

FOUNDERS SOCIETY

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

*Carantouan Greenway
Citizens & Northern Bank
Raman Daga, Metadyne Industries*

*First Citizens National Bank
Kenneth & Caroline Taylor Family Foundation
Tioga State Bank*

VISIONARY SOCIETY

The Visionary Society recognizes those individuals and organizations that make a major contribution of at least \$5,000 to the Community Foundation for the Twin Tiers. These community leaders understand the important role the Foundation serves in helping solve community issues today and forever into the future. The CFTT Board wants them to be recognized in years to come after this generation has passed the torch on to their children, grandchildren and great grandchildren.

*Athens Area School District
Brann Williams Caldwell & Sheetz
Kathleen Bok & Ron Johnson
Marilyn & Edward Bok
Carantouan Greenway
Citizens & Northern Bank
Raman Daga, Metadyne Industries*

*Eagles Mere-Laporte Lions Club
First Citizens National Bank
Clark & Jane Moeller
Finkle Rosenberg
Kenneth & Caroline Taylor Family Foundation
Tioga State Bank
Evan & Linda Williams, Jr.*

ON OUR WEBSITE...

You will find a link to the electronic version of this report on our home page at www.twintierscf.org. There you will find:

- ~ Listings of all funds managed by CFTT, including new funds established in 2006.*
- ~ List of all past grants made and present funding opportunities.*
- ~ Contributors to the Foundation and our funds*
- ~ Completed financial statements and IRS 990s filings*
- ~ Donor's Choice Network with funding ideas & opportunities*
- ~ Resources for professional advisors who work with the Foundation to better serve their clients*
- ~ Copies of fund agreements and much more - take a look!*



community foundation for the twin tiers

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Building a Path to Tomorrow

Fourth Annual Report
to the Community



community foundation
for the twin tiers
For good For ever.®

2006



For all our yesterdays,
we have memories,
for all our tomorrows
we have dreams.

- Unknown



OPENING STATEMENT:

In 2002, the visionary community leaders began building this path to tomorrow called the Community Foundation for the Twin Tiers (CFTT). They understood the importance of a charitable organization that would allow all citizens - no matter what their means - to make a lasting contribution to their community.

Those founders were right. In 2006 we were the fastest growing Community Foundation in Pennsylvania. When one looks at our growth in funds, assets and grants over the last three years, you find a steeply accelerating growth rate.

We hope to be able to mimic the growth of the Fremont Area Community Foundation in Michigan who in 2005 had assets of over \$190,000,000. We want to be able to say on our 25th anniversary what they did on theirs:

"Nowhere else in the United States is there a community foundation of this size serving a rural county of 50,000 people. Since 1972, we have received more than \$50 million in gifts and awarded more than \$127 million in grants. This has made a significant, positive impact on the lives of residents of Newaygo County."

Truly the residents of this county saw the potential of this organization, came together, and created this lasting, growing resource for their residents. We expect to accomplish no less in our rural counties.

Sincerely,
The Board of Directors

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WHO WE ARE

The Community Foundation for the Twin Tiers (CFTT) is a non-profit, philanthropic community organization created in 2002 by and for the people of Bradford, Sullivan, and Tioga Counties in Pennsylvania and Tioga County, New York to provide a lasting source of charitable funding to benefit the people of this region. For good. For ever.

WHAT WE'RE PASSIONATE ABOUT

Achieving our mission: To continuously improve the present and future quality of life in the counties served by the Foundation.

HOW WE TRANSLATE OUR PASSION INTO ACTION

We educate the community about the enormous potential of philanthropy and its ability to enrich the lives of all people, both present and future.

We promote philanthropy and encourage the growth of our endowment funds to produce grants to meet the community's changing needs.

We help people with philanthropic interest support the issues they care about - today or through their estates - by establishing a charitable fund at the foundation.

We help nonprofit organizations secure their financial future by establishing permanent endowment funds at the foundation.

We manage the permanent endowments entrusted to our care in a cost effective manner with outstanding stewardship and integrity.

We address the charitable needs of the people of our region by awarding grants through a competitive grantmaking process.

We collaborate with other community organizations to address the needs of our region.

We serve as a leading community resource for individuals and nonprofit organizations in supporting the development of major current and planned charitable funds.

Connecting people who care with causes that matter.

2006 BOARD OF DIRECTORS



CHAIR
Marilyn Bok
Sayre, PA



VICE CHAIR
Newton Pendleton
Eagles Mere, PA



TREASURER
Bill Ransom
Sayre, PA



SECRETARY
Beth Fisher
Owego, NY



R. Lowell Coolidge
Wellsboro, PA



Tom Freeman
Mansfield, PA

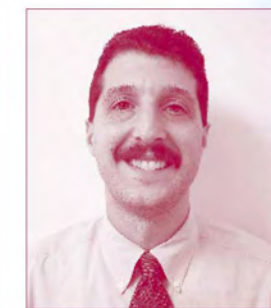
DIRECTORS



George Houser
Burlington, PA



Anastasia McMahon-Farrell
Dushore, PA



Joseph Picco
Waverly, NY



Robert Raff
LaPorte, PA



Leo Parchesky
Millerton, PA



Vacancy
Tioga County, NY

PATH TO STEWARDSHIP

The Community Foundation for the Twin Tiers is governed by a Board of Directors and volunteers with strong ties to our community. Together they provide ongoing, enduring stewardship to the funds entrusted to our care ensuring that a lasting source of funding is available to benefit the people of our region - today and tomorrows to come.

2006 COMMITTEES:

Bradford County Advisory Board

- Bill Beamer, Towanda, PA
- Jay Chadwick, Wyalusing, PA
- JoAnne Kizer Conklin, Towanda, PA
- Jim Parks, Sayre, PA
- Bill Ransom, Sayre, PA (Chair)
- Howard Smith, Burlington, PA
- Kathy Smith, Wyalusing, PA
- Susan Storch, Troy, PA

Sullivan County Advisory Board

- Norton A. Borges Jr., Eagles Mere, PA
- Frank Comfort, Eagles Mere, PA
- Dora McCarty, Forksville, PA
- Anastasia McMahon-Farrell, Dushore, PA (Chair)
- Newt Pendleton, Eagles Mere, PA
- Bob Raff, LaPorte, PA

Tioga County, NY Advisory Board

- Marty Borko, Waverly, NY (Chair)
- Elaine Jardine, Owego, NY
- Frank Fulbrook, Nichols, NY
- Dick Ross, Spencer, NY
- Sam Thomas, Newark Valley, NY

Tioga County, PA Advisory Board

- R. Lowell Coolidge, Wellsboro, PA (Chair)
- Tom Freeman, Mansfield, PA
- Fred LaVancher, Tioga, PA
- Leo Parchesky, Millerton, PA
- Eugene Seelye, Wellsboro, PA
- Susan Sweet, Wellsboro, PA

Finance/Investment Committee

- Larry Alderson, Sayre, PA
- Marilyn Bok, Sayre, PA
- B. John Gee, Athens, PA
- Joe Landy, Athens, PA
- Leo Parchesky, Millerton, PA
- Newton Pendleton, Eagles Mere, PA
- Joseph Picco, Waverly, NY
- Bill Ransom, Sayre, PA (Chair)

Nominating Committee

- George Houser, Burlington, PA
- Robert Raff, LaPorte, PA (Chair)
- Beth Fisher, Owego, NY
- Tom Freeman, Mansfield, PA

Insurance Committee

- Tom Freeman, Mansfield, PA
- Newton Pendleton, Eagles Mere, PA
- Bill Ransom, Sayre, PA (Chair)

Foundation volunteers' integrity, ability and knowledge of the region's charitable needs provide a quality of citizen involvement that characterizes a true community foundation.



In the universe, there are needs and there are resources, and in between, there are doors.

- William Blake



WALKING TOGETHER ON THE PATH TO TOMORROW

FOR PROFESSIONAL ADVISORS

The CFTT understands the needs of the community. We can partner with you to assist you and your clients in their charitable estate planning by helping them explore how to meet their charitable goals for their community while receiving maximum tax benefits.

We understand that professional advisors can play an important role in providing opportunities for their clients to achieve their charitable wishes. We also understand the importance of providing the information you need quickly.

We encourage you to contact us for additional information before finalizing will or trust language for your clients who are interested in giving through the Community Foundation. We also can simplify the charitable designation in a will or trust and simultaneously articulate your clients' specific wishes in a fund agreement. We encourage you to log into the resource section of our website specifically for professional advisors. We can supply you with the user name and password.

STARTING THE CONVERSATION WITH YOUR CLIENTS

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

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

LEAVING A LEGACY - THE TWIN TIERS LEGACY SOCIETY

A PERSON'S LIFE TAKES ON SPECIAL MEANING WHEN THEY CHOOSE TO LEAVE A GIFT TO THE COMMUNITY.

The Legacy Society recognizes donors with the vision, caring and commitment to the community who create a lasting charitable legacy through the CFTT.

They understand the community will need their support long after they are gone - and they have the foresight to include the CFTT in their estate or financial plans.

You can plan your support in a variety of ways: creating a fund to carry out your charitable goals after death; establishing a charitable gift annuity that provides life income to the donor and a future gift to the CFTT; or making the Foundation aware it will be the beneficiary of a bequest.

Step on the path with us and help secure the future on the community you call home. Give us a call today and let us know you're walking with us.

BUILDING A PATH TO TOMORROW

Many individuals tell us that helping others is the most rewarding thing they do. Some give through the CFTT as a group with a common interest. Others want to memorialize a loved one. Still others want to empower nonprofits, giving them the tools to become successful.

Why you should join us in building a path to tomorrow:

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

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

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

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

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

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

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

CFTT serves Bradford, Sullivan and Tioga Counties in Pennsylvania and Tioga County in New York State.

CFTT - where 99% of charitable funds raised locally are used for addressing local community needs.



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

- Unknown

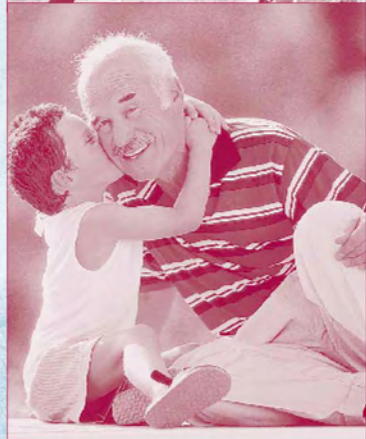


The will to win, the desire to succeed, the urge to reach your full potential... these are the keys that will unlock the door to personal excellence.. - Confucius



The best and most beautiful things in the world cannot be seen, or touched... but are felt by the heart.

- Helen Keller, Anthropologist



PATHWAY TO EVOLVING PHILANTHROPY - 2006 AT A GLANCE

Milestones along the path taken by the Foundation in 2006:

- ~ Recognized as the fastest growing Community Foundation in Pennsylvania.
- ~ A two hundred seven percent (207%) increase in our assets under management.
- ~ Our total assets grew from \$79,627 in 2005 to \$244,573 in 2006.
- ~ Endowment gifts totaling over \$151,550.
- ~ Fourteen funds now under management.
- ~ Earned 16.5% annual return on investments after payment of management fees.
- ~ The start of seven new funds, a doubling in the number of funds.
- ~ Total grant funds available from \$3,000 to \$7,000.
- ~ Revamped our Website and provided a resource section for Professional Advisors
- ~ The resignation of board member Richard Ross of Spencer, NY.
- ~ Welcoming of a new board members: Leo Parchesky of Millerton, PA
- ~ Adoption of a Donor Advised Fund Policy and Handbook, Due Diligence Policy, and Gift Acceptance Policies. Also revised Grantmaking Policy, Guidelines, and Principles.
- ~ Completion of a Needs Assessment Study and Report for a seven county area.
- ~ Obtained payroll deduction status with Bradford County government.
- ~ Continued developing relationships with professional advisors through the help of the County Advisory Boards.
- ~ Hired new attorney for CFTT - Frances W. Crouse of Athens, PA.

CONNECTING THE COMMUNITIES ALONG THE PATH

The Community Foundation helps build relations by connecting individuals and organizations in our community to opportunities. It enables people with philanthropic interests to easily and effectively support the issues they care about - immediately, or through their wills. Donors can establish a charitable fund at the foundation by contributing a variety of assets and may also recommend grants - in their name, if they choose - to nonprofit groups they want to support.

CONNECTING OUR COMMUNITIES

CONNECTING DONORS	<p><i>We listen to the needs of each donor and offer a variety of giving goals to help donors achieve their charitable goals.</i></p> <p><i>We provide investment management, recordkeeping and check writing services, freeing donors from all paperwork and responsibility.</i></p> <p><i>Donors also receive quarterly financial statements, which provide information about when charitable distributions are made, investment returns, service fees and current market value of the Fund.</i></p>
CONNECTING PROFESSIONAL ADVISORS	<p><i>Professional advisors, such as attorneys, estate planners, accountants, trust officers, funeral directors and investment managers are encouraged to contact the CFTT office to discuss clients' charitable giving plans.</i></p>
CONNECTING ORGANIZATIONS	<p><i>The CFTT works with local non-profit organizations to create agency endowment funds housed at the CFTT. A fund is easy to set up, and the agency's staff is relieved of internal accounting and reporting of the Fund.</i></p> <p><i>Because of the CFTT's ability to pool funds, the investments are readily diversified, thus maximizing total return.</i></p>
CONNECTING CAUSES	<p><i>Through the CFTT's Donor Choice Network opportunity is given to organizations and individuals to fund worthy projects the Foundation couldn't fund due to limited grant fund.</i></p>
CONNECTING WITH OUR COMMUNITY	<p><i>Through the CFTT's involvement with service providers and consumers in our communities, the CFTT is able to identify recurring needs within the community. A Needs Assessment was conducted in 2006 for all our counties.</i></p>

We are a community resource that will only increase in value to the community the longer we are in existence. For good For ever.®

**CONTRIBUTORS TO CFTT • January 1 - December 31, 2006
PERMANENT FUNDS • DONATIONS TO ENDOWMENT FUNDS**

AGENCY ENDOWMENT FUNDS

BIG BROTHERS BIG SISTERS ENDOWMENT FUND

Anonymous

CARANTOUAN GREENWAY ENDOWMENT FUND

Carantouan Greenway
Barry Skeist

DONOR DESIGNATED FUNDS

ATHENS AREA SCHOOL DISTRICT ACADEMIC ACHIEVEMENT

Athens Area School District

KEEFE REWARD FUND

Rosanette R. Abrams
Athens Township Supervisors
Anonymous
Susan L. Bailey
Maureen T. Beirne
Robert Beirne Family
Brann, Williams, Caldwell & Sheetz
Coldwell Banker Preferred Properties
Frances W. Crouse
Cummings Lumber Co. Inc.
William & Joyce Davis
W. Marshall Dawsey
John & Nancy DeSisti
Jonathan P. Foster
Donald B. Frederick
Jeffrey & Maryann Gray
Stacy & Derek Harkness
Andrew Hutz
Robert & Betty Johnson
Dr. Edward & Kathleen Jones
Oliver & Jobyna Judson
Gerald A. Kinchy
Landy & Landy Attorneys-at-Law
Leple, Engelman and Yaw
Kenneth R. Levitzky
Sandra & David Martinichio
Robert B. McGuinness
Stephen & Jacqueline McNamara
James & Penelope-Anne Meyers
Frank J. & Marlene Niemiec
NY-PENN Appraisal
Jeffrey P. Osmond
Thomas & Marlene Palumbo
Shannon Collins Pan & Kai Pan
Scott Pellingier

Donald Reuter
Sayre Athens Lions Club
Nikki J. Shaduck
Shay's Court Reporting
Michaelle H. Shaw
Lucille Silverstein
Thomas & Lucille Silverstein
Roxann Stevens Testen & John Testen
Mary Lou & David Vanderpool
Linda S. Wettlaufer
Evan & Linda Williams, Jr.
Leslie Wizelman
Earl & June Wootton
Gerald A. Zeller
Mary Anne Zeller

FIELD OF INTEREST FUNDS

JORDAN WILCOX FUND

Roberta Barrett
Big Pond United Methodist Women
Wallace & Sandra Cady
Chris's Garage-Christopher Uettwiller
Rinaldo & Geri Depaola
Stephen G. Downs
E. I. Dupont De Nemours & Co.
First Citizens National Bank
Gene's Body Shop
John & Francine Griffin
Robert & Donna Hettich
Anna Hulbirt
Nick Hurley - Hurley's Market
Iddings Insurance Agency
Kiwanis Club of Towanda/Wysox Area
William J. Knowles
Duane & Janet Lewis
Jay E. Lowery Funeral Home, Inc.
Albert & Teresa Ondrey
PAXAR Corporation
Louis & Amy Quattrini
Ridgebury Volunteer Fire Co.
Edward & Nancy Schrader
Simmons Rockwell
St. Mary's Guild Church of Redeemer
Valley Energy
Valley Kiwanis
Wiggle WHGL Contraair Communications

SCHOLARSHIP FUNDS

EAGLES MERE-LAPORTE LIONS CLUB SCHOLARSHIP FUND

Eagles Mere-Laporte Lions Club

FINKLE ROSENBERG SCHOLARSHIP FUND

Finkle Rosenberg Estate
H. Benjamin & Linda F. Frisbie
Joan & William Davis
Lorraine B. Bleiler
Western Broome & Eastern Tioga Division
NYS Retired Teachers Association

VICTOR AND CARLA ROSS SCHOLARSHIP FUND

Jonathan & Virginia Benner
Marilyn & Edward Bok
Timothy & Susan Cairone
John & Mary Ann Kelly
Nancy Kowalski
Deborah & Peter Munday
Katherine A. Ross
Linda & William Salmons
William & Nancy Timmons
Robert & Brinda Wederich

UNRESTRICTED FUNDS

BRADFORD COUNTY UNRESTRICTED FUND

Marilyn & Edward Bok
Timothy & Jodi Bok
Valerie Bok
Eileen & Bill Fullaway
George & Linda Houser
M-BRS Research & Consulting
Kathy & James Smith

SULLIVAN COUNTY UNRESTRICTED FUND

Anonymous
William F. Craig
George & Linda Houser
Peter R. & Joyce B. Lynn
Robert W. Oliver
Sullivan County Action
Sullivan County Real Estate

TIOGA COUNTY, NY UNRESTRICTED FUND

George & Linda Houser

TIOGA COUNTY, PA UNRESTRICTED FUND

George & Linda Houser

TEMPORARY FUNDS • PASS-THROUGH FUNDS

ATHENS AREA SCHOOL DISTRICT ACADEMIC ACTIVITY FUND

Best Buy Children's Foundation
OSRAM/SYLVANIA

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



The heart of the giver makes the gift dear and precious.

- Martin Luther King





I think of success as reaching beyond ourselves and helping other people in specific ways.

- Ben Carson



THE PATH BUILDERS

Our Contributors - They are the Community Foundation for the Twin Tiers. They assist the CFTT in realizing its vision and accomplishing its mission. They are Building the Path to Tomorrow today. They want to help people change lives and to leave legacies far into the future. Therefore, CFTT proudly recognizes its 2006 donors. The following lists reflect the charitable funds in the Foundation and their contributors. We are proud to acknowledge these caring people for their concern for their community, their faith in the future and their trust in us to carry out their wishes in perpetuity.

CONTRIBUTORS TO CFTT • January 1 - December 31, 2006

OPERATING FUND CONTRIBUTIONS • \$25 - \$499

Abuse & Rape Crisis Center
Area Agency on Aging
Anne W. Banse
John & Anne Batley
Dr. & Mrs. Joseph Blood Jr.
Blue Ridge Cable Technologies, Inc.
Tim Borges
Bruce & Shirlee Boselli
John & Sally Clapp
Frank R. Comfort
Bradford County Cooperative Extension
Bradford County Mental Health
Brann Williams Caldwell & Sheetz
Jody Cooley
Coughlin & Gerhart LLP
CraftMaster Industries
Dandy Mini Marts, Inc.
Ron & Brenda Dougherty

Eagles Mere LaPorte Lions Club
Richard A. Eaton
Brooks & Penny Eldredge Martin
Beth Fisher
Jean & Marvin Fisher
Michael Gambal
Lackawanna College
Atty. & Mrs. Robert J. Landy
Mr. & Mrs. Jack Langan
Fred LaVancher
Maternal & Family Health
Anastasia McMahon-Farrell
James & Marilyn Miller
Tom & Dixie Morris
OSRAM/SYLVANIA
Leo & Dolores Parchesky
Jim & Marie Parks

Partners in Family & Community Development
Newton Pendleton
R. Robert & Patricia Raff
William & Sarah Ransom
Sarah L. Rohrer
Sayre Area School District
Eugene A. Seelye
Margaret Shumway Etner
Simmons Rockwell
Mark & Debbie Stensager
Tioga State Bank
Towanda Area Christian Outreach
Towanda Area School District
Edwina F. Vaclair
Dr. & Mrs. Donald R. Weaver
Robert & Mary Wetzell
Evan & Linda Williams, Jr.

OPERATING FUND CONTRIBUTIONS • \$500 Plus

Marilyn & Edward Bok
R. Lowell & Lynne Coolidge

First Citizens National Bank
Guthrie Healthcare System

Clark & Jane Moeller
Barry Skeist

IN-KIND CONTRIBUTIONS

Design & Hosting of CFTT Website:
CQ Services Inc.

Free Checking Account Services:
Citizens and Northern Bank

Accounting Services
LaBarr & LaBarr

Legal Services:
David Keeffe

MEMORIAL FUND CONTRIBUTIONS

In Memory of George Smith
Marilyn & Edward Bok

Provided Meeting Room Space:
Guthrie Healthcare System
Lackawanna College
First Bank of Canton

Advertising:
Blue Ridge Cable Public Service Channel
Eagles Mere Cablevision
Haefele TV
Time Warner Cable Channel 18
WATS Broadcasting Inc.

In Memory of Roy Slabach
Marilyn & Edward Bok

ENDOWMENTS ARE SEEDS SOWN ALONG THE PATH...

Endowments are seeds planted today that grow year after year thus leaving our children, our grandchildren and their grandchildren for centuries to come a resource that will continually grow in capacity to meet their needs. Philanthropy invests in solving societal problems far into the future.

For those interested in effective charitable giving, there simply is not a better partner than a community foundation. The CFTT now has fourteen permanently endowed funds - our partners in this growing endeavor. As these funds grow in value, grants are made to help address pressing community needs.

1. AGENCY ENDOWMENTS

We firmly believe that through the efforts of the Community Foundation, we are helping to ensure ongoing support for many of the important nonprofit organizations that carry on the tradition of serving our community's most pressing needs.

CARANTOUAN GREENWAY AGENCY ENDOWMENT FUND (2003)

The Carantouan Greenway serves Tioga County, New York and Bradford County, Pennsylvania, but may operate anywhere in either state. It is a nonprofit 501 (c) (3) LAND TRUST, operated as a public steward in the Upper Susquehanna Watershed. It maintains a 50 acre Wildwood Reserve with a lake and nature trails in the Town of Barton, and other walking/biking paths in Waverly and Sayre. All of the Greenway land holdings, titles and easements must be held and protected for the public benefit in perpetuity. To insure that land monitoring and responsible stewardship are addressed, the Greenway set up an endowment fund in 2003 to address this issue.

In 2005 Carantouan initiated a new program to highlight one of Tioga County's little-known natural resources - a Great Blue Heronry. During April and May the Carantouan Greenway set up spotting scopes allowing the public a clearer view of the courting and nesting herons. One can observe the change from downy young to fledgling teenagers. You can watch the gangly birds sway in the tops of the Sycamore trees as they enter and exit the heronry. An educational flyer is also available describing their range, behavior and nesting habits. Two Carantouan Greenway locations, the Wildwood Nature Reserve and the Forbidden Path are featured on the "Trails of Tioga" map www.visitioga.com. For more information call 1-800-671-7772, visit a Valley library, or their website at <http://www.geocities.com/carantouan>.

BIG BROTHERS BIG SISTERS FUND (2003)

An affiliate of the Big Brothers Big Sisters of America, BBBS serves Bradford and Sullivan Counties in Pennsylvania and Tioga County, New York. Its mission is to create and maintain mentoring relationships that provide positive experiences in the lives of children and mentors. Kristy Griffith, Executive Director, notes the organization provides preventative services and is listed as a cost-effective, Blueprint Model Program. Four words describe what Big Brothers Big Sisters (BBBS) provides to volunteers and clients - "Little Moments-Big Magic." It is a volunteer "Big" spending time with their "Little," and through that time, creating a new vision in some way for the "Little." Yet it is more, it is relationships between the "Big" and "Little" that help support that vision of possibilities for the future aspirations of the "Little."

Since 1991, the agency has provided over 220 one-to-one traditional mentoring matches. Currently 45 community matches are active and over 80 children are waiting to be matched. In addition, referred younger students are provided with a Big Buddy. During school hours, the Big Buddy's, high school students, are provided with a life experience they will never forget by positively impacting the life of a younger student. Currently over 110 matches are active in the school-based program. For additional information call 1-866-344-BIGS (2447), email at bbbs@sosbbs.com or visit their web page at www.bbbsbradco.org.

CFTT ENDOWMENT FUND (2003)

One of the first actions taken by the CFTT Board of Directors was to establish its own agency endowment fund with funds provided by board members and their families. This fund began returning operating capital to the Foundation in 2005 thus helping ensure the continued existence of the organization. Each year as this fund grows in value it can be used to meet the operating expenses of the Foundation.

2. DONOR DESIGNATED

Your identify one or more of your favorite charitable organizations to receive a permanent income stream to help ensure that their needs will always be met. If at some time in the future the charity you designate is no longer active or providing a needed service, the CFTT Board has variance authority to select another organization that has a similar purpose to benefit from your gift.

ATHENS AREA SCHOOL DISTRICT ACADEMIC ACHIEVEMENT FUND (2006)

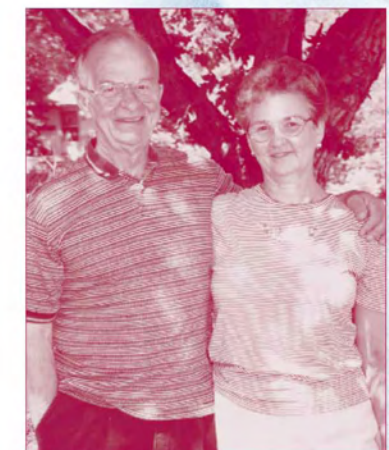
In April of 2006 the Athens Area School District established the Athens Area School District Academic Achievement Fund consisting of two scholarships and thirteen awards. They are the first school district in the region to make use of the services offered by the CFTT for managing some of their scholarship and awards funds. Doug Ulkins, school superintendent put it this way, "This partnership is allowing the Athens Area School District to do two things. First, we are pooling our resources, thus allowing our funds to earn more interest for us. Second, in being a member of a tax-deductible arrangement, interested parties can more easily make donations to specific causes and be assured to benefit from the tax laws."

The following awards and scholarships are included in the fund and will be given out each year at graduation: Mary Grace Woodford Scholarship, the Scholarship for Academic Excellence, Joseph White Automotive Award, Joseph White Sports Award, George R. Levering Award for Perseverance, Biagio Maio Award, Ronald Frock Memorial, Ken Oakes Memorial, Mike Daniels Memorial, Joel Lubertowitz Memorial, Walter Loomis Memorial, Lynn Page Memorial, Ronald & Stuart Gillette Memorial, Marshall VanScoten Memorial, and the Richard Marvin Memorial.



Don't judge each day by the harvest you reap, but by the seeds you planted.

- Robert Louis Stevenson,
Writer and Poet





The greatest legacy is that which benefits the widest number of people for the longest period without limit to value.
- Cat Stevens, Musician



ENDOWMENTS ARE SEEDS SOWN ALONG THE PATH...

DAVID KEEFFE REWARD FUND (2006)

David and Carol Keeffe were pillars of their community. David was a prominent well-known attorney, a member of the law firm DeSisti and Keeffe, who was well respected not only by his clients but also his peers. He also served pro bono as attorney for the CFTT since its founding in 2002. In November of 2006 he and his wife were murdered in the garage of their home in Athens Township. People to this day are in shock that something like this could happen in their small rural community.

"Carol was a devoted mother to her two children, Melissa and David, a loving stay-at-home grandmother who enjoyed watching her daughter's two children, and was helping her son David prepare for his upcoming wedding," said her daughter Melissa. "They were two of the most selfless people I ever met, both within the family and outside," said Melissa's husband Matthew.

David practiced in a range of fields, including civil rights and criminal law and at the time of his death was the current president of the Bradford County Bar Association. In response to this horrendous crime the Bradford County Bar Association started a Keeffe Reward Fund at the Foundation for information leading to the arrest and conviction of the murderer(s) of David and Carol. This fund is to match the \$50,000 reward offered by the DeSisti & Keeffe law firm. Everyone is hoping that the perpetrators of this crime will be caught and brought to justice.

3. FIELD OF INTEREST

With this fund, you can provide ongoing support to organizations that work on issues that you specify. After you determine the issue(s) you want to support, the CFTT Board identifies charities performing the most effective work within your interests and recommends suitable grant recipients.

JORDAN WILCOX FUND (2003)

Jordan Wilcox celebrated his sixth birthday in April, is attending 1/2 day kindergarten in Athens with a wrap-around nurse and his great aunt, Janet Lewis says, "He loves it and is doing well in school where he is a little chatterbox." In 2002, at eighteen months, he was diagnosed with a malignant brain-stem tumor. Jordan has undergone hours of delicate brain surgery, months of intensive in-patient chemotherapy and an experimental stem-cell transplant at Upstate Medical Center in Syracuse, NY. He did amazingly well but in 2005 his tumor reoccurred. Again he underwent extended chemotherapy treatments. Since then all MRI test results have been good and his family calls him "our miracle child." He will soon start growth hormone treatments since radiation destroyed his own natural growth hormone.

The fund provides grants for low-to-moderate income families in Bradford County with children stricken with cancer and covers such expenses as gas for travel to the hospital, room and board and meals during treatments, etc. that are not covered by insurance. This is the same type of help Jodi, Jordan's mother, received when he was undergoing treatment. Great aunt Janet Lewis said, "Our family decided to create a similar fund in Jordan's honor, for Bradford County families. Having a child in the family stricken with cancer is devastating enough, without having to worry about how to pay for the incidentals that insurance doesn't cover."

4. SCHOLARSHIP FUNDS

These people share one thing in common: A passion for education. Their scholarship funds ensure that the value placed on education among families living in the region increases as more students get to pursue their dream of obtaining a post-secondary degree. By creating a scholarship fund at the CFTT you create an opportunity to enrich the lives of many future students.

VICTOR AND CARLA ROSS SCHOLARSHIP FUND (2005)

When Victor died in 2004, Vic & Carla's families decided to establish a scholarship fund for a high school graduate in Bradford County going on to either an associates or baccalaureate degree at an accredited institution of higher learning. Priority will be given to students who will be the first member of their family to attend college. Carla stated, "Speaking for Victor and myself, we are very grateful to be able to help students achieve an education. It is a wonderful tribute to Victor, and for myself I can think of no better way for our family to be remembered."

Carla recently said, "We were both the first in our families to obtain a college education. We both benefited from public assistance in obtaining our education and want to help others do the same. Victor was a fanatic about getting an education; I felt that starting this scholarship fund would be something he would really agree with. It is so in tune with his deepest beliefs." As he said, "Education broadens your horizons and gives you choices." Victor & Carla both had to struggle to obtain their educations and grew to have a great appreciation for the choices their education provided them.

EAGLES MERE-LAPORTE LIONS CLUB SCHOLARSHIP FUND (2005)

In 1991 the Eagles Mere-Laporte Lions Club initiated its Education Assistance Award Program to help worthy Sullivan County students with their college expenses. Each year the Club's Selection Committee, with the assistance of the Sullivan County High School Guidance Office, has chosen a graduating senior to receive the \$1,000 award. In making their decision the consideration is given to academic achievement, character, citizenship, and financial need. The award is in the form of a Stafford or Federal Ford Loan reimbursement, conditional upon the student completing his or her Bachelors degree requirements at an accredited college or university.

To date fifteen Sullivan County students have been selected to receive the award. Of the fifteen, four are still in college, ten have earned their degrees, and only one failed to graduate. At least three of the college graduates chose to pursue advanced degrees and the most recent, a University of Rochester graduate, is now attending the University of Pennsylvania School of Veterinary Medicine.

THE DONORS PATH – LOOKING FORWARD, GIVING BACK

THE GIVING PATHWAY

The Community Foundation for the Twin Tiers is a pool of fourteen charitable funds entrusted to us for long-term philanthropic good in our region. We invest and administer these funds prudently and award the distributions as grants and scholarships to nonprofit organizations, exactly as the donors intended.

For those interested in effective charitable giving, there simply is not a better partner than a community foundation. Making a charitable gift through the Foundation gives you permanence, flexibility and tax benefits. The Foundation can also provide technical support to a donor's attorney, accountant, and other financial advisors concerning the foundation's operating procedures.

YOU HAVE MANY OPTIONS TO CHOOSE FROM WHEN ESTABLISHING YOUR CHARITABLE GIVING PROGRAM:

ADVISED FUNDS

Donor or their designee can be actively involved in recommending the organizations to receive grant support from the fund.

DONOR DESIGNATED FUNDS

Name one or more specific organizations to receive annual support.

FIELD OF INTEREST FUNDS

Identify an area of geographic focus (town, county, borough, etc.) or community need (arts, environment, education, health care, etc.), leaving selection of particular organizations to the Foundation's Board.

ORGANIZATIONAL/AGENCY ENDOWMENT FUNDS

Funds are started by nonprofit organizations that transfer assets to the Foundation to provide a steady income stream for their annual operational needs.

PASS-THROUGH FUNDS

Provides the business with tax advantages while still keeping the liquidity of the funds for the business's charitable purposes and at the same time helping support the operational costs of the Foundation.

PRIVATE FOUNDATION TRANSFERS

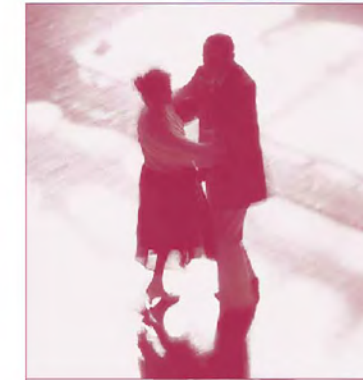
Private foundations can role their funds into the Community Foundation, receive additional tax benefits while being relieved of the reporting requirements placed on private foundations and keep the ability to be actively involved in recommending the organizations to receive support from the fund.

SCHOLARSHIP FUNDS

Benefits deserving students. You can set-up a selection committee, identify the process, and establish the selection criteria. The grants awarded are based on the specific selection criteria that you determine when you establish the fund.

UNRESTRICTED FUNDS

Provides the greatest flexibility by entrusting the Foundation's Board of Directors to select the most promising programs that meet today's and the future's most critical needs. This flexibility allows the Foundation to meet the emerging needs of the region over time.



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

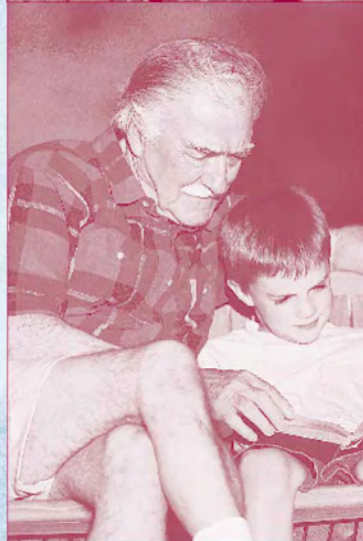


People don't Give To us, they Give Through us.



When a person plants a tree under which she will never sit, then you know that civilization has come to that land.

- A Greek Philosopher



THE DONORS PATH – LOOKING FORWARD, GIVING BACK

The Community Foundation for the Twin Tiers is one of more than 700 community foundations in the United States that employ two powerful concepts:

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

When you give to a community foundation, even a small gift makes a difference. Dollar by dollar, donations build a permanent endowment and create new money through prudent investing for grantmaking. The Foundation welcomes gifts in any amount. We acknowledge each donation promptly with a thank-you letter that is also a tax receipt. Every gift matters to us.

GIVING TO ESTABLISHED FUNDS - IT'S AS EASY AS ONE, TWO, THREE...

We invite you to become involved and enjoy the journey of stewardship. It's as easy as one, two three...

1. You have the opportunity to touch thousands of lives through your generosity. We encourage you to follow your personal passion, focus your charitable contributions and enact some lasting change in our communities. Imagine what your support of \$100, \$1,000 or even \$10,000 would mean to one of the nonprofit organizations in our region.
2. Send your contribution to the Community Foundation and just note which fund you would like to support and at what level.
3. If you have any questions or if you would like additional information, please call our office at 570-888-4759.

CREATING YOUR OWN FUND

We recommend the following steps when creating a new fund with the CFTT:

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

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

To receive a charitable income tax deduction and/or estate tax deduction, all gifts to the CFTT are irrevocable in accordance with applicable federal and state laws. Once a fund is established, gifts become the property of the Foundation, but if a donor wishes to set up a donor advised fund they can make recommendations to the Board of Directors on who should receive grants from their fund. Remember...establishing a fund is as easy as making a telephone call to 570-888-4759.

We connect people who care with causes they care about.

ENDOWMENTS ARE SEEDS SOWN ALONG THE PATH...

FINKLE ROSENBERG SCHOLARSHIP FUND (2006)

Finkle Rosenberg was a long-time resident of Owego, New York and was a member of the Owego Free Academy class of 1933. Miss Rosenberg graduated from the New York State College of Teachers at Albany with a B.A. in French and Social Studies and an M.A. in Social Studies. She taught Social Studies and was the Department Chair and Secondary Coordinator for Social Studies for the Owego Apalachin School District. She was also a member and past president of the Owego Apalachin School District Board of Education. In more recent years she contributed to the Owego Apalachin School District as a charter member of the Teachers Center Policy Board. Because of Miss Rosenberg's great love of education, she established an endowed scholarship fund with the Community Foundation for the Twin Tiers. Starting in 2007 this fund will provide a \$2,000 scholarship each year for an Owego Free Academy graduate who is going on to obtain a degree in education at an accredited institution of higher education. As the fund grows in value, additional scholarships will be awarded. Being very community minded, Miss Rosenberg served on many boards and committees including Coburn Free Library, Literacy Volunteers, Meals on Wheels, Tioga County Democratic Committee, Village of Owego Revitalization Commission and the Advisory Council of Binghamton University. She touched many lives through the generous donation of her time to causes she cared about during her life and will continue to do so in perpetuity through this scholarship fund.

5. UNRESTRICTED FUNDS

Donors who chose to give unrestricted funds give to the future needs of the region, no matter what those needs may be. The grants made with these funds will be able to evolve and develop over time in order to meet the emerging needs of our grandchildren and great grandchildren who will then be living and working in the region.

BRADFORD COUNTY UNRESTRICTED FUND (2005)

The Bradford County Advisory Board has the responsibility to recommend the needs this fund is to address to the CFTT Board of Directors. They decided children and youth were our future and that improving their education would be the most beneficial to both the individual child as well as society. The advisory board looked for ways to leverage the funds to reach the greatest number of children in the county. They recommended incentive grants to teachers for ideas on improving their curriculum. The curriculums will be shared with other teachers in the county through the CFTT website.

CFTT UNRESTRICTED FUND (2005)

Future grants to be distributed from this fund will be available to eligible organizations in all four counties served by the Foundation. The Board of Directors established the Unrestricted Fund for flexibility since it is very hard to predict with any degree of accuracy what the issues will be facing our communities fifty years from now. This fund gives future Board members the flexibility they will need to address these unforeseen issues. This fund is continuing to grow to its minimum amount before grants will be distributed from it.

SULLIVAN COUNTY UNRESTRICTED (2006)

A CFTT Board member saw fit to establish unrestricted funds for Sullivan and both Tioga Counties in 2006. The Sullivan County Advisory Board accepted the challenge to raise the remaining funds needed to make the fund reach its minimum fund balance so that it would begin producing grants. This fund now gives the Sullivan County Advisory Board members the flexibility they need to begin addressing their county's unmet needs today and in the future.

TIOGA COUNTY, NY UNRESTRICTED (2006)

Established in 2006 by a CFTT Board member this fund is continuing to grow to the minimum amount before grants will be distributed from it. Future grants will be available to eligible organizations in Tioga County, NY. This fund gives the Tioga County, NY Advisory Board members the flexibility they will need to begin addressing their county's unmet needs today and in the future.

TIOGA COUNTY, PA UNRESTRICTED (2006)

Established in 2006 by a CFTT Board member this fund has not reached its minimum fund balance needed before grants will be distributed from it. Future grants to be distributed from this fund will be available to eligible organizations in Tioga County, PA. The Tioga County, PA Advisory Board members now have the flexibility they need to begin addressing their county's unmet needs today and in the future.

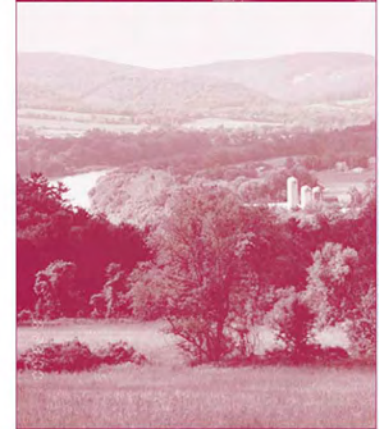
6. PASS-THROUGH FUNDS

Pass-through funds provide a business with tax advantages while still keeping the liquidity of the funds for the business's charitable purposes. At the same time it helps support the operational costs of the CFTT.

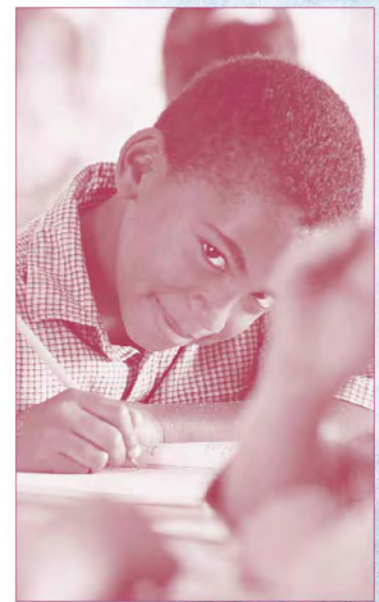
ATHENS AREA SCHOOL DISTRICT ACADEMIC ACTIVITY FUND (2006)

The Athens Area School District set up this fund in 2006 for their school board sanctioned clubs and activities so they could receive tax-deductible contributions from individuals and businesses as well as earn a greater rate of return while allowing the clubs to access their funds throughout the year. B. John Gee, school Financial Administrator stated, "We have talked for a long time about finding a way in which we can welcome donations to specific activities which usually don't benefit from booster clubs and other fund raisers. Now we can generate funds and give them right back to our kids. It's a win-win for all involved."

The list of academic activities includes: AAHS Band Boosters, AAHS Future Business Leaders of America, AAHS Future Farmers of America, AAHS SADD, AAHS Library, AAHS Forensics, AAHS Student Council, AAHS Science Olympiad, AAHS Swim Team, Camp Brule, Gladys Burnham Elementary School, Harriet Child Elementary School, Lynch Bustin Elementary School, Sheshequin-Ulster Elementary School, Harlan Rowe Junior High School, and SRU Middle School.



The most effective philanthropy helps people help themselves.
- Eugene C. Dorsey





Through philanthropy, people seek meaning and fulfillment in life.

- James Gregory Lord



THE GRANTMAKING PATHWAY

LOOKING FORWARD, GIVING BACK - OUR GRANTS

In 2004, the CFTT provided its first grant ever from endowed funds. Two years later the Foundation has gone from giving grants worth \$500 to total grants worth over \$7,000. In 2004 we also gave a Tioga State Bank Pass-Through Fund grant to the Guthrie Healthcare System for \$50,000.

CARANTOUAN GREENWAY - AGENCY ENDOWMENT FUND

The Carantouan Greenway used their first grant (\$500) to purchase a heavy-duty trimmer/mower for use at the Wildwood Nature Reserve in Tioga County, NY. They also produced an educational flyer for the "Tioga Great Blue Henonry" project and to provide student supplies for their "Talk to the Animals" event.

GUTHRIE HEALTHCARE SYSTEM - PASS-THROUGH FUND

The Tioga State Bank's Pass-Through Fund earmarked their funds (\$50,000) to be used for the Guthrie Healthcare System "Building the Future," the Campaign for Guthrie Health to sustain Guthrie Health as a healthcare leader in the Twin Tiers region.

In 2005, five funds had reached their minimum fund size and awarded the following grants: Carantouan Greenway, Bradford County Unrestricted Fund, the Jordan Wilcox Fund, the Eagles Mere-Laporte Lions Club Scholarship Fund and the CFTT Operating Endowment Fund.

BRADFORD COUNTY UNRESTRICTED FUND

The Bradford County Advisory Board recommended the grant of \$500 for curriculum improvements be given to Claire Foreman, a looping teacher at the W.R. Croman Elementary School in Troy, PA for a school-home literacy project to increase parental involvement leading to greater achievement and a greater impact on children's learning than socio-economic status. Children whose parents read to them at home, who listen to them share their beginning reading skills, have conversations with them about what they have read, and who have literacy materials in the home will generally show more gains in achievement. The funds were used to purchase student books for the at home reading portion of the project and trade books for parents to read to their children at home. Funds were also used to purchase kid-friendly digital cameras for kids to take pictures to be used in writing stories and for vocabulary development. At the end of the project Foreman's new curriculum will be shared with other teachers through the CFTT's website.

JORDAN WILCOX ENDOWMENT FUND

The family of Jordan Wilcox makes it possible for grant funds to be available to needy Bradford County families who have children who are undergoing treatment for cancer. These funds will help pay for expenses not covered by insurance. Unfortunately, the CFTT was unable to identify a needy family in 2006 so these funds are still available for use.

EAGLES MERE-LAPORTE LIONS CLUB SCHOLARSHIP FUND

The Eagles Mere-Laporte Lions Club Scholarship selection committee recommended a \$1,000 loan repayment scholarship be awarded to Keith L. Landers, a Sullivan County School District graduate in 1999 who had successfully met the scholarship fund's criteria. The Board of Directors accepted their recommendation and the check was sent in the students name to the loan repayment agency.

We build endowments to ensure that grants are available to support the community.

THE GRANTMAKING PATHWAY

CFTT OPERATING ENDOWMENT FUND - AGENCY ENDOWMENT

Since the CFTT has limited ways to raise the funds needed to operate the Foundation (charging fees for its services, obtaining funds from its personal endowment fund (\$410), and soliciting donations in the community), it was encouraged by its national association, the Council on Foundations to establish their own agency endowment fund. This fund has now begun returning operating capital to the Foundation thus helping to ensure the continued existence of the organization.

In 2006, six funds are supporting grants. Since funds produce the income in the year before grants are able to be given, in 2007 these grants funds are available to these organizations:

NAME OF FUND	RECIPIENT	USE OF FUNDS	AMOUNT
Athens Area School District Academic Achievement Fund	AASD High School Graduates	Scholarships & Awards	\$2,245
Carantouan Greenway Fund	Carantouan Greenway	Greenway Projects	\$826
Community Foundation for the Twin Tiers	CFTT	Operating funds	\$440
Finkle Rosenberg Fund	Graduate of Owego Free Academy	Scholarship	\$2,000
Bradford County Unrestricted Fund	To be determined	Curriculum Improvement	\$500
Jordan Wilcox Fund	To be determined	Needy families with children with cancer	\$1,055

The Board is soliciting Letters of Intent from all the teachers in Bradford County for the Bradford County Unrestricted Fund grant. A grant award will be made by the end of this school year for implementation in the 2007-2008 school year.

If you have an interest in a grant where the recipient is yet to be determined please visit our Website for information on how to apply and the particulars on exactly what the Foundation is hoping to fund.

The Board has decided to place any proposals they are not able to fund but feel are excellent ideas on their website. In this way through our Donor's Choice Network potential donors may like the ideas and be willing to fund them.

APPLYING FOR A GRANT

The Community Foundation for the Twin Tiers supports a wide range of projects that are of benefit to our region. Funded activities often provide a direct service to the community or take an innovative approach to a community concern.

Although many of the Foundation's funds support specific purposes, donors' interests, or particular agencies through non-competitive grants and are not available for application, the Foundation is beginning to have competitive grant funds available for distribution. These limited funds are available through a request for proposal process. The opportunities available as well as details on the process can be found on our website: www.twintierscf.org. Grant recipients are principally public charitable organizations with 501(c)(3) tax status that serve the four county region - Bradford, Sullivan and Tioga Counties in PA and Tioga County NY.

We are experiencing a period of unprecedented charitable giving in America. Join us on this journey into the future.



Follow your bliss and doors will open where there were no doors before.
- Joseph Campbell

