



THE GREATER
CINCINNATI
FOUNDATION

TOGETHER

2014 ANNUAL REPORT



LEADING TOGETHER

Dear Friends,

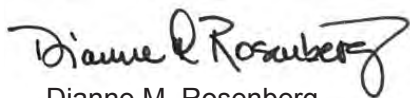
By definition, a community foundation cannot be effective working alone or in isolation. Together with donors, volunteers, professional advisors, nonprofit organizations, and civic leaders, The Greater Cincinnati Foundation (GCF) contributes significantly to making our region a more thriving and vibrant place.

This year's stories bring to life the power of partnership and the joy of working together. A donor's passion for innovative philanthropy inspired his decision to co-invest in a loan to a nonprofit organization using GCF's impact investment program. A couple's dedication to education drew them to volunteer with a nonprofit group that partners with public schools to help kids achieve better student outcomes. In an amazing story of love for an adopted community, you'll see how the aspirations of three transplants who joined forces with GCF are planning legacy gifts that will help the region forever.

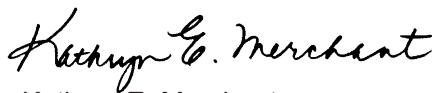
These personal stories are echoed in other ways across GCF's broad community canvas. For example, the trustees of The Helen Steiner Rice Foundation tapped GCF a decade ago to partner with them in fulfilling the legacy of this prolific inspirational writer. And to help reduce high infant mortality rates in our region, GCF has supported Cradle Cincinnati — a team of funders, researchers, service providers, hospitals, government agencies, and staff working collectively to tackle the problem.

We are pleased to welcome GCF's new President/CEO, Ellen M. Katz, who will carry forward the Foundation's important role as a community leader and the effective stewardship of assets entrusted to us.

Thank you for giving us the opportunity to work together.



Dianne M. Rosenberg
CHAIR



Kathryn E. Merchant
PRESIDENT/CEO

Our cover features Union Terminal, home of Cincinnati Museum Center. Dianne Rosenberg and Kathy Merchant are shown here at Music Hall. In 2014, GCF and The Carol Ann and Ralph V. Haile, Jr./U.S. Bank Foundation co-convened the Cultural Facilities Task Force, a collaborative effort that produced a comprehensive renovation and funding plan for both icons.





TOGETHER FOR EDUCATION

When Julie Geisen Scheper and Chuck Scheper talk about proud moments in their lives, both mention children. Chuck also cites statistics.

The couple mentored a brother and sister through Covington Partners, an agency providing support services to students in Covington Independent Public Schools. It also works with partner organizations, board members, families, and volunteers to help Covington youth achieve success in every phase of life.

That's exactly what the Schepers have been doing. Julie, on the board of both Covington Partners and Covington schools, began working with her student in the eighth grade. The student is now a college graduate and still meets with Julie on a regular basis.

"My mentee is the first person in her family to graduate from college, and to see her walk across the stage was one of the proudest moments of my life," Julie said. "Now she is working, pursuing further education, and volunteering. She's on the pathway to a happy and successful life."

Chuck's proud moment was when his mentee studied hard to raise an ACT score from 20 to 26, qualifying him for a scholarship. This young man now attends Northern Kentucky University.

As for statistics, Chuck points out the measurable changes the school district and Covington Partners have made for students. One of the elementary schools is in the 99th

academic percentile in the state. In 2013-2014, family engagement in the district increased from 55 to 71 percent and the percentage of 10th grade students who have not used tobacco in 30 days increased from 81 to 88 percent. The percentage of students with an unhealthy body mass index decreased from 37 to 31 percent.

"I'm an analytic, so when I started seeing some of the results of what was happening I got really excited," he said. "The benefits are starting to materialize and change the lives of students. As a funder, that's what you want to see. You want to see results. You don't just want to write a check and feel good about it. You want to see improvement."

The long-time Covington residents stress that being mentors has been a gift to them and appreciate that they've been included in family milestones such as graduation and preparing for college.

"The students' mother has been able to give us some parent-like experiences, like freshman orientation," Julie said. "It was wonderful."

Chuck retired from Great American Insurance Group, and Julie from social work. They are so busy with charitable work, including Chuck being on the board of GCF, that he calls it a "reirement." Covington and its students hold a special place in their hearts.

"These are our future leaders, workers, and neighbors," said Julie. "The future of our region depends on the success of these young people and we want to try to help make it happen."



Chuck Scheper and Julie Geisen Scheper with second graders at John G. Carlisle Elementary in Covington. Chuck and Julie are GCF donors.



Rabbits and Their Burrows

Coral Reef

African American Poetry

UNDER THE SEA

FLO

BUILDING LEGACIES TOGETHER

What do a couple from Michigan and a woman from Lexington, Kentucky have in common? These young transplants are so in love with their adopted home, they practically gush as they compare notes.

"I fell in love with the city the moment I arrived," said Katie Hesse.

"It's easy to live here," Laura-Aurora (L-A) Stopa added. "It's just cosmopolitan enough."

L-A and her husband Jeff reside in Burlington, Kentucky; both work in their adopted state. Jeff is a senior scientist/research chef at WILD Flavors & Specialty Ingredients and L-A is the director of member investments and engagement for the Northern Kentucky Chamber of Commerce.

Katie lives in the Mt. Auburn neighborhood of Cincinnati; she helps others find new homes as a realtor for Coldwell Banker West Shell in Hyde Park.

Talking to these three about their community and charitable passions is as diverse as it is interesting. Animal welfare is important to Jeff and L-A (they love beagles). All three play a musical instrument. L-A has alopecia and plans to start a mobile wig nonprofit to help others. Katie sings in the Young Professionals Choral Collective. Jeff wants to help others with arthritis. L-A volunteers at DCCH Center for Children & Families in Fort Mitchell. Katie volunteers at ArtsWave.

What they also have in common is the foresight and desire to leave their assets to the new home they've embraced. They all worked with GCF to fulfill their goals through a gift in their will.

Katie found leaving her assets to GCF's Community Fund was the logical choice.

"My goal is that my gift is preserved in an endowment," she said. "I have no idea 20 years after my death what will be important to the community or what the greatest need will be."

"The only thing I care about is that it's an endowed gift. It goes into a bigger pot and the principal is never touched. It will grow and that's what gets gifted. I don't care where it goes as long as it goes to go to the greater good."

L-A and Jeff decided to focus their legacy through a field of interest fund supporting their specific passions.

"I felt we were talking to people who were actually listening," L-A said of GCF. "Because we don't have kids, we don't have anyone that could manage the money. We feel like you are our kids!"

"When it comes down to it, when you find the relationships, the friendships, and the camaraderie in an organization that helps you fulfill your individual goals, that's the vehicle that works," Jeff added.

Well said by a hometown guy.

Katie Hesse and Jeff and L-A Stopa pose on the Kentucky side of the Purple People Bridge.







SAVING BABIES TOGETHER

Justus Scott was three pounds, 12 ounces at birth. Born at eight months, he endured surgeries, a feeding tube, transfusions, and a colostomy bag.

While Justus and his family fought for his survival, other families suffered devastating loss. From 2010 to 2014, 522 babies in Hamilton County died. This puts our infant mortality rate among the worst 10 percent in the nation.

This unacceptable number pushed our city's leaders to form a partnership for change: Cradle Cincinnati. Government agencies, hospitals, the philanthropic community, educators, and parents share a vision: every child in Hamilton County will live to see his or her first birthday. GCF is one of these partners. To date, the Foundation has granted more than \$71,000 to Cradle Cincinnati. Initial investments like GCF's have leveraged \$4.1 million in government funding.

"Every year, roughly 100 babies die in Hamilton County," said Ryan Adcock, executive director of Cradle Cincinnati. "There are about 1,500 preterm babies every year and three-fourths of infant deaths are directly related to prematurity. If we want to follow infant mortality, we have to follow preterm births."

Cradle Cincinnati is educating the community about this incredibly complicated issue, which factors in education, poverty, health, and the unknown. It's promoting three ways to save babies' lives: spacing, (no) smoking, and

sleep. Preterm birth is more likely if a mom gets pregnant less than 18 months after giving birth. Smoking increases the likelihood of premature birth. Babies sleep safest when they sleep alone on their backs and in a crib. Partners have blasted this message across the city on billboards, in offices, and on the radio.

"There is no one program or initiative that can solve this by itself," Ryan said. "We really do need tons of partners. We are a collection of folks, not a program."

The good news is that in two short years, there has been positive change. Previously, 16 babies died each year in Hamilton County from sleep-related causes. In the last year, this number has been reduced to seven deaths.

And Justus? He's a healthy kindergartner at Glenn O. Swing Elementary School in Covington. He's also part of a wonderful family — parents John and Sophia, and siblings Jackson and Joy.

"He's the most rambunctious of the three," John said. "He's our daredevil."

Being grateful for Justus' full recovery is why the Scott family serve as spokespersons for Cradle Cincinnati.

"We're a success story and we're advocates for research and awareness," John said.

As the three Scott children run around on a playground, John and Sophia smile.

It's a happy ending more families can have with our community working together.

The Scott family pictured at Glenn O. Swing Elementary School in Covington. Sitting: Justus and Sophia. Standing: John, Jackson, and Joy.

CHAMPIONING A LEGACY TOGETHER

Andrea Cornett and Ginny Wiltse joke that after raising eight children, Helen Steiner Rice was their mother's ninth child.

This "child" was a beloved poet and inspirational writer who passed away at age 81 in 1981. Andrea and Ginny's father, former Cincinnati Mayor Eugene Ruehlmann, was Helen's attorney. Helen wanted to leave a legacy that would help the elderly and needy, so Ruehlmann helped her establish The Helen Steiner Rice (HSR) Foundation.

Helen herself had experienced personal struggles. As a young woman, she gave up school to care for her sister and mother when her father died. Later, her husband committed suicide after the 1929 stock market crashed. She persevered, turning her thoughts into beautiful verse and was known as the "ambassador of sunshine" at her employer, Gibson Art Company.

After Helen's death, Andrea and Ginny's mother Virginia Ruehlmann went through her papers and unpublished poetry. Inspired by her findings, an agreement was made with Gibson that enabled HSR Foundation to publish the work. Income raised from these efforts was added to the foundation.

"The combination of Mom's efforts and a burgeoning stock market gave them a nice corpus to work with," said Ginny, co-author of *Helen Steiner Rice Ambassador of Sunshine*. "The foundation grew from \$1 million to \$12 million."

Andrea became the foundation's administrator. As the years passed, the work grew and the Ruehlmans were aging as were the foundation's other trustees.

"Good stewardship demanded that changes be made," said Ginny. "One of those was to turn over the original work to the Cincinnati Museum Center. Another part of good stewardship was to partner with GCF."

Ten years ago, HSR Foundation became a donor advised fund of GCF with the trustees as fund advisors. A longstanding plan resulted in the recent transition to a field of interest fund at GCF, with a forever focus on the areas Helen cared about most.

Since working with GCF, \$4.5 million in grants have been made that support Rice's legacy. This includes a yearly gift to the Community Foundation of Lorain County, benefiting Helen's hometown.

Both women believe that Helen and their parents would be happy with the legacy created.

"GCF has been a fantastic steward of the fund, of Helen, and of our parents," said Andrea.

Happily, the good works of the ambassador of sunshine and her champions will shine forever.



Andrea Cornett and Ginny Wiltse are pictured at Crayons to Computers, a free supply store for teachers. Crayons to Computers is a Helen Steiner Rice Fund grant recipient. Inset: Helen Steiner Rice.



PENCILS, 10 COUNT

PENCIL SHARPENER



INVESTING IN HOMES TOGETHER

Every month on her way to work, Doris Simmons of Evanston stops by The Home Ownership Center of Greater Cincinnati (HOC) to drop off her mortgage check. Doris uses its drop box. Other clients come in the building and say hello while delivering their payments.

This personal relationship with clients is indicative of HOC's work; it supports neighborhoods in 20 counties in Ohio and Indiana by promoting and maintaining homeownership. Services include education about saving to buy a home, the purchasing process, and home maintenance. HOC works with clients to prevent foreclosure, so when a secondary lender closed during the financial crisis, there was concern about homeowners like Doris.

"We provide intervention instead of foreclosure and this was the beginning of the foreclosure crisis," HOC's Executive Director Rick Williams said. "We were extremely concerned about these homeowners being in the hands of this large lender because we knew this one was very foreclosure-happy."

Enter The Greater Cincinnati Foundation (GCF) and impact investing, a tool that recycles charitable dollars. Impact investing uses charitable assets to invest in projects that can generate financial and social returns. The Foundation and its donors have invested \$10.5 million to date on projects that create jobs, build homeless shelters, provide energy-efficient homes, build affordable housing, and prevent foreclosure. As a leader in the

field, Cincinnati's impact investing expertise is being recognized around the country.

An impact investment in HOC allowed the nonprofit organization to buy 90 percent of the above-mentioned loans, enabling homeowners like Doris to keep paying their mortgages but having access to help if needed.

Roger Schorr, a long-time friend of GCF, was the first donor to make an investment using his donor advised fund.

"It just seemed a very effective way to leverage our assets," he explained. "It was a way of making something happen without a lot required. Our fund can be paid back and do it again."

"It's not every day that there is access to this kind of funding, this fast, for this purpose," Rick said. "We probably could have gone to a bank partner but the terms would not be what we enjoyed with GCF. The bank would have seen it as a way to make money, not as a way for us to help these homeowners and sustain our organization."

Thanks to HOC, donors, and GCF working together, the values of homes like Doris' are protected, positively affecting homeowners and neighborhoods.

That's called making an impact.

VOLUNTEERING TOGETHER

Volunteers working together are the heart of GCF. Governing Board members (see page 16) and other community volunteers contribute their time and expertise on a variety of committees and task forces. Thank you to all of the Foundation's volunteers for contributing to our thriving and vibrant region.

ANIMAL WELFARE

GRANT REVIEW

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Michelle Vance Waddell
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Megan Elicker
Kathryne Gardette
Cindy Jenkins Gramke
Claudia Harrod
Ann Hernick
Lauren Huizenga
Dawn Michaels
Cynthia Moore
Mona Morrow
Diane Mularoni
Beth Nowak
Tracy Power
Danielle Seurkamp
Crystal Wagner
Jessica Walton
Sue Wilke

SUMMERTIME KIDS

Clare Blankemeyer
Tori Ewing
Tara Keith
Claudia Kimura
Robbie Michelman
Diane Mularoni
Mona Morrow
Kary Myers
Mary Nippert
Beth Nowak
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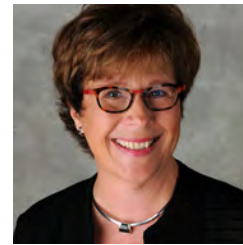
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Kathryn E. Merchant
PRESIDENT/CEO
Retired May 2015

FINANCIAL INFORMATION

BALANCE SHEET

ASSETS:	2014	2013
Cash and cash equivalents	\$ 40,550,817	\$ 44,894,012
Investments	490,824,791	470,251,477
Property and equipment, net	3,260,719	3,377,950
Other assets	30,671,778	21,121,675
TOTAL ASSETS	\$ 565,308,105	\$ 539,645,114

LIABILITIES:		
Grants payable	\$ 2,850,270	\$ 2,799,741
Mortgage payable	716,156	874,973
Assets held on behalf of others	4,470,282	4,406,356
Other liabilities	5,197,640	5,384,840
Total liabilities	13,234,348	13,465,910
Net assets:	552,073,757	526,179,204
TOTAL LIABILITIES & NET ASSETS	\$ 565,308,105	\$ 539,645,114

INCOME STATEMENT

REVENUES		
Contributions	\$ 85,113,885	\$ 75,478,707
Investment appreciation	3,449,085	38,121,249
Investment income (net of fees)	13,543,561	12,583,875
Other revenue	1,275,308	686,663
TOTAL	\$ 103,381,839	\$ 126,870,494

EXPENSES		
Grants	\$ 71,098,024	\$ 69,133,479
Administrative expenses	6,043,431	5,642,718
Other	345,831	334,814
TOTAL	\$ 77,487,286	\$ 75,111,011

CHANGE IN NET ASSETS **\$ 25,894,553** **\$ 51,759,483**

INVESTMENT PERFORMANCE (as of 12/31/14)

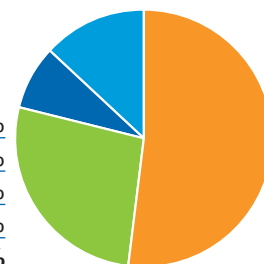
	1 YEAR	3 YEAR	5 YEAR
GCF Actual	3.9%	10.1%	8.3%
Target Weighted Index*	3.9%	9.2%	8.0%

GCF's approach to investments is to establish and monitor a prudently diversified portfolio that will outperform our benchmarks over time. While we acknowledge that underperformance will periodically occur for short time periods, we believe that we are optimally positioned to achieve superior long-term performance.

Our 3.9% overall return in 2014 was on par with our target weighted benchmark. Our overall average annual performance for three and five years slightly exceeded our benchmark. GCF's benchmark return is comprised of the returns of investment market indices, weighted according to the strategic asset allocation recommended by the Investments Committee.

GCF INVESTMENT ALLOCATION (12/31/14)

Global Equities	52%
Global Fixed Income & Cash	27%
Real Assets	8%
Diversifying Strategies	13%
TOTAL	100%



At year-end 2014, GCF's allocation to the four major asset categories shown in the chart is close to the strategic asset allocation reflected in our benchmark, with a modest below-benchmark commitment to U.S. equities. This diversified strategy is intended to produce attractive long-term returns in a risk-controlled manner. Our portfolio process provides consistent asset allocation and investment management across all donor funds, with appropriate adjustment for limited differences in investment products among managers.

*GCF's blended Target Weighted Index benchmark across all accounts is comprised of 17% S&P 500 Index, 4% S&P Midcap 400 Index, 4% Russell 2000 Index, 14% MSCI EAFE Index, 11% MSCI Emerging Markets Index, 7% HFRI FOF: Strategic Index, 9% Barclays U.S. Aggregate Bond Index, 7% Barclays U.S. TIPS Index, 6% Barclays Credit A Index, 2% Barclays U.S. Corporate High Yield Index, 3% JP Morgan Non-U.S. GBI Index, 3% Alerian MLP Index, 3% S&P Developed BMI Property Index, 3% Bloomberg Commodities Index, and 7% HFRI FOF: Conservative Index.

NEW FUNDS 2014

The Greater Cincinnati Foundation would like to welcome the donors who established these funds in 2014.

FIELD OF INTEREST FUNDS

Alice and Carl Bimel, Jr. Fund #2
Margaret H. Hamer #2 Fund
Arthur C. Hengelbrok, Jr. Fund (NKY)

DESIGNATED FUNDS

Carl and Alice Bimel Trust Fund
Corbett-SCPA Strings Program Fund
Dave and Dee Dillon Fund #2 (UW)
Alma Fetters Fund
A. T. Folger, Jr. - Lowe Simpson
Designated Fund
Green Man Park Fund
Margaret H. Hamer #1 Fund
KSB Miniatures Fund (NKY)
Ronald and Cecilia Kuzma-Prokids Fund
Gladys and Ralph Lazarus Art Fund
for Cincinnati Public Schools
Harry E. and Nancy A. McGary Fund
Perbix-Cincinnati Zoo Fund
PPN Charities Fund
Save Our Icons - Music Hall Fund
Peter and Marina Schmid Fund #2
Edward and Martha Schuh - St.
Boniface and James Church Fund
Edward and Martha Schuh - St.
John Church Fund
Carl and Audre Sedacca Fund #2
Charles and Ruth Seligman
Endowment Fund for The Sisters
of Divine Providence (NKY)

SCHOLARSHIP FUNDS

William H. Ague Scholarship Fund
Mozelle Primus Flowers
Scholarship Fund (AFAM)
Dr. Paul Edwin Potter Geology Fund

DONOR ADVISED

9 On Your Neighborhood's Side
Anonymous Fund LLL
Anonymous Fund MMM
Anonymous Fund NNN
Anonymous Fund OOO
Anonymous Fund PPP
Anonymous Fund QQQ (NKY)
Anonymous Fund RRR
Joseph and Maria Arcuri Family Fund
Jessica and Robert Baron Family Fund
Robert Bloom and Alison Kamine Fund
Brandy Family Fund
Patrick and Karen Brown Family Fund
Carol L. Butler Fund
John and Sheli Carney Family Fund
Champion Handwasher Fund
Cornish Family Fund
Terry K. Crilley Fund
DB Family Fund
Delaney Family Foundation Fund
John and Donna Dinkelaker Family Fund
R.C. Durr Foundation Fund (NKY)
Emily and Mark Frolick Fund
From A to B Fund
Will and Mary Beth Gregg Fund #2
Neal P. Hendy Community Giving Fund
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Hirschfeld Family Fund
Robert W. Johnston and Betty
W. Johnston Fund
Jones Family Fund
McLeod Family Fund
Rita S. Metcalfe Foundation Fund
William J. Motto Fund
Bill and Karen Neyer Family
Foundation Fund
Dave and Marti Neyer Charitable Fund
Jim and Jane Neyer Family Fund

Sara K. and David P. Osborn Fund
Pantene Beautiful Lengths Fund (P&G)
P&G Matching Business Grant
Competition Fund (P&G)
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Siefiring Robbins Fund
Catherine L. Smith "Just Enjoy" Fund
Shanda Spurlock Memorial Fund
Josephine G. Stillpass Charitable Fund
Sherri and Adam Symson Fund
Teepe Family Fund
Thomas and Carrie Torbeck Fund
Karen B. and John A. Trautmann
Charitable Fund
Turner/Winget Family Fund
van der Horst Family Fund
Walsh-Neils Charitable Fund
Judd and Elizabeth Weis Family Fund

NKY signifies funds that are a part of the Northern Kentucky Family of Funds.

P&G signifies funds that are part of the Procter & Gamble Family of Funds.

AFAM signifies funds that are part of the African American Family of Funds

UW indicates funds that are part of an endowment partnership between GCF & United Way.

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President/CEO, started May 2015

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5 years, January 2015

Melissa Krabbe
5 years, May 2015

Julia A. Mace
10 years, January 2015

Suzanne M. Rohlf
5 years, February 2015

Margaret L. Gaither
retired in 2015.

Kathryn E. Merchant
retired in 2015.

Several members of our staff have recently earned professional certifications.

Craig Keller, Certified Project Manager

Julia A. Mace, Accreditation in Public Relations

IN MEMORIAM

GCF would like to remember some of our good friends who passed away since our last report.

Juanita Adams
Jane Anderegg
Martha Anhofer
William Bahlman Jr.
Lela Cook Brown
John Hoyt Chaloud
Elizabeth Chambers
William Champion
Elmer Cleves
Terry Crilley
Robert Crosset Jr.
Elizabeth Legg Dinsmore
George Drew
Arnold Dunkelman
Patricia Earley
Anne Elsasser
Ronald Felder Sr.
William Friedlander
Mary Elizabeth Gregg
Dennis Griffin
Margaret Hamer
Charles Judd
Minor LeBlond
Joseph Levinson
Cynthia Matyi
William McNeese
Rita Metcalfe
William Motto
Maurice Oshry
Mabel Raterman
Joseph Regruth
Joseph Rippe
Millard Rogers Jr.
Lois Rosenthal
J. Patrick Ryan
Roger & Marjorie Santor
Judge S. Arthur Spiegel
Shanda Spurlock
Peggy Stricker
Gordon Weil Jr.
Randolph Wilkinson III
Harry Wilks
Jean Wommack
Marjory Wyler
Sarah Zavitz
Helen Ziegler



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