

Building Community THROUGH SCHOLARSHIPS



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Tom Beckett
Charlyn Fisher
Kathleen Hurd
Michael Moore
Suzanne Nuttle
Mary Ellen Valliant
Eugenia Wootton

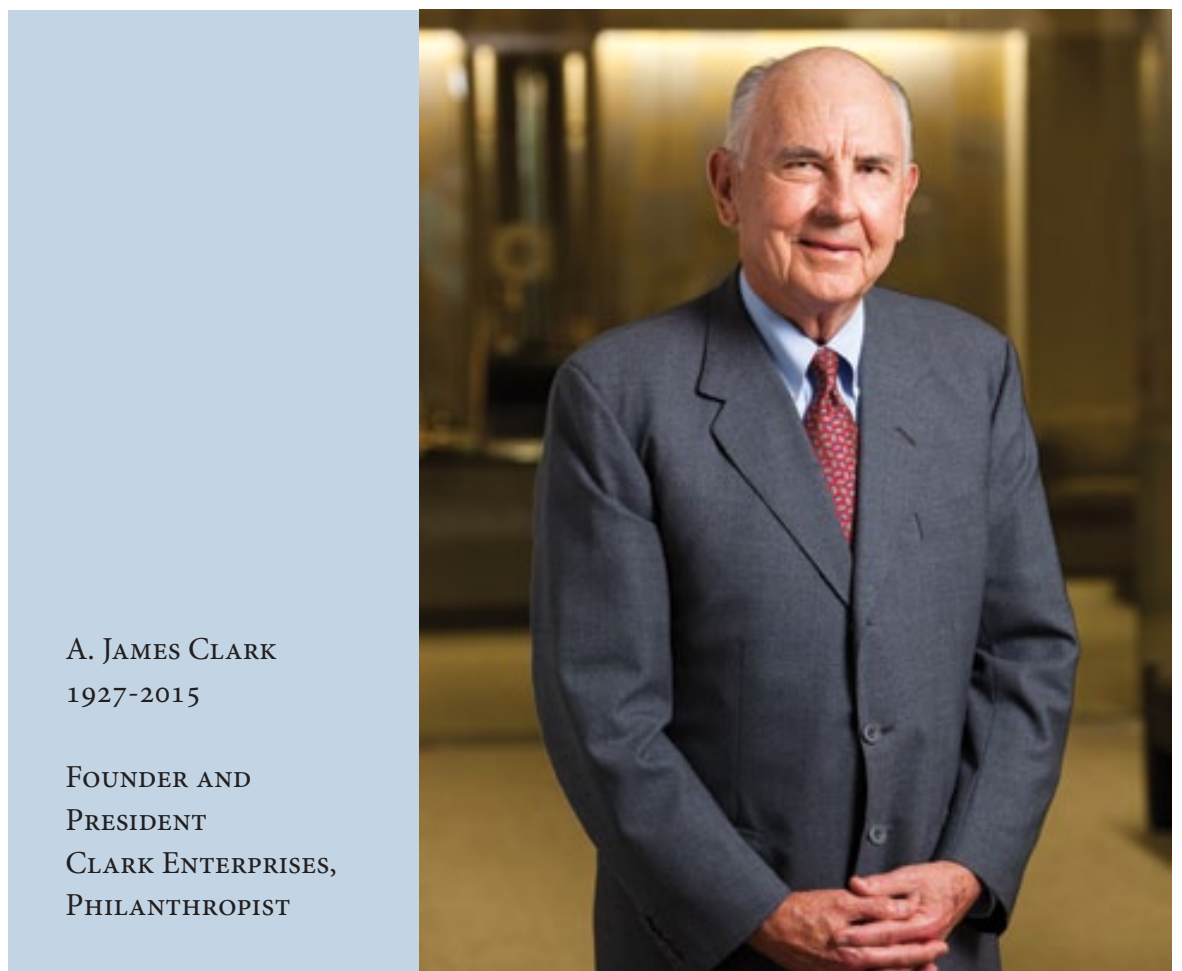
From the Chairman

Over the years, the Foundation has benefited from the extraordinary philanthropic support of this community. Early in our history, A. James Clark, together with other philanthropists, made a very generous gift of the historic Bullitt House to provide a permanent home for the Foundation. Since that gift in 2002, Jim continued to provide ongoing support to the work of MSCF, and he continued to provide philanthropic support to many key initiatives in this community, including the YMCA and the A. James Clark North Easton Sports Complex.

We lost an exceptional individual in Jim Clark in 2015. Over the last 30 years I came to know Jim and his commitment to this community. He had an exceptional patriotic belief that you give back to where you made your money. He also cared deeply about the needs of children and education.

Thanks to Jim Clark's support of our mission and to so many others like him in this community, the Foundation continues to benefit from a high level of community support. This past fiscal year has been no exception with total contributions to MSCF of \$6,620,514. These assets are used to support our children and education, as well as many other causes thanks to the hard work of our board, community volunteers, and staff.

W. Moorhead Vermilye
W. Moorhead Vermilye, *Chairman*



A. JAMES CLARK
1927-2015

FOUNDER AND
PRESIDENT
CLARK ENTERPRISES,
PHILANTHROPIST

MSCF welcomes new board members



Susan (Suze) Chaffinch was born and raised on the Eastern Shore and resides in Caroline County. After her retirement from teaching, she has been a volunteer with Rebuilding Together Caroline County, the Children's Home Foundation, and has served as a Court Appointed Special Advocate.

Executives and has served on the Council on Clinical and Quality Issues at the Maryland Hospital Association. Ken is a native of Maryland, has two children and resides in Talbot County.



Ken Kozel is the President and CEO of Shore Regional Health. He has been a board member of the Maryland Association of Health Care



Richard Scobey is the Deputy Director General of the Independent Evaluation Group at the World Bank. His Mid-Shore community work includes service as a board member at the Academy Art Museum, the Pickering Creek Audubon Center, and the Frederick Douglass Honor Society, and volunteer service for the Chesapeake Bay Foundation, Building African-American Minds, and the Chesapeake Bay Maritime Museum. Rick resides in Talbot County.

MSCF Annual Meeting

For the first time in the history of MSCF, the annual meeting was held at a luncheon at Chesapeake College in November. Board members, volunteers, grant recipients, scholarship recipients, and non-profit leaders from throughout the Mid-Shore gathered to hear the annual Report to the Community, and honor the community leaders recognized in the presentation of the 2015 MSCF Awards.



Board Chairman Moorhead Vermilye opens Annual Meeting with Report to Community.



President Buck Duncan thanks retiring board member Elizabeth Brice for her service to the Foundation.



Treasurer David Nagel outlines audit report and another outstanding financial year at MSCF.



2015 MSCF AWARDS



J. McKinney Willis, Jr. Community Service Award Presented to a nonprofit organization that has made significant contributions to our region and to the volunteer who has been instrumental in the organization's success.

Estate Treasures / Compass Regional Hospice and volunteers Kathy Ciambuschini, Linda Sheets & Renie Madonna were recognized for their extraordinary success in fundraising through their upscale retail shop to offset unfunded hospice care and grief support.



The Town Watch Society Presented to a community volunteer in recognition of their leadership and service.



Merrill Morgan & Glen Plutschak were recognized for their leadership in establishing South Caroline County Youth Basketball and creating an ongoing organization to sustain funding for the program.

Golden Key Society Presented to a professional advisor who has made a significant impact on philanthropy.



Estate Attorney Kathleen Wootton Hurd, Rasin, Wootton, Hurd LLC, was recognized for her leadership in estate planning and community philanthropy.



Building Community THROUGH SCHOLARSHIPS

2009 MSCF Steele Scholar Named 2015 Rookie Teacher of the Year for Queen Anne's County Public Schools

Meghan McArdle knew exactly what she wanted to do with her life when she applied to the Foundation for a scholarship in 2009. In that application she stated that her goal was to pursue a teaching degree at Towson University so that she could return to Queen Anne's County as a middle school teacher. Five years later, after earning a 3.9 GPA at Towson University and a degree in Elementary Education, Meghan received an appointment to begin her career in education at Stevensville Middle School in Queen Anne's County. At the end of her second year as a teacher, Meghan was presented with the 2015 Rookie Teacher of the Year Award by Dr. Carol Williamson, Superintendent of Schools.

Meghan's exceptional academic success at Towson was foreshadowed by an equally impressive record at Queen Anne's County High School—a 4.27 weighted GPA! Because of that record and her extensive work in the Maryland Service Learning Program as an ambassador with Youth Rise, and her remarkable rise from beginning student in Karate to a black belt head instructor in 10 years, Meghan was selected among all the applicants from Queen Anne's County to receive a \$25,000 Austin and Martha Steele Scholarship.

That extraordinary scholarship was made possible by two career educators—Austin and Martha Steele. They left their substantial estate with MSCF to endow a scholarship program that would enable students in the Mid-Shore area to pursue their educational goals without being burdened with extensive debt after graduation. Together with a scholarship from Queen Anne's County Public Schools, Meghan was able to do just that. While at Towson, Meghan did not have to take a job, or take out a loan. She explains, "Because of the scholarship, I could continue my commitment to service as a student at Towson: as a junior I joined Students Helping Honduras." That service commitment continues today as Meghan spent most of this past summer as a volunteer in a bilingual camp in Honduras.



Meghan McArdle in her 7th Grade Classroom at Stevensville Middle School

Because of the generosity and commitment of Austin and Martha Steele, Meghan was able to start her career without debt. She lives on her own on Kent Island and takes the time to be involved in the community. She tries to attend her students' athletic events and otherwise connects with her students and parents outside of the classroom. However, Meghan finds the demands of teaching leave very little time for other aspects of her life and she is still working to find a balance.

Needless to say, Meghan has certainly found the right focus in her classroom. At the award ceremony where she was presented as the 2015 Rookie Teacher of the Year, her principal, Kevin Kintop, noted that she was an "absolute gem in the classroom." She greets each of her students as they enter her classes and always encourages respectful conversation in the classroom. Outside the classroom, she is the official DJ for school dances and plays with the jazz band.

Meghan exemplifies the very best as a teacher. She also exemplifies what an impact a donor can have on the students they support. The Steeles would certainly celebrate the success of Meghan McArdle.

2015 Austin and Martha Steele Scholars

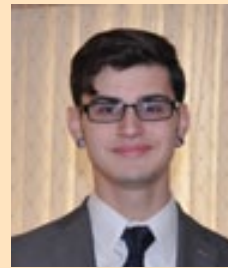


L-R, Aubrey Biddle (Caroline County), Sawyer Cornelius (Kent County), Gabe Guzman (Dorchester County), Alexandra Satchell (Talbot County), Jessica Stershic (Queen Anne's County)

Roberta B. Holt Scholars



Kashia Adams



Josh Becker



J'Zhane Dobson



Sawyer Scott



Tori Shull



Haines Holt, brother of the late Roberta B. Holt, joins with new Holt scholar Tori Shull and continuing Holt Scholar, Garrett Shull

► For information on scholarships at MSCF and online application instructions visit www.mscf.org, or call Robbin Hill, 410-820-8175.

Annual Scholarship Breakfast features \$469,194 in Awards—another record year for the Foundation



Dear Foundation Committee Members,
 The contribution that you and your organization have generously made is nothing short of fantastic! It is very reassuring to know that adults with years of wisdom understand, acknowledge, and appreciate these past four years of my life. And it is indeed motivating and inspiring that such adults wish to financially assist my family and I over the coming four years of my education. I cannot thank you enough!
 Sincerely,
 Robert "Snayer" Cornelius



2015 MSCF Scholarship Recipients

American Legion, Blake-Blackston Post #77 Scholarship

Cara Clay
 Quanesha Miller
 Khiara Macelree
 Kabrea Hayman
 Jessica Thomas

Colt Abbott Scholarship

Ahmad Dajani

B.A.A.M. Scholarship

Jaelon Moaney
 Will Thomas

Nicholas E. Bramble "Ironman" Scholarship

Ashleigh Kerrigan
 Louis Risher
 Katie Claggett
 Ian Godlee
 Alyson Farnell

Chestertown Wildlife Scholarship

Carissa Arillo

Cold Day Scholarship

Jeremy Brandow

Marci Bee Dayton Memorial Scholarship

Lida Allen

Dorchester Heritage Museum/ Dale Price Memorial Scholarship

Devante Ralph

Margaret Ferree Memorial Scholarship

Ashleigh Kerrigan

Dr. Elizabeth P. Hagen - Centreville High School Alumni Association Memorial Scholarship

Carissa Arillo

Dr. Jay Harper Memorial Scholarship

Gavin Burton

Grover Bert Hastings and Bernice Wooters Hastings Scholarship

Karisha Patel

Carter and Marion Hickman Memorial Scholarship

Rachel Poad

Roberta B. Holt Scholarship

Kashia Adams
 Josh Becker
 J'Zhane Dobson
 Michelle Benton
 Devon Bordonaro
 Max Grable
 Madison Parks
 Haley Reed
 Sawyer Scott
 Garrett Shull
 Tori Shull
 Matt Smith
 Megan Smith
 Samantha Stelz
 Tom Tyler
 Mitchell Wilson

Horizons of Kent County - Lauralee T. Goodall Memorial Scholarship

Jordan Carter

Jody Hyde Scholarship Fund

Kallie German

Dr. Michael Judd Health Professions Scholarship

Michael Foster

Timothy Kern Memorial Scholarship

Courtney Baker

Dick Kleen Award

Kendall Kiley

Lewin/Kent Island High School Theatre Award

Robert Branning

Medical Auxiliary Scholarship

Jordan Wright

Moton High School Alumni Association Scholarship

Avonshae Rounds

Andrew M. Radcliffe Scholarship

Allesha Cureton-Wongus

Saint James School Scholarship

Emily Teale

Dr. Harold & Marjorie Shirk Scholarship

Ikeah Bell
 Erica Breeding
 La'Tiasha Carter
 George Dulin
 Shannon Gavin
 Thomas Hill
 Kristina Jones
 Brianna Rogers
 Jessica Thompson
 Ashley Vandruff
 Monica Cornish
 Sharonda Butler
 Amy Jo Welch
 Michelle Galloway
 Carena Schmidt
 Amber Davis
 Waynisha Johns
 Dillon Davis

Pauline and Shirley T. Smith Scholarship

Allyson Adams
 Manar Dajani
 Aine Dowdall
 Bradley Garton
 Mieassa Greene-Thomas
 John Handley
 Sarah Jessee
 Casey Joseph
 Taylor Layton
 Laura LeCates
 Cynthia Link
 Genine Meekins
 Cassidy Mister
 Tina Morris
 Jamel Pinder
 Jennifer Pulliam
 Khadijah Sampson
 Bethany Shaw
 Victoria Shull
 Renah Sowers
 Amanda Ward
 Christopher Warfield

Nick Spry Award

Joshua Elburn

Austin & Martha Steele Scholarship

Aubrey Biddle
 Sawyer Cornelius
 Gabe Guzman
 Alexandra Satchell
 Jessie Stersich

George B. Todd Trades Scholarship

Benjamin T. Colman

Robert F. Walls Memorial Scholarship

Cicely Hobson

Washington College Arts Scholarship

Kevin Michaels

Sarah H. Willis Scholarship

Gabrielle Leach

Daniel H. and G. Ruth Wright Memorial Scholarship

Devante Ralph

Continuing
 Holt Scholar
 Samantha Stelz



Scholarship Initiatives in 2015

- **George B. Todd Fund** awarded a new \$25,000 scholarship for a Career and Technology student attending Dorchester County Public Schools.
- \$69,450 in dual enrollment scholarships were awarded to Caroline and Dorchester County public school students; a **new dual enrollment scholarship program** was established for Queen Anne's County students.
- **Arthur H. Kudner Jr. Fund** established an annual need-based scholarship of \$25,000 for a student enrolled at Wye River Upper School.
- Two new memorial scholarships were established to honor the late **Dr. Michael Judd**, a beloved local physician and **Colt Abbott**, a student-athlete at Cambridge South-Dorchester High School.

Building Community THROUGH GRANTMAKING



Funds at MSCF join in Support of *For All Seasons*

Multiple funds contribute \$82,600 in operating support, and join in matching grant from Dock Street Foundation, to help underwrite the critical work of the Behavioral Health and Rape Crisis Center at For All Seasons.



Edmund Lindemuth and Melvyn Schofield Endowment Awards First Grants

- \$11,000 awarded to Kent County Humane Society to improve adoption program
- \$1,000 granted to KART, Kent Association of Riding Therapy, to support therapeutic riding program

Artistic Insights Fund Underwrites New Literary Arts Magazine for TCPS

Spindrift, the Literary Arts Magazine for Talbot County Public Schools, was an initiative of the Artistic Insights Fund at MSCF. The Artistic Insights Fund seeks to support the arts in the Mid-Shore by providing access and awareness to visual, literary, performing and experimental arts. The fund advisors also established a new \$200,000 endowment for an arts scholarship beginning in 2016.



“We had never dreamed of the possibility of a literary arts magazine until this opportunity came to us through the Artistic Insights Fund. Spindrift simply would not have happened without the support of the Fund and of the Mid-Shore Community Foundation.”

— Kathy Dill, Fine Arts Supervisor, Talbot County Public Schools

Arthur H. Kudner, Jr. Fund Awards \$170,000 to Mid- Shore Charities

- \$50,000 to support hospice programs
- \$60,000 to Chesapeake Culinary Center
- \$25,000 to Chesapeake College Capital Campaign
- \$10,000 to Talisman Therapeutic Riding
- \$25,000 in matching grant to Sultana

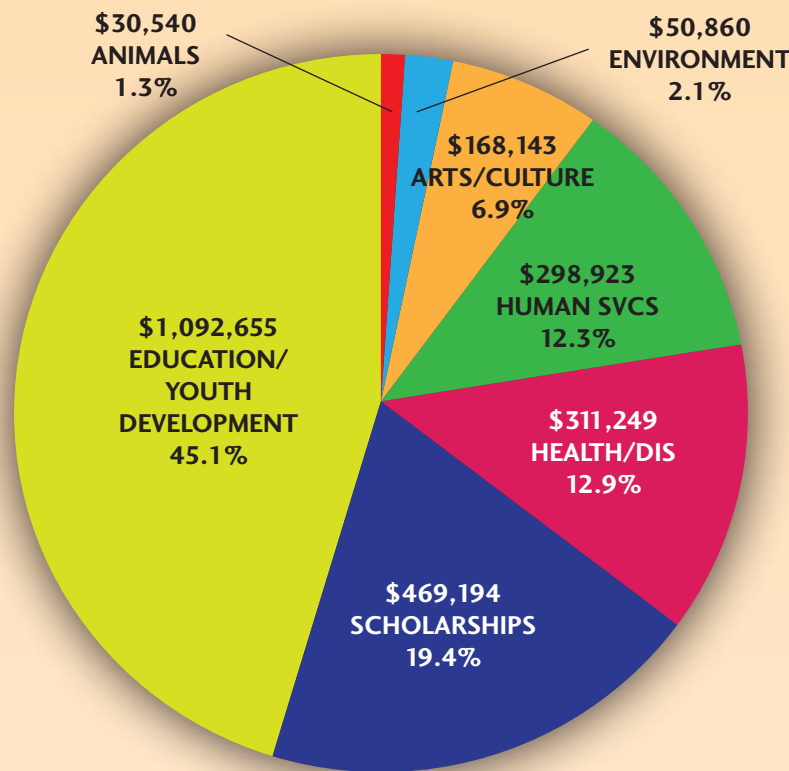
George B. Todd Fund Grants \$60,000 to Dorchester County YMCA

- Building improvements to gymnasium
- Enhancement of Summer Camps



The Sultana at Sail on the Chesapeake Bay

\$1,889,725 in Grants to Charities in 2015



2015 GRANTS BY CATEGORY

- Abraham Fund, \$2,500
- Academy Art Museum, \$15,950
- ACE Mentor Program of MD's Eastern Shore, \$27,715
- ACLU Foundation, \$795
- Adas Israel Congregation, \$1,200
- Adkins Arboretum, \$8,500
- Air.C, \$5,000
- All Faith Chapel, \$19,000
- Allegheny Cemetery Historical Association, \$89
- American Cancer Society, \$500
- American Civil Liberties Union Foundation, \$500
- American Jewish Congress, \$100
- American Junior Golf Association, \$500
- American Legion Auxiliary Caroline Unit, \$275
- Amnesty International USA, \$424
- Animal Resource Foundation, \$3,000
- Anne Arundel County Public Library Foundation, \$1,000
- Antique Airplane Association, \$1,000
- AOPA Air Safety Foundation, \$1,000
- Araminta Freedom Initiative, \$16,000
- Asbury United Methodist Church, \$3,865
- The Aspen Institute, \$1,000
- Associazione Imparare Giocando Onlus, \$15,000
- Avalon Foundation, \$10,464
- B.A.A.M., \$138
- Baywater Animal Rescue, \$3,250
- Benedictine Foundation, \$5,698
- Betterton Community Development Corporation, \$1,000
- Big Brothers Big Sisters of the Eastern Shore, \$2,000
- Bridgewater College, \$1,000
- Brighter Christmas Fund, \$1,000
- Brown Box Theatre Project, \$1,000
- Building African American Minds, \$5,000
- Calvary Asbury Methodist Church, \$1,000
- Cambridge South Dorchester High School Sports, \$9,500
- Camp Possibilities, \$3,250
- Career Gear, \$2,500
- Carolina Community Care, \$500
- Caroline County Commissioners, \$8,300
- Caroline County Council of Arts, \$250
- Caroline County Department of Social Services, \$200
- Caroline County Health Department, \$750
- Caroline County Historical Society, \$500
- Caroline County Humane Society, \$12,129
- Caroline County Public Library, \$1,000
- Caroline Foundation for Mental Health, \$200
- Caroline Hospice Foundation, \$300
- CASA of Caroline, \$500
- CASA of the Mid-Shore, \$12,600
- Channel Marker, \$750
- Character Counts! Kent County, \$6,109
- Chesapeake Bay Foundation, \$100
- Chesapeake Bay Maritime Museum, \$4,226
- Chesapeake Center, \$500
- Chesapeake Chamber Music, \$15,520
- Chesapeake College Foundation, \$56,500
- Chesapeake Culinary Center, \$61,000
- Chesapeake Film Festival, \$993
- Chesapeake Life Center, \$1,800
- Chesapeake Multicultural Resource Center, \$9,680
- Chesapeake Wildlife Heritage, \$50
- Chester River Association, \$1,826
- Chester River Chorale, \$350
- Chester River Health Foundation, \$550
- Chester Valley Ministers' Association, \$200
- Chestertown Christian Academy, \$217
- Chestertown Havurah, \$100
- Chestertown RiverArts, \$321
- Chestertown Volunteer Fire Company, \$300
- Chesterwe Center, \$1,000
- The Children's Home Foundation of the Eastern Shore, \$250
- Choices Pregnancy Help and Resource Center, \$1,000
- Christ Church Day School, \$558
- Christ Church Episcopal School, \$1,000
- Christian Camps dba Deerfoot Lodge, \$2,500
- Church Hill Theatre, \$3,300
- Classic Motor Museum of St. Michaels, \$7,017
- Clemson IPTAY Club, \$10,500
- Clemson University, \$5,000
- Community Civic League of Federalsburg, \$500
- Community Food Pantry, \$700
- Community Preservation & Stewardship Corporation, \$100
- Compass Regional Hospice, \$48,000
- Corsica Mental Health Services, \$2,000
- The Country School, \$21,454
- Critchlow Adkins Children's Center, \$9,197
- Crossroads Community, \$6,060
- Cru, \$4,000
- Crumpton Cemetery Association, \$200
- Crumpton Volunteer Fire Company, \$1,000

- Deck House School, \$1,000
- Delmarva Community Services, \$37,000
- Del-Mar-Va Council Boy Scouts of America, \$1,069
- Denton Child Development Center, \$250
- Destined to Rise Coalition, \$2,000
- The Dixon House, \$2,118
- Doctors Without Borders, USA, \$350
- Dorchester Center for the Arts, \$4,500
- Dorchester County Community Service Providers, \$3,000
- Dorchester County Historical Society, \$10,000
- Dorchester YMCA, \$60,000
- EAA Vintage Aircraft Association, \$1,000
- Easter Seals, \$5,000
- Eastern Shore Land Conservancy, \$14,225
- Eastern Shore of Maryland Educational Consortium, \$1,300
- Eastern Shore Veteran's Cemetery Committee, \$1,000
- Easton Choral Arts Society, \$6,690
- Easton High School, \$500
- Easton High School - After Graduation Party, \$500
- Easton Little League, \$400
- Easton Middle School, \$250
- Easton Volunteer Fire Dept., \$979
- Echo Hill Outdoor School, \$3,639
- Emmanuel Episcopal Church, \$9,000
- Faithful Advocates for Catholic Education, \$242,422
- First Tee of Baltimore, \$300
- For All Seasons, \$83,800
- Foundation for Financial Education, \$20,000
- Foundation for the Kent County Public Library, \$524
- Freedom Rowers, \$1,500
- Friends of Eastern Neck, \$50
- Friends of Quiet Waters Park, \$1,000
- GALA Hispanic Theatre, \$1,000
- Garden Club of the Eastern Shore, \$7,500
- Garfield Center Foundation, \$5,950
- Garrison Forest School Annual Fund, \$2,558
- Gideons International, \$20,000
- Good Neighbor Fund, \$400
- Gospel Volunteers, \$4,000
- Grace Episcopal Church, \$200
- The Gunston School, \$12,000
- Habitat for Humanity Choptank, \$7,510
- Haverford School, \$200
- Healthy Families Mid-Shore, \$3,500
- Heron Point of Chestertown, \$600
- Hiram College, \$300
- Historical Society of Kent County, \$200
- Historical Society of Talbot County, \$2,000
- Homeports, \$700
- The Patricia H. Hopkins Scholarship Fund, \$1,000
- Horizons of Kent and Queen Anne's, \$6,000
- Howard Hospital Foundation, \$1,000
- The Humane Society of Kent County, \$12,161
- Hurlock Volunteer Fire Company, \$7,828
- Imagination Library of Talbot County, \$3,750
- Immanuel Lutheran Church, \$150
- Jacob Tome Institute, \$500
- Jewish Historical Society of Greater Washington, \$2,500
- Johns Hopkins Children's Center, \$2,232
- Johns Hopkins Hospital Endowment Fund, \$1,000
- The Judy Center Partnership of Queen Anne's County, \$3,750

- Junior Achievement of Central Maryland, \$500
- Junior Achievement of the Eastern Shore, \$2,500
- Justice at Stake, \$100
- Keep Kent Scenic, \$1,000
- Kent Association of Riding Therapy, \$2,250
- Kent Center, \$1,050
- Kent County High School, \$750
- Kent County Medical Adult Day Care, \$1,000
- Kent County Middle School, \$244
- Kent County Public Library, \$8,779
- Kent County Public Schools, \$40,759
- Kent School, \$160
- Key School, \$30,000
- Ladies of Nia, \$3,500
- The League of Women Voters of Kent County, \$4,000
- League of Women Voters of the Mid-Shore, \$200
- The Light House, \$1,000
- Linkwood-Salem Volunteer Fire Company, \$500
- Lloyds Volunteer Fire Department, \$1,000
- Lymphoma Research Foundation, \$1,000
- Main Street Housing, \$5,000
- The Mainstay, \$1,000
- Mary Anne Hatcher Scholarships, \$2,284
- Maryland 4-H Foundation, \$400
- Maryland Center for Developmental Disabilities, \$505
- Maryland Hall for the Creative Arts, \$1,000
- Maryland Public Television, \$500
- Masorti Foundation for Conservative Judaism, \$250
- Massey Air Museum, \$5,000
- Mauldin Rotary Club Foundation, \$1,000
- MD Center for Veteran's Education & Training, \$1,000
- Memorial Sloan Kettering Cancer Center, \$12,000
- Men for Change, \$1,000
- Mental Health Association in Talbot County, \$6,750
- Mid-Atlantic Symphony Orchestra, \$1,000
- Mid-Shore Board of Realtors Essay Contest, \$600
- Mid-Shore Council On Family Violence, \$1,000
- Mid-Shore Early Learning Center, \$5,000
- Mid-Shore Mental Health Systems, \$2,647
- Mid-Shore Pro Bono, \$200
- Midshore Riverkeeper Conservancy, \$4,802
- Miles River Yacht Club Foundation, \$8,500
- Millington Volunteer Fire Company, \$1,000
- Millington Youth Baseball Association, \$500
- Nanticoke Historic Preservation Alliance, \$10,000
- NARAL Pro-Choice America Foundation, \$100
- Narramore Christian Foundation, \$250
- National Multiple Sclerosis Society, \$200
- National Music Festival, \$2,750
- National Organization for Women, \$100
- Neighborhood Service Center, \$31,665
- New Israel Fund, \$4,000
- North Caroline Clergy Association, \$3,500
- North Dorchester African & All Americans Independent Growth Alliance, \$10,000
- North Dorchester High School, \$5,000
- Oasis Covenant Fellowship, \$500
- Old Wye Church, \$15,643
- Open Bible Church & Academy, \$250
- Oxford Community Center, \$1,500
- Oxford Day Incorporated, \$1,666
- P E F Israel Endowment Funds, \$2,250
- Partners in Care Maryland, \$5,250
- The Peace Center Foundation, \$10,000

- Peninsula Delaware Conference, \$250
- Peninsula-Delaware Conference of the United Methodist Church, \$250
- Phillips Wharf Environmental Center, \$10,707
- Physicians for Human Rights-Israel, \$500
- Pickering Creek Audubon Center, \$900
- Planned Parenthood of Maryland, \$50
- Presbyterian Church of Easton, \$2,665
- Queen Anne's County (CARE) Child Abuse Response and Evaluation Center, \$5,989
- Queen Anne's County Arts Council, \$3,500
- The Rabbinical Assembly, \$100
- Radcliffe Creek School, \$6,124
- Rebuilding Together Caroline County, \$6,500
- Rebuilding Together Kent County, \$4,700
- Rebuilding Together Queen Anne's County, \$3,000
- Richardson Men's Bible Class of St. Paul, \$2,000
- Rotary 7750 Charities, \$500
- Saint Martin's Ministries, \$12,000
- Salvation Army, \$15,250
- Samaritan Group, \$200
- Sandy Hill Elementary School, \$2,500
- Scotts United Methodist Church, \$2,665
- Shore Medical Center of Chestertown, \$500
- Short Wing Piper Education Foundation, \$1,000
- Sigma Phi Epsilon Educational Foundation, \$10,000
- Smith College - Alumni Relations, \$20,000
- SOAR in the Saddle, \$1,750
- Society for the Study of Culture and Psychiatry, \$500
- Southern Poverty Law Center, \$695
- Spencer Theater for the Performing Arts, \$1,000
- St. Luke's Chapel, \$6,026
- St. Michaels Volunteer Fire Co., \$1,000
- St. Michaels Community Center, \$500
- St. Michaels Community Food Pantry, \$2,665
- St. Michaels Middle/High School, \$6,000
- St. Paul's Episcopal Church, \$1,450
- St. Vincent dePaul Society, \$2,665
- Sudlersville Cemetery Association, \$200
- Sudlersville Community Betterment Club, \$5,029
- Sudlersville Memorial Library, \$1,500
- Sudlersville Volunteer Fire Company, \$500
- Sultana Education Foundation, \$40,300
- SVARA: A Traditionally Radical Yeshiva, \$860
- Talbot Community Connections, \$5,000
- Talbot County Arts Council, \$9,842
- Talbot County Department of Parks and Recreation, \$10,100
- Talbot County Garden Club, \$100
- Talbot County Public Schools, \$8,272
- Talbot County Sheriff's Office, \$1,000
- Talbot Hospice Foundation, \$63,500
- Talbot Interfaith Shelter, \$3,069
- Talbot Lacrosse Association, \$3,284
- Talbot Mentors, \$11,943
- Talbot Partnership, \$5,736
- Talbot Special Riders, \$1,250
- Talisman Therapeutic Riding, \$10,000
- Temple Beth El, \$250
- Third Haven Friends Meeting, \$19,000
- Tilghman Area Youth Association, \$5,000
- Tilghman United Methodist Church, \$2,665
- Town of Hurlock, \$500
- The Trinity Forum, \$500
- Trust for the National Mall, \$1,000
- Union United Methodist Church, \$2,665
- Unitarian Universalists of the Chester River, \$500
- United Fund of Talbot County, \$19,849
- United States Golf Association, \$125
- United States Holocaust Memorial Museum, \$200
- United Synagogue of Conservative Judaism, \$236
- United Way of Caroline County, \$88
- United Way of Kent County, \$2,221
- University of Maryland Memorial Hospital Foundation, \$11,000
- University of Richmond, \$1,500
- Upper Shore Aging, \$250
- VA Medical Center, \$2,000
- The Vestry of Wye Parish, \$100
- Wakefield Educational Foundation, \$100
- Washington College, \$3,900
- Washington College 1782 Society, \$2,500
- Waugh Chapel United Methodist Church, \$11,000
- Wikimedia Foundation, \$250
- Woodrow Wilson High School Alumni Association, \$150
- Wye River Upper School, \$31,500
- WYPR - Your Public Radio Corporation, \$250
- Yachad a/k/a Yachad Washington, DC, \$250
- Yale University, \$250
- YMCA of the Chesapeake, \$37,000
- Young Audiences Arts for Learning, \$15,760
- Young Life Service Center, \$1,500

Building Community

ESTABLISH A FUND AT MSCF

The Women and Girls Fund ... an ongoing partnership with MSCF



Left to Right, Alice Ryan and Board Chair Paige Evans

Alice Ryan, board member and chair of the Foundation's Scholarship Committee, recalls the events that led to the creation of the Women and Girls Fund at MSCF in 2002,

I was introduced to Mike Rawl, the President of the Foundation, in search of some grant money for another organization. In my meeting with Mike, he mentioned an initiative at another foundation to establish a giving circle whose focus was on the needs of women and I knew immediately that we needed something similar on the Mid-Shore.

Creating a community of donors committed to the establishment of a permanent fund to support the needs of women and girls fits perfectly with my philosophy of philanthropy. The Foundation was the ideal partner in this effort with its expertise in endowment management and grantmaking. Within six months, the structure for the fund was established and the first gift was received from Carolyn Thornton, who shared our vision of the power of pooled resources.

In 13 years, the Women and Girls Fund has been extraordinarily successful—the endowment has grown to almost \$800,000, closing in on our initial goal to establish a permanent fund of \$1 million. More impressively, through the efforts of the board and the work of a committed group of grant readers, approximately \$426,000 in grants have been awarded throughout the Mid-Shore responding to the needs of women and girls, and the organizations that support the mission of the fund.

Current board chair Paige Evans explains the success of the fund in this way:

We've had exceptional leadership from the beginning and an incredibly engaged and committed community of volunteers and donors. Our goal is to get even more women involved, particularly younger women, to ensure a source of leadership in the future.

Another goal is to educate youth about philanthropy through an initiative to encourage the creation of Daisy Funds - funds that would eventually grow into endowments named for children and grandchildren of donors. These future generations would be engaged in the grantmaking process for these funds and through that experience learn about the importance of philanthropy. Five of these funds have already been established—the Allie Marriott Fund, the Lauren Westrick Fund, the McKenna and Alexa Fund, the Maxine Johnson Fund, and the Tessa Hillenmeyer Fund.

More information on the Women and Girls Fund can be found at www.womenandgirlsfund.org

Fiscal Sponsorship of Community Initiatives

11 New Fiscal Sponsorships were established in 2015 to support various community initiatives. MSCF serves as the charitable sponsor and provides fiscal and administrative support.

Chestertown Harry Potter Festival Fund
Dancing for the Future Fund
Eastern Shore Experiential Learning Fund
Good Samaritan Fund
Kent Island Sailing Team Fund
Mariah's Mission Fund
Mid-Atlantic Symphony Orchestra Society, Inc. Fund
Rock Hall 4th of July Fireworks Fund
Shore Shakespeare Company Fund
TalleyWags Films Fund
Village Exploratory Committee Fund

Endowment Support Through Agency Funds

3 New Agency Funds were created to build permanent assets to support the mission of local charities.

Old Growth Forest Network Fund
St. Paul's Evangelical Lutheran Church Fund
Wye River Upper School Harry R. Hughes Environmental Studies Endowment Fund

Non-Profit Partners

Academy Art Museum
ACE Mentor Program of Maryland's Eastern Shore
Avalon Foundation
Bay Hundred Community Pool
Boy Scouts of America, Del-Mar-Va Council
Caroline Hospice
CASA of the Mid-Shore
Chesapeake Bay Maritime Museum
Channel Marker
Chesapeake Chamber Music
Chesapeake College Foundation
Chesterwye Center
Church Hill Theatre
Compass Regional Hospice
Crossroads Community
Chesapeake Culinary Center
Delmarva Community Services
Dorchester County Historical Society
Easton Choral Arts Society
Eastern Shore Land Conservancy
Girl Scouts of the Chesapeake Bay
Habitat for Humanity Choptank
Historical Society of Talbot County
Horizons of Kent County
Caroline Human Services Council
Foundation for Kent County Public Library
Mid-Shore Mental Health Systems
Mid-Shore Riverkeeper Conservancy
Old Growth Forest Network
Oxford Community Center
Pickering Creek Audubon Center
Queen Anne's County Art Resource Trust
Radcliffe Creek School
Richardson Maritime Museum
Salisbury University Foundation
St. Luke's Chapel
St. Paul's Evangelical Lutheran Church
Sultana Education Foundation
Talbot Hospice
Talbot Mentors
Talbot Optimist Club
Talbot Partnership
United Fund of Talbot County
Upper Shore Aging
United Way of Kent County
Waterfowl Festival
Old Wye Church
Friends of Wye Mill
Wye River Upper School

Fundraising/Program Partners

Bellevue Royal Oak Cemetery Association
Bells of the Bay
Gilbert Byron Fund
CarePacks Talbot County
Carpe Diem Arts Outreach
Chestertown Harry Potter Festival
Chestertown Book Festival
Community Newspaper Project
Cover Your Chin for Charity
Dancing for the Future
Eastern Shore Experiential Learning
Frederick Douglass Day
Easton Airport Day
Easton Business Alliance
Empty Bowls Dorchester
Empty Bowls Talbot
Eventful Giving
Good Samaritan
Imagination Library Talbot County
Kent Forward
Kent Island Sailing Team
Lunar New Year, Mid-Shore
Mariah's Mission
Mid-Atlantic Symphony Orchestra Society
Mid-Shore Aquatics
Mid-Shore Community Band
Mid-Shore Recovering Veterans Group
Nick Spry Memorial Fund
Operation Christmas Spirit
Richards Memorial Park
Rock Hall 4th of July Fireworks
Saint Michaels After School Help "SMASH"
Shore Shakespeare
South Carolina Basketball
Talbot County Youth Livestock
TalleyWags Films
Village Exploratory Committee
Wings & Wheels Dorchester



Grantmaking Funds at MSCF

American Legion Post 192 Foundation
American Legion, Blake-Blackston Post #77 Fund
Andrew Family Foundation
Blenda W. and Bruce C. Armistead Fund
Artistic Insights Fund
Lloyd Lowndes Beatty, Sr. Fund
Breezy Point Fund
Bryan Brothers Foundation
Critchlow Adkins Childrens' Centers Endowment Fund
CTC Family Fund
Fund for Caroline County
Chestertown Library Preservation Foundation
Chestertown Library Preservation Foundation - Paca Fund
The Clifton Fund
Cold Day Fund
Reade W. and Mary P. Corr Fund
C. Paul Cox Family Fund
Daisy Fund
Damon/Sherry Family Fund
Marci Bee Dayton Memorial Fund
Fund for Dorchester County
The Draut Fund
Elm Street Development Eastern Shore Community Fund
Elsberg Family Fund
Easton Volunteer Fire Department
Ferree Fund
Founders' Fund
Granville Fund
Gratitude Fund
Groundhog Day Fund
Dave Haslup/Lou Gehrig Athletic Scholarship Foundation
Jane and Robert Hellawell Foundation
Margaret Herring Fund
Bonnie Hilghman Cancer Fund
Roberta B. Holt Fund
Mary Louise Inkell Youth Fund
Community Investment Fund
Jabez Fund
Katra Fund
Kent County Public Schools Technology Fund
Fund for Kent County
Timothy Kern Memorial Fund
Michael D. Kilgus Dollars Fore Scholars Foundation
Arthur H. Kudner, Jr. Fund
Alice Bartlett Lane Fund
for the benefit of The Dixon House
Frederick N. and Phyllis H. Leonard Fund
Hope Fulton and Joel C. Leuchter Philanthropic Fund
Edmund Lindemuth and Melvyn Schofield
Endowment Fund

Col. Edgar & Catherine Linthicum Fund
Friends of the Little Red Schoolhouse
Richard Lockhart Fund
for the benefit of the Benedictine School
Joseph S. Mansfield, Sr. Memorial Fund
Merriewold Trust
Bill and Judy Munn Family Fund
Nagel Family Fund
David A. Nagey Foundation
for Perinatal Education and Research
John M. Nashold Fund f/b/o Caroline County Humane
Next 50 Years Fund
for Saints Peter and Paul High School
Friends of the North Easton Sports Complex fund
Partners for Paws Animal Fund
Thomas Perrin Smith Fund
Audrey B. Pierce Fund
Marie Harkowa Patients in Need Fund
PNC Fund for Caroline County
PNC Fund for Kent County
PNC Fund for Queen Anne's County
PNC Fund for Talbot County
Fund for Queen Anne's County
Queen Anne's County Dual Enrollment Fund
Mid-Shore Realtors Foundation
Reynolds/Cristiano Fund
Harry C. and Creighton J. Rhodes Fund
Thomas E. and Alice B. Robinson Fund
Sener/Johnston Family Fund
Jason Weldon Sherertz Memorial Fund
Springbrook Fund
Spring Hill Cemetery Fund
Roberta Hall Stephens Memorial Altar Flowers Fund
Frances Stevens Fund
The Talbot Twelve Foundation Fund
Fund for Talbot County
Talbot Community Connections Fund
Doris R. Thompson Activities Fund
Charles H. Thornton Family Fund
George B. Todd Fund
Two Feet on the Ground Fund
Clifton F. West, Jr. Fund
Women & Girls Fund
Wilke Fund
J. McKenny Willis, Jr. Award Fund
William L. & Bonnie B. Wilson Fund
Wolin Family Tzedakah Fund
Wolin Fund for Youth in Foster Care
Woman's Club of Denton Fund
Wye Institute Fund

5 NEW FUNDS JOIN IN GRANTMAKING AT MSCF

Inini Zar Foundation for Animal Welfare
Mariah's Mission Endowment Fund
Roberta Hall Stephens Memorial
Altar Flowers Fund
Queen Anne's County Dual Enrollment
Endowment Fund
Kent County Public Schools Technology Fund

How can you contribute?

1. Give to the Founders' Fund of the Mid-Shore Community Foundation

Make a gift to our permanent endowment, and enable us to address the current and future needs and opportunities of our region, and its people. Gifts can also be targeted to one of the five Mid-Shore counties—Caroline, Dorchester, Kent, Queen Anne's, and Talbot, and at certain levels, be used to established as named funds.

2. Open a Fund

Establish a new fund at MSCF to address specific areas of interest within the community, to provide scholarships and educational grants for future leaders, or to support a specific charity. New funds can be created with an initial investment of at least \$10,000.

3. Volunteer

Join your colleagues and friends within the community as a volunteer on one of MSCF's advisory committees, or in support of one or more of our nonprofit partners.

4. Leave a Legacy

Plan a gift with MSCF to address the causes you care about and to reflect how you would like to be remembered within your community. We have a number of planned giving options.

Visit us at www.mscf.org to learn how you can support this community by becoming a donor.

New Inini Zar Foundation for Animal Welfare Established with CGAs

Over the years, the late Inini Zar Wilford established 2 Charitable Gift Annuities with MSCF that have now matured to create the Inini Zar Foundation for Animal Welfare. Distributions from this new designated fund will benefit Talbot Humane in perpetuity.



Volunteer Inini Zar Wilford with Talbot Humane staff Member

Non-Profit Resource Center at MSCF

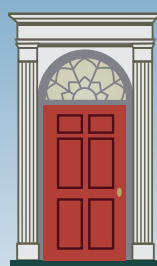


Center Sponsors Workshop Series in Partnership with Maryland Non-Profits

- Fundraising Regulations: What You Need to Know
- Effective Board Meetings and Board Operations

The Foundation Center Sponsored for Area Non-Profits

MSCF sponsors access to the Foundation Center's Foundation Directory Online, the nation's leading online funding research tool at Chesapeake College's Learning Resource Center. The fully searchable database details profiles of more than 100,000 grantmakers nationwide.



MSCF meets national standards of excellence

The National Standards Seal by our name indicates official confirmation from the Community Foundations National Standards Board that we have met the most rigorous standards in philanthropy.



Mid-Shore Community Foundation

The Bullitt House · 102 E. Dover Street
 Easton, Maryland 21601
 Phone 410.820.8175 · Fax 410.820.8729
www.mscf.org

Financial Performance In 2015



As our board chairman, Moorhead Vermilye, noted in his comments on page 2 of this report, the Foundation has enjoyed extraordinary donor support throughout our history, but 2015 was certainly an extraordinary year by any measure. Thanks to the support of our professional advisors throughout the Mid-Shore, and to the hard work of our staff, MSCF received \$6.6 million in donor contributions in 2015! This represented a \$4.3 million increase over a very good year in 2014.

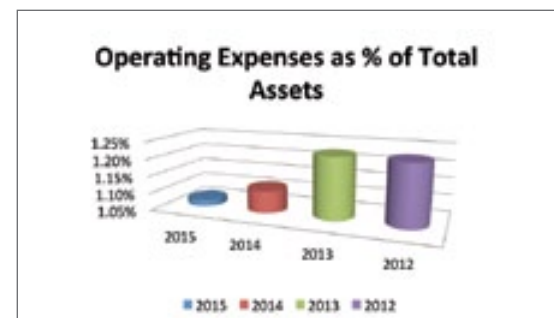
As is typical of a community foundation, most of these contributions came from estates in settlement. These assets, together with an additional \$1.1 million from investment earnings, brought our total assets in 2015 to \$56.8 million, an 8% increase in spite of an uneven investment market.

These pooled investment assets are not important in and of themselves. They are significant in the impact these assets have on the Mid-Shore community through the grantmaking in each of the funds at the Foundation. Last year we noted the exceptional growth in value of grants and related charitable expenses and that growth has continued this year. In 2015, we had over \$2.99 million in grants and charitable expenses, a 14% increase over last year.

Importantly, you will be impressed that even with this continued growth in assets and in grant allocations at the Foundation, we have kept our operating expenses at a remarkable 1.1% of Total Assets. Overall, our operating expenses totaled \$642,801, a 3% increase over 2014, even as we experienced significant increases in medical insurance expenses for our staff.

Again, I want to thank our exceptional board, our volunteers who serve on a variety of committees in support of our grantmaking, and of course our staff whose commitment to MSCF is truly extraordinary.

W. W. "Buck" Duncan, *President*



Statement of Financial Position

	2014 Audited	2015 Unaudited
Assets		
Cash	1,127,215	138,828
Receivables from Estates in Settlement	1,405,221	2,583,573
Grants Receivable	-	-
Investments	47,668,592	51,623,351
Property and Equipment, net of Depreciation	1,807,978	1,773,729
Other Assets	619,041	646,790
Total Assets	52,628,047	56,766,271
Liabilities and Net Assets		
Accounts Payable	89,300	105,901
Grants Payable	1,098,350	1,295,711
Charitable Gift Annuity Obligations	895,861	834,329
Agency Payables	2,302,191	2,486,573
Net Assets	48,242,345	52,043,756
Total Liabilities and Net Assets	52,628,047	56,766,271

Statement of Activities

	2014 Audited	2015 Unaudited
Support and Revenue		
Donor Contributions	2,307,123	6,620,514
Investment Results	6,638,014	1,122,071
Change in Value - split interest agreements	(23,341)	2,175
Rental Income	25,925	28,050
Total Support and Revenue	8,947,721	7,772,810
Grants and Expenses		
Grants and Charitable Expenses	2,627,214	2,993,408
Operating Expenses	622,391	642,801
Total Grants and Expenses	3,249,605	3,636,209

Treasure the Shore