the hungry.

GREENSBURG COLLEGE CLUB SCHOLARSHIP FUND

The power to provide educational opportunities for the community.

Founded in 1918 by women who had earned college degrees in a time when women didn't yet have the right to vote, the original mission of The Greensburg College Club was to help with the WWI effort. After the war ended, the Club's members rededicated their efforts to encouraging higher education and contributing to the civic welfare of the community. In 1921, The Greensburg College Club awarded its first college scholarship to a Westmoreland County resident. The club organized dance classes and events at numerous high schools to raise money for the scholarship fund. Since then, the organization has provided countless scholarships to students with the ability to be articulate and to think critically, showcase leadership characteristics and participate in activities beyond academics, and now focuses on scholarships for seniors in high school who reside in the 15601 area code. Each year, up to four students who plan to attend an accredited vocational or technical trade school or a two- or four-year college or university are awarded the scholarship and benefit from the generosity of the organization.

Since 2016, this fund has awarded 11 scholarships totaling \$22,500.



FERRIER FAMILY LEGACY FUND

The power to celebrate education.

Barbara Ferrier knows how fortunate she was to have parents who were able to fully fund her college education. The family also valued service and instilled in her a passion to give back to the community. In 2010, shortly after her mother died, Barbara decided to use the inheritance left to her to establish the Ferrier Family Legacy Fund at the Foundation to pay forward the generosity instilled in her at a young age. Barbara has displayed her passion for philanthropy by making grants to social service agencies and nonprofits, beautification initiatives, and organizations that celebrate the rich history and arts traditions of the community. Influenced by her parents' emphasis on the importance of education, the Ferrier Family Legacy Fund promotes innovations in learning that create opportunities for women, children and families by funding projects that further educational objectives. To ensure that individuals have the skills necessary to become employable and successful, a current initiative of the fund is providing Westmoreland County Community College students with financial assistance.

Since 2010, this fund has awarded \$362,100 in grants.

MIRACLES FROM MAGGIE FUND

The power to comfort families.

Eleven-year-old Maggie Elder was a beautiful, vibrant, athletic, funny, brave, compassionate, faith-filled fifth grader when she was diagnosed with Ewing's Sarcoma, an aggressive bone cancer. As Maggie's illness progressed, her family turned to the Supportive Care Team at Children's Hospital of Pittsburgh for pain management and guidance during her treatment, which included chemotherapy and radiation.

"Throughout Maggie's courageous 8-month battle, the extraordinary Supportive Care Team lovingly helped us navigate tough decisions, respecting our values as we walked our daughter home," says Maggie's mother, Cyndi McGinnis.

This fund, true to Maggie's spirit, "pays it forward" by raising money for the Supportive Care Program to help other families facing life threatening childhood illnesses. It is the only program in the region that provides families with comprehensive services including palliative measures, pain management, strategies to reduce emotional and spiritual suffering, end of life care and bereavement support for the family.

Since 2014, this fund has awarded \$107,000 to the Supportive Care Program at Children's Hospital.



Carol May (far left), RN, MSN, MBA, CHPPN, manages the Supportive Care Program at Children's Hospital of Pittsburgh, with Scott Maurer, MD. May and Maurer are pictured here with Maggie Elder's mom, Cyndi McGinnis, sister, Mackenzie.

Donor Rita McGinley's fund provides permanent support for education and vulnerable populations.

RITA M. MCGINLEY FUND

The power to inspire generations of generosity.

Rita McGinley grew up in Braddock during the Great Depression, when giving and sharing were everyday experiences. She remembers one frigid winter when her father, Barney McGinley, discovered that the town's Lithuanian church couldn't afford coal. He mustered the men of his own parish, St. Brendan's, to raise money to buy coal so St. Isidore could light its furnace. The coal did more than warm his neighbors at worship. It enflamed the spirit of generosity in his daughter's heart.

"He had what you might call the joy of giving. I saw him helping people from the time I was a little girl. I noticed what my father was doing and decided to follow in his footsteps," she said.

Rita also learned from her mother, Katherine McGinley, who taught at a small Braddock business school, and began a 45-year career as a teacher and guidance counselor in the General Braddock, then Woodland Hills school districts.

Meanwhile, Rita's father and his lifelong friend, Art Rooney Sr., speculated in bars, boxing — and founded a franchise in a fledgling football league, the Pittsburgh Steelers.

When her father died, Rita inherited a 10 percent stake in the team. Upon her retirement, she established the Rita M. McGinley Foundation funded through the sale of her shares of the team, which she used to create her Pittsburgh Foundation fund.

Rita would spend the next 25 years working with the Foundation to contribute to schools, institutions and organizations that serve the poor, the elderly and disadvantaged youth. Her generosity continued through the last year of her life, endowing The Rita M. McGinley Center for Student Success at Carlow University and establishing the Rita M. McGinley Chair of Early Learning and Children's Media at the Fred Rogers Center.

Rita's legacy now passes to her successor advisors, her nephews, John R. McGinley Jr., and Bernard L. McGinley and her great niece, Marie Stapinski. They carry the flame that was lit in the furnace of St. Isidore's so many years ago.



RITA M. MCGINLEY FUND GIVING HIGHLIGHTS

- **Operation Safety Net**
- **Mercy Hospital**
- **The Extra Mile Education Foundation**
- **Duquesne University**
- **Saint Bonaventure Parish School**
- **Oakland Catholic and Central Catholic High Schools**
- **The Little Sisters of the Poor**
- **Carnegie Library of Pittsburgh**
- **Phipps Conservatory**
- **The Greater Pittsburgh Guild for the Blind**
- **The Capuchin Franciscan Friars**
- **The Jubilee Kitchen**
- **The Diocese of Pittsburgh**

FREQUENTLY ASKED QUESTIONS

TO WHAT TYPES OF ORGANIZATIONS OR PROGRAMS MAY I GRANT?

You may grant to any nonprofit organization in the United States with a 501(c)(3)-tax status or to foreign organizations with nonprofit equivalency. Most nonprofit organizations have this status. Our Grants Administration Department will determine the tax status of any potential grantee.

WHEN CAN I START MAKING GRANTS?

You may start making grants immediately provided there are funds available in your grant-making account.

IS THERE A MINIMUM GRANT SIZE?

We can process grants of \$200 or more.

HOW OFTEN ARE GRANT CHECKS MAILED?

Grant checks are mailed weekly.

MAY I GRANT OUTSIDE WESTMORELAND COUNTY?

Yes. You may grant to any nonprofit organization in the United States, or to any organization that has an affiliate in the United States or abroad.

HOW DO I ADD TO MY FUND'S ENDOWMENT?

You and others may donate any amount to your fund, as often as, and whenever, you wish.

CAN I GIVE STOCK?

Yes. In order to ensure that your gift is properly credited to your fund, please call your philanthropic advisor before making the transfer. Your representative can assist you with the process.

CAN I ADD MONEY TO MY GRANT-MAKING ACCOUNT?

You may add to your grant-making account or to the principal of your fund at any time. Please indicate whether you want the gift credited to grantmaking or principal.

AM I ABLE TO KEEP MY FINANCIAL ADVISOR?

Yes. In addition to the Legacy Funds program, for donors with an existing investment advisory relationship, the Foundation may be able to work with your advisor either through the American Funds program or a customized approach.

THE POWER TO GIVE FOR MANY REASONS

There are many reasons for creating a fund at the Foundation. The motivation of each donor is different, but the outcome is the same. Our donors make tremendous contributions to the community and make Westmoreland County a better place to live for all of us.

CREATE A FAMILY LEGACY

Named funds at the Foundation exist in perpetuity, creating a lasting legacy for donors and their families. These funds are a wonderful means to give back to the community in a way that is significant and permanent.

LET US DO THE HARD WORK

Whether you establish a fund with a current or future gift (bequest), you have the help of our experienced staff to set up and administer your fund, manage its successful growth and ensure that your charitable objectives are met.

WATCH OUR COMMUNITY FLOURISH

The Foundation is a permanent trust for the region. Donors are assured that the charities and causes they care about most receive the support they need – now and in the future. Additionally, the impact of donors is strengthened significantly when they join with the Foundation to help fund critical needs.

GO WITH A RESPECTED LEADER

With decades of experience as a steward of charitable gifts for the community, the Foundation has set a standard for community foundations across the country.


ENJOY TAX BENEFITS

Because we are a community foundation and a public charity, you will receive the maximum tax benefits permitted by law. Our philanthropic advisors can guide you through the many options available to you.

MAKE YOUR GIFT WORK HARDER

We find every way possible to make the most of your charitable gift. And we pride ourselves on keeping our annual administration and investment management fees competitive with industry standards of both community foundations and commercial gift funds.

	DONOR-ADVISED FUND OF THE FOUNDATION	COMMERCIALY AFFILIATED CHARITABLE FUND (CACF)	PRIVATE FOUNDATION
Minimum Endowment	\$10,000	Varies, \$5,000 to \$50,000	Council on Foundations estimates a private foundation is inefficient when less than \$5m
Administrative Fees	1% < \$1m .85% \$1m - \$2m .70% \$2m - \$5m .60% \$5m - \$10m .50% > \$10m	Vary, 0.60 to 2.5% May include mark-up for financial advisor	Vary
Investment Management Fees	.18% to 1.25% (based on investment portfolio selected)	Vary, 0.30 to 2.0%	Vary, based on investment management
Other Fees	No additional fees	No additional fees	Recordkeeping fees Accounting fees Tax and audit preparation
Excise Taxes	None	None	2% of net investment income annually
Valuation of Gifts	Fair market value	Fair market value	Fair market value for publicly traded stock, cost basis for all other gifts, including closely held stock and real property
Tax Deduction Limits for Gifts of Cash	50% of adjusted gross income	50% of adjusted gross income	30% of adjusted gross income
Tax Deduction Limits for Gifts of Stock or Real Property	30% of adjusted gross income	30% of adjusted gross income	20% of adjusted gross income
Grantmaking	Donor/Advisor recommends grants to any 501(c)(3) in U.S. or international, approval required by Board Grant checks cut weekly Ability to distribute grants from principal No minimum payout Expertise of Foundation staff available for consultation Built-in peer networking Personal donor services representative Informational sessions and activities on charitable organizations and issues Donor may recommend investment manager (subject to approval by the Foundation's Investment Committee) Access to The Center for Philanthropy	Donor/Advisor recommends grants, approval required by CACF trustees No personal representative Many require 5% minimum payout No consultation	Donor appoints board, which controls grantmaking Restrictions on scholarship and research grants 5% minimum payout required Grant-making services, fee-based Donor education, fee-based
Future Purpose / Legacy Planning	Donors may determine the future purpose in the fund agreement naming individual charities to receive annual grants in perpetuity. Donor may name areas of interest and Program staff will award grants in named areas, or successor advisors.	Fund is split between named successors. If minimum is not achieved, remaining balance must be granted out in 90 days or fund balance will be added to unrestricted charitable gift pool directed by CACF trustees.	Family involvement in perpetuity, no restrictions.



If you or your client has an interest in charitable giving, contact us and we will help you every step of the way. The initial consultation won't take long and the benefits will last a lifetime.

Call 724.836.4400, email
info@cfwestmoreland.org
or visit us at **cfwestmoreland.org**.

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A barn in Salem, Pennsylvania. Westmoreland County's farmland and rural communities are working to rebound and meet the human services needs of residents. Nonprofits like Salem Lutheran Church are helping with funding from grantors like the Betty Hags Memorial Fund (page 11).

