



## DID YOU KNOW?

### Wills & Bequests Can Strengthen Your Local Community Foundation

**Did you know** that one of the most meaningful ways to support your community for generations to come is through a simple line in your will? Many Pennsylvanians are choosing to include their local community foundation in their estate plans, creating a legacy that supports the causes they care about, forever.

**What Is a Community Foundation?** - A community foundation is a nonprofit organization that manages charitable funds to support local needs — from education and healthcare to the arts, the environment, and social services. These foundations are deeply rooted in their regions and have a long-term commitment to improving life in their communities. Pennsylvania is home to dozens of community foundations that serve cities, towns, and counties across the Commonwealth.

**What Is a Bequest?** - A bequest is a gift you leave in your will or trust. It can be:

- A specific dollar amount
- A percentage of your estate
- A gift of property, such as stocks or real estate
- A residual bequest — what remains after other gifts and expenses are paid



Making a bequest to a community foundation is a simple, flexible way to support local nonprofits, scholarships, or specific causes that matter to you.

#### Why Give This Way?

- Flexibility: You can change your will at any time.
- Impact: Your gift can support multiple organizations or causes through a single, professionally managed fund.
- Permanence: A bequest can create a lasting endowment that supports your community year after year.
- Tax benefits: Your estate may receive tax advantages.

Why Give? ←

**How It Works** - Let's say you're passionate about early childhood education in your hometown. You could include a bequest in your will directing a portion of your estate to the local community foundation, with instructions to support early education initiatives. The foundation will ensure your wishes are honored, now and long into the future.

**It's Easier Than You Think** - Creating a bequest can be as simple as adding one sentence to your will. Most community foundations can provide sample language or work with your attorney or financial advisor to help you structure your gift.

**A Legacy That Lives On** - Did you know that even a modest gift can have a lasting impact when it's part of an endowment? Whether your passion is the arts, education, food security, or helping families in need, your legacy can help meet local needs for generations.

### Fun & Surprising Facts About Bequests for Non-Profits

Bequests Are the Largest Source of Planned Gifts

- Bequests make up over 80% of all planned gifts to charities.
- In the U.S. alone, charitable bequests totaled over \$43 billion in 2024.
- Bequests make up 10% of all charitable donations in the United States.



**To learn more about making a bequest to the Community Foundation for the Twin Tiers, contact us at [info@twintierscf.org](mailto:info@twintierscf.org) or by phone at 570-888-4759.**

# What is CFTT?



## Community Foundation for the Twin Tiers (CFTT)

### A Lasting Source of Charitable Support for Our Region

Founded in 2002, the Community Foundation for the Twin Tiers (CFTT) is a 501(c)(3) public charity dedicated to improving the quality of life in Bradford, Potter, Sullivan, and Tioga Counties in Pennsylvania, and Tioga County in New York.

We connect generous donors with critical community needs through the establishment and stewardship of permanent endowment funds that benefit the region, now and for generations to come.

#### How We Serve the Community - CFTT strengthens communities by:

- Managing charitable funds created by individuals, families, and organizations.
- Awarding grants and scholarships to support local nonprofits, students, and community initiatives.
- Leading and convening to address key issues and foster collaborative solutions.

With a strong commitment to transparency, local impact, and stewardship, we ensure that donor intentions are honored while adapting to our region's evolving needs, whether in education, health, the arts, or social services.

**Our Goal:** To build philanthropic resources that sustain healthy and vital communities—now and into the future.

#### By the Numbers

- 170+ Funds under management
- \$15 Million in total assets
- \$2.3 Million+ awarded in grants & scholarships
- Hundreds of lives impacted across the region

#### Types of Funds - Choose or create a fund that reflects your passion:

- > **Donor Advised Funds** - Recommend where your grants go
- > **Designated Funds** - Support a specific nonprofit
- > **Field of Interest Funds** - Focus on causes you care about
- > **Scholarship Funds** - Invest in students' futures
- > **Community Impact Funds** - Support the region's greatest needs
- > **School District & Organization Funds** - Sustain institutions you trust



## WHAT'S NEW @ CFTT?

### Introducing the Oswayo Valley Memorial Library Endowment Fund

The Community Foundation for the Twin Tiers is pleased to welcome the Oswayo Valley Memorial Library Endowment Fund, a new and exciting step forward for a long-standing community resource in Shinglehouse, Pennsylvania.

This newly established fund is dedicated to supporting the long-term sustainability of the Oswayo Valley Memorial Library and the vital services it provides to residents throughout the Oswayo Valley region and neighboring communities in New York. Over time, the endowment will grow and generate dependable annual income to help fund library operations, programming, books and materials, technology, and much more.

Currently, the Oswayo Valley Memorial Library Endowment Fund is in its Acorn Fund stage, a term used to describe small, early investments that allow promising initiatives to take root. Just as an acorn needs care to grow into a strong oak, this fund requires additional contributions to realize its full potential. With the help of committed community members, this fund will one day provide steady, lasting support for the library's mission.

Founded in 1915, the Oswayo Valley Memorial Library has served as a trusted center for education, connection, and enrichment for over a century. As part of the Potter-Tioga Library System, the largest geographically in Pennsylvania, the library offers access to traditional materials and digital resources, public programs, technology access, local history collections, and more. Like many rural libraries, it must match state aid with locally raised dollars every year to remain open and responsive to community needs.

This endowment fund offers an important opportunity to create a reliable foundation for the future, ensuring that the Oswayo Valley Memorial Library can continue serving generations to come.

#### Ways to Support the Fund:

- Make a gift to the Oswayo Valley Memorial Library Endowment Fund through CFTT.
- Support local library fundraising efforts and help raise awareness.
- Consider a planned gift in honor or memory of a loved one.

The Community Foundation is proud to partner with the Oswayo Valley Memorial Library on this important endeavor and invites donors to be part of building a lasting legacy.

For more information on the library, please contact Library Director Casey McDonald or visit the library's website. For more information on how you can make a difference for Oswayo Valley Memorial Library Endowment Fund, please contact us at [info@twintierscf.org](mailto:info@twintierscf.org).



**For more information on how you can make a difference, visit [www.twintierscf.org](http://www.twintierscf.org) or contact us today!**

# Letter from the President



Dear Friends and Partners,

As summer winds down and our region begins to shift into a new season, we're reflecting with gratitude on what we've accomplished together and looking ahead with purpose to what comes next.

Thanks to your incredible support, NEPA Gives was a remarkable success. As a proud partner in this regional effort, we witnessed firsthand how a single day of giving can generate powerful momentum for local causes. Together, we raised vital funds that will go directly toward strengthening the communities we serve across Bradford, Potter, Sullivan, and Tioga Counties in Pennsylvania, as well as Tioga County, New York.

Thank you for showing up, sharing, and giving so generously.

We also recently concluded our scholarship season, which is always one of the most inspiring times of the year for us. Behind every award is a story—a student with dreams, a family with hope, and a community that believes in their potential. Your support made those moments possible, and we can't wait to see what these students achieve next.

Now, we turn our attention to grant season. We know that strong, local nonprofits are the heart of thriving communities. As we begin reviewing applications, our commitment remains clear: to invest in organizations doing the hard, meaningful work of meeting needs, solving problems, and creating opportunities—right here at home.

The Community Foundation for the Twin Tiers exists to make these connections possible. We are the link between people who care and causes that matter, and it's your trust and generosity that fuel everything we do. Whether you're a longtime donor, a recent scholarship funder, or someone just learning about our work, thank you for being part of this journey.

There is much more ahead—and we're excited to share it with you.

With sincere appreciation,

Charity Field, President, Community Foundation for the Twin Tiers

"It's incredible to see what's possible when a community comes together with generosity and purpose. From uplifting students to fueling grassroots nonprofits, your support is turning local hope into real impact."

— Charity Field,  
President, CFTT



## **NEPA Gives 2025: A Remarkable Success for Our Region!**

The Community Foundation for the Twin Tiers (CFTT) is proud to announce that because of the partnership with NEPA Gives, more than \$45,700 was raised to support local nonprofit organizations. This exciting effort not only provided funding but also gave nonprofits a powerful platform to share their missions, engage new supporters, and raise awareness about their vital work.

This was the first year CFTT partnered with other Community Foundations to include Bradford, Potter, Sullivan and Tioga, PA Counties in NEPA Gives, Northeastern Pennsylvania's largest 24-hour online giving event. The impact was immediate and inspiring: dozens of local organizations saw increased visibility and direct support from generous donors throughout the region.

"We're thrilled with the community's response," said Joselyn Allen-Elford, CFTT's Resource Development Associate. "By bringing NEPA Gives to our region, we were able to put a spotlight on the incredible work our local nonprofits do every day. The funds raised are only part of the story, the awareness and new connections made are just as important."

Because Your  
Community  
Counts on Us, And  
We Count on You.

**For more information on how you can make a difference, visit [www.twintierscf.org](http://www.twintierscf.org) or contact us today!**



**For Good.  
For Ever.**



## **Volunteer Spotlight: Wendy S. Swartz**

### **Dedicated Leader | Community Steward | Financial Expert**

The Community Foundation for the Twin Tiers is proud to shine a spotlight on Wendy S. Swartz, a cornerstone of community service and a passionate advocate for Tioga County, PA. Wendy has been a dedicated member of the CFTT Tioga County Advisory Board since 2012 and currently serves as Treasurer of the CFTT Board of Directors. Her involvement has played an invaluable role in advancing the Foundation’s mission and strengthening our impact across the region.

Wendy brings more than just financial expertise to the table, she brings heart, consistency, and a deep-rooted commitment to helping her community thrive. She has operated her own accounting practice in Knoxville for the past 22 years, providing trusted guidance to individuals and businesses alike. Growing up in Knoxville, Wendy developed a lasting passion for making her community a better place for all its members. That spirit of service and care is evident in everything she does.

A key goal for Wendy is to help local businesses grow and bring more opportunities to Knoxville. Her thoughtful approach and steady leadership have earned the respect of her fellow board members and community partners, and her work continues to shape the direction of the Foundation in meaningful ways.

Whether she’s participating in meetings, supporting local initiatives, or offering strategic insight, Wendy’s contributions are always grounded in a genuine desire to make a positive difference. Her calm, capable presence has helped ensure the long-term success of the Foundation and the communities it serves.

We are deeply grateful to Wendy for her years of dedicated service, her unwavering support of Tioga County, and for being a trusted voice in our shared work to build stronger, more vibrant communities throughout the Twin Tiers.

“At CFTT, we move forward with purpose—guided by trust, driven by community.”

— Wendy Swartz,  
Treasurer, CFTT Board

### **How You Can Get Involved**

Community Foundations thrive on the generosity of individuals who want to make a difference. Whether through establishing a fund, contributing to an existing initiative, or volunteering, there are many ways to support their mission. If you are interested in learning more about how you can create a lasting impact in your community, consider reaching out to your local Community Foundation.

At the Community Foundation for the Twin Tiers, we are dedicated to empowering donors, supporting nonprofits, and fostering community growth. Together, we can build stronger, more resilient communities across Pennsylvania, New York and beyond.

#### ***Why Your Support Matters:***

- Sustainability: Annual gifts keep our operations strong and our programs running year-round.
- Flexibility: Unrestricted support allows us to act quickly when urgent needs arise.
- Partnership: Regular supporters become a vital part of our mission to build a more thriving and equitable community.

Your support helps shape the future of our region. Please consider making a contribution to this year’s Annual Campaign.

**Rooted in Our  
Region.  
Powered by You!**



**For more information on how you can make a difference, visit [www.twintierscf.org](http://www.twintierscf.org) or contact us today!**

# Last Chance to Double Your Impact: Potter County \$10,000 Match Ends Soon



Imagine a Potter County where no child goes hungry, where families in crisis find shelter, and where help is always within reach when disaster strikes. This vision is already in motion and now you have a chance to make it even stronger.

Thanks to the generosity of longtime Potter County resident and community champion Wanda Shirk, your donation to the Potter County Community Impact Fund will be matched dollar-for-dollar up to \$10,000 but only through September 22, 2025.

That means your \$50 becomes \$100, your \$250 becomes \$500 and your generosity becomes someone's hope in a moment of need.

The Potter County Community Impact Fund, managed by the Community Foundation for the Twin Tiers (CFTT), was created to address the county's most urgent needs. Whether it's feeding hungry children, supporting mental health services, assisting families in crisis, promoting arts and culture, or protecting our environment and animals, this fund provides fast, flexible aid to where it's needed most.

Wanda Shirk, a former Northern Potter High School teacher and Survivor contestant, believes deeply in giving back. As she says: "I am passionate about giving back, about GIVING, in every way possible, to the greatest extent possible. When we create a 'culture of giving,' we can experience great joy and purpose in life. I hope I can inspire others to give and join me in leaving a legacy in and for Potter County."

So far, we're not there yet and we need your help to meet the match. Every dollar not given is a dollar of impact left on the table. Please don't wait. Make your gift today and help build a stronger, more resilient Potter County.

If you have questions, please contact Joselyn Allen-Elford at 570-888-4759 or via email at [jallenelford@twintierscf.org](mailto:jallenelford@twintierscf.org).

Together, we can turn compassion into action and hope into lasting change.



For Good.  
For Ever.



For more information on how you can make a difference, visit [www.twintierscf.org](http://www.twintierscf.org) or contact us today!

# Thank you to our **WONDERFUL** Seeds of Hope Supporters!



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- Susan Storch
- Wendy Swartz, Treasurer

"Giving isn't just about making a donation, it's about making a difference that lasts far beyond today."

— Joselyn Allen-Elford,  
Resource Development Associate

## OUR TEAM

**Charity Field**  
President/CEO

**Joselyn Allen-Elford**  
Resource Development Associate

**Sandy Peterson**  
Information Systems Director



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**For Good. For Ever.**



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