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Impact Report

Connecting Philanthropy for Community Good





Allegheny • Garrett • Mineral

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Message from Director & President:

What a remarkable year it's been. At the Community Trust Foundation, we are continually inspired by your generosity and the ripple effect it creates across Allegheny, Garrett, and Mineral counties. Your gifts do more than fund programs, they build community, spark innovation, and shape futures.

In 2024, your support helped CTF award \$500,000 in grants and scholarships throughout our tri-county region. Grants to 30 nonprofits are encouraging youth to lead active lives, strengthening humane care for animals, empowering leadership, and preserving the natural beauty of our mountain home. Scholarships to 45 exceptional high school seniors are investing in the promise of tomorrow.

The stories in this publication are yours. From a visionary bequest that launched a scholarship fund, to the gifted student now carrying that legacy forward. From revitalized downtowns to quiet transformation in classrooms and parks. Your impact is everywhere.

This report is not just a reflection of what you've made possible. It's an invitation: to leave your mark, build your legacy, and continue shaping the future of the communities we love.

As we look ahead, we also want to share that Leah Shaffer, our dedicated Executive Director, will be stepping down at the end of 2025. Thanks to the generosity of our donors and the dedication of our team, CTF is in a strong position, both financially and operationally, for this transition. The Board is approaching the leadership crossover with great care and strategic planning to ensure a smooth and thoughtful handoff.

Thank you for walking beside us. Together, we're building what's next for this region and for generations to come.



Leah C. Shaffer



Mirjhana A. Buck

CFNS

ACCREDITED
FOUNDATION



Donors Investing in Our Community

The Community Trust Foundation offers a variety of fund types to meet the specific goals of our donors. With more than 100 funds under management, we are pleased to have welcomed twelve new ones in 2024.

New Funds

Cumberland Clock

This fund supports the Cumberland Clock, a project initiated by Let's Beautify Cumberland. Upon clock construction and installation, this fund will support clock maintenance and upkeep of the Henderson Parklet.

Deborah Ann Roberson Boggs Scholarship

This fund provides scholarships to deserving students graduating from Fort Hill High School and pursuing higher education in a medical or science field.

Friends of Ashby's Fort Inc. Project

This fund supports rebuilding the southwest bastion and the south wall of the fort to help visitors understand its original appearance and function.

Friends of Washington Street Library

This fund supports programming activities or needs that are outside the normal operations of the Washington Street Library branch.

Fort Hill Band Parent Association

This fund supports the Fort Hill High School Band and its members which include instrument players, Sentinelettes, and color guard.

Gray-C Fund

Established in memory of a cherished feline companion, the Gray-C Fund supports charitable, no-kill animal population control efforts throughout CTF's service region.

K & M Leonard Thriving Community

This fund provides discretionary grantmaking resources to the CTF Board of Trustees in support of charitable initiatives benefiting long-term investment in the region.

Keyser Athletic Trust

This fund supports the construction and maintenance of fields, gymnasiums, and facilities on Keyser School property that support and promote Keyser school-sanctioned athletic teams.

Lions Center Donor Advised

This fund supports charitable initiatives benefitting the support and care of seniors in Allegany County, Maryland.

Snake Roberson Scholarship

This fund provides scholarships to students in Allegany County pursuing further education or certification in a skilled trade.

Vibrant Communities Fund

This fund supports charitable initiatives benefiting youth and family programming in Allegany County, Maryland.

Valley High School Class of 1977 Scholarship

This fund provides scholarships to Mountain Ridge High School graduating seniors who display good moral character, show devotion to MRHS and the local community,

Private donations are the building blocks of the Community Trust Foundation. It's easy to create a new Fund at CTF to reflect your own charitable interests. We help make your charitable dream become reality by providing administrative services and financial management for your philanthropic fund.

Community Project



Iconic Clock

The “Cumberland Clock” now graces Hendershot Park, adjacent to the Casper R. Taylor, Jr. Bridge, serving as both a practical feature and a timeless symbol of the city’s revitalization. The Community Trust Foundation (CTF) is proud to have partnered with the Let’s Beautify Cumberland! initiative and over 120 donors to leave a lasting mark on the charm and character of the downtown area.



One donation at a time

Total Donors:

125 people

Total Funds Raised:

\$55,000

This centerpiece of renewal stands at the intersection of Washington, Greene, Cumberland, and Baltimore Streets, within walking distance of many local landmarks and highlights the city’s resurgence, fueled by collaboration, community spirit, and a shared vision for the future.

A Community Vision Takes Shape

Led by Let’s Beautify Cumberland!, this inspiring endeavor was spearheaded by Greg Hendershot, with the dedicated support of co-chairs Ed Mullaney and Ginny Decker. With a goal of \$40,000, the project encompassed not only the purchase and installation of the clock but also provisions for its ongoing maintenance, ensuring its role as a functional and aesthetic enhancement to Downtown Cumberland.

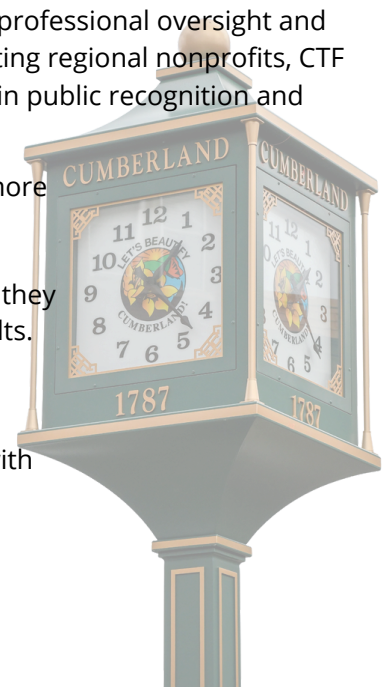
“We initially met with the City of Cumberland representatives, and they directed us to the Community Trust Foundation,” added Greg Hendershot. “This collaboration made perfect sense as it allowed us to focus on fundraising, while the CTF helped us with everything from start to finish. We were pleasantly surprised with the quick and positive response from the community.”

The Community Trust Foundation proudly played a critical role in this initiative, providing professional oversight and fund management for tax-deductible contributions. With a proven track record of supporting regional nonprofits, CTF ensures projects like the Cumberland Clock not only meet their financial goals but also gain public recognition and credibility.

Let’s Beautify Cumberland! is a citizen-led initiative that has been making Cumberland a more beautiful place for nearly 30 years.

The Cumberland Clock project is a testament to their enduring dedication. In ten months, they raised an impressive \$55,000, demonstrating their ability to rally support and deliver results.

“Our mission as a community foundation is to enhance the lives of those in our region by partnering with passionate donors and proactive community leaders,” said Leah Shaffer, CTF Executive Director. “This project reflects the very essence of our work, collaborating with people who are driven to make a meaningful impact.”



Impactful Granting

2024

The Community Trust Foundation granted \$218,290 to 30 local charitable organizations through the foundation's competitive granting cycle. Awards ranged from \$1,000 to \$30,000 to support community programs and initiatives in Allegany, Garrett, and Mineral Counties. Endowment funds created by individuals, families, and organizations are wisely invested and managed by CTF so that earnings can be granted out each year to increase the quality of life for those living in our region.

The following local nonprofits received awards on June 5, 2024:

- | | |
|--|---|
| Allegany Arts Council | HART for Animals |
| Allegany County Animal Shelter | Jane Gates Heritage House |
| Allegany College of Maryland Foundation | Keyser-Mineral County Library |
| Allegany County Habitat for Humanity | Keyser Presbyterian Church |
| Allegany County Historical Society | Mineral County Historical Foundation |
| Allegany Youth Enrichment Program Services | Mineral County Little League |
| County United Way | Mountain Lake Park Historical Association |
| Cumberland Choral Society | Mountainside Baroque |
| Deep Creek Watershed Foundation | Rotary Club of Keyser |
| Frostburg State University Foundation | Savage Mountain Punk Arts |
| Frostburg United Methodist Church | The Greater Cumberland Committee |
| Garrett College Foundation | The Salvation Army-Cumberland, MD |
| Garrett County Historical Society | Tri State Community Concert Association |
| Garrett Lakes Arts Festival | Western Maryland Area Health Education Center |
| Girls on the Run of Mid & Western Maryland | West Virginia University Foundation |



Representatives from 30 nonprofits received grants and several CTF fund donors celebrated local dollars supporting local needs.

Allegany, Garrett

Girls on the Run of Mid & Western Maryland

Rae Gallagher, Executive Director of Girls on the Run, is expanding the organization's program to Western Maryland's Allegany and Garrett Counties to empower girls during early adolescence. The initiative aims to boost girls' confidence, character, and health through structured physical activities and social-emotional learning, addressing challenges like declining self-esteem and social pressures. By offering scholarship-supported programming at four sites in spring 2025, the project ensures financial barriers do not prevent participation. The program is committed to inclusion and supporting girls from diverse backgrounds, with the ultimate goal of activating each participant's potential through running and skill development.



Allegany County Habitat for Humanity

With CTF funding, the Allegany County Habitat Restore officially opened its doors at 28 Lane Ave in LaVale. All funds donated or materials provided to the organization are sourced locally and used to build homes for deserving local residents.



Garrett Co. Coyotes Interscholastic Mountain Bike Team

CTF grants have played a key role in bringing the Broadford Park Trail System to life in Garrett County, with Phase 3 recently completed. Spearheaded by Co-Head Coach Aaron Hordubay, the system now features six diverse trails designed to support a wide range of community activities including youth mountain bike teams, school biking camps, and children's races. This progressive trail network is a resource for education, health, wellness, and enhanced quality of life for riders of all ages and skill levels.



& Mineral

HART for Animals

Grant funding to the HARTHelp program provided low-cost spay/neuter services to 71 pets in low-income households in Garrett County. This program reduces the number of unwanted dogs and cats in shelters and decreases euthanasia rates of healthy animals.



Keyser-Mineral County Library

Funding has made over 60 literacy-rich summer experiences possible for local children through the Keyser-Mineral County Library Association's summer reading programs held at the Keyser, Burlington, and Fort Ashby Libraries.

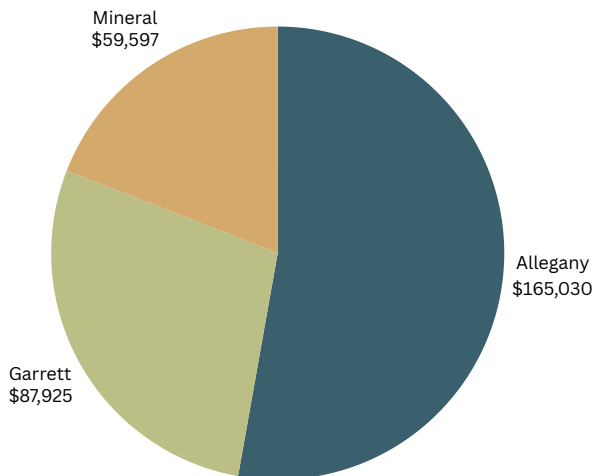


Keyser Presbyterian Church

Yet another grant provided sports equipment, automated external defibrillators (AEDs), and first-aid supplies for the Keyser Presbyterian Church's Multi-Purpose Building to create a safe and inviting recreational facility for the Mineral County community.

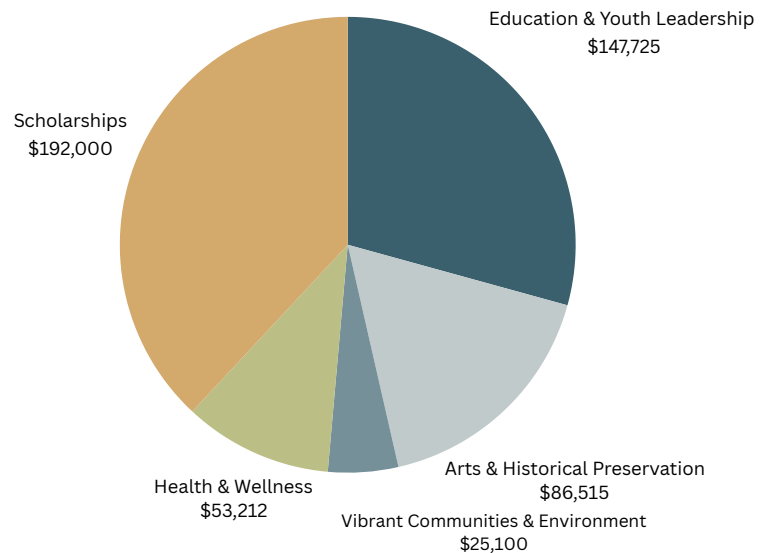


2024 Grants by County*



*Scholarships not included.

2024 Grants by Focus Area



A Lasting Legacy: Honoring Bertram Thiel's Vision for Education

By Colleen Peterson

For those who knew him, Bertram "Bert" Thiel was a true Renaissance man, curious, skilled, and endlessly devoted to learning. His deep intellectual interests shaped a life of exploration across fields, and ultimately, a career dedicated to helping students reach their greatest potential. That same commitment to learning inspired the creation of the **Bertram A. Thiel Mathematics and Natural Sciences Scholarship Fund** through the Community Trust Foundation.



Originally from Utah, Bert began work at Frostburg State College in the fall of 1970, initially as a technician for the planetarium and the audio-visual department. Colleagues recall his expansive knowledge in mathematics, geology, chemistry, physics, electronics, astronomy, photography, and his intrigue with computer science. He built Frostburg's first campus computer, taught himself programming, and later joined the Computer Science Department as an instructor. Discovering his passion for teaching, Bert earned a master's in education, aligning his career with the values he most cherished.

Close friends Stan and Gloria Eisel, fund advisors to the scholarship, recall the conversations that resulted in the development of the scholarship. "Bert wanted to ensure that students who met the criteria would have support to complete their college education," shared Stan. "The provision for four years of funding was central to that goal."



With over 40 years of experience as a high school guidance counselor, Stan has long partnered with the Community Trust Foundation to help students find financial support for higher education. When Bert began exploring options, Stan suggested the Foundation as a meaningful community-based partner. "Working through the Foundation is a reinvestment in our region," he reflected. "Bert's thoughtfulness and understanding of the financial barriers students face made him a consummate educator, not just someone who imparted knowledge, but someone who understood the full journey required to reach a degree."

The first scholarship was awarded in 2024 to Colin Sheehee, an Allegany High School graduate who now attends Princeton University. Colin's achievements were remarkable: a 4.63 GPA, valedictorian of 133 students, and a perfect 1600 SAT score.

He led and participated in a broad range of activities, including National Honor Society (serving as President), Mock Trial (Team Captain), marching and symphonic band (percussion section leader), and serving as class historian. He also volunteered with Let's Beautify Cumberland and the Cumberland Garden Club.

In his application, Colin shared, "From an early age, I've had a passion for mathematics. Receiving this scholarship supports my journey to pursue related fields in a way that leads to an enjoyable and rewarding career."

While Colin's interest in math is central, his aspirations reach further. "I want to remain well-rounded and pursue additional majors or minors to expand both career possibilities and personal growth. Unfortunately, such exploration can often be financially out of reach. The opportunity provided by the *Bertram A. Thiel Mathematics and Natural Sciences Scholarship* helps make true learning possible."

Community Scholarships

Community Scholarships are open to current high school seniors in CTF's Geographical Service Area, Allegany, Garrett, and Mineral Counties. Applications are available through the high school Guidance Offices.

2024 Recipients



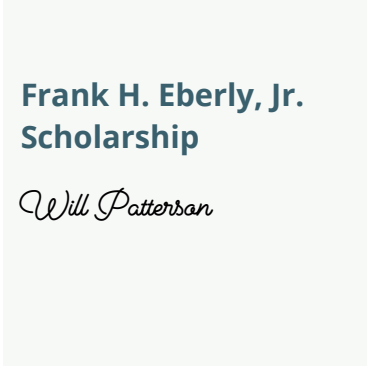
**Alexi Don Fratz-Orr
Nursing Memorial
Scholarship**

Alexa Elliott



**Bertram A. Thiel
Mathematics
& Natural Sciences
Scholarship**

Colin Sheehey



**Frank H. Eberly, Jr.
Scholarship**

Will Patterson



**Frank H. Eberly, Jr.
Scholarship**

Isabella Newman



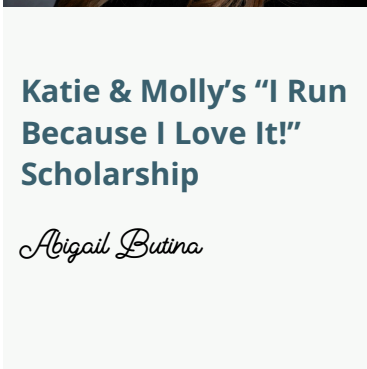
**Karl V. Kahl &
Haseleah Kahl
Scholarship**

Elizabeth Clark



**Karl V. Kahl &
Haseleah Kahl
Scholarship**

Angel Harris



**Katie & Molly's "I Run
Because I Love It!"
Scholarship**

Abigail Butina



**Katie & Molly's "I Run
Because I Love It!"
Scholarship**

Braden Puffenberger



Leaving Legacies

The Community Trust Foundation offers a variety of fund types to meet the specific goals of our donors. For more information, contact Leah Shaffer, Executive Director, at 301-876-9172.

Agency

Allegany Museum

Designated

Allegany County Imagination Library
Allegany Co. Public Schools' Youth Support
City of Cumberland Skate Park Task Force
Creating Opportunities for Our Youth
Cumberland Clock
Fort Hill Band Parent Association.
Friends of Ashby's Fort, Inc. Project
Friends of Washington St. Library
Girl Scouts of Garrett County
Henry & Carolyn Brown Animal Welfare
Ken Alrutz and Bob Moreland Memorial
Scouts BSA Scholarship
Keyser Athletic Trust
K & M Leonard CTF Administrative Support
Mineral County Meals on Wheels Endowed
Mineral County Meals on Wheels Non-Endowed
Remember the Holocaust School Trip Fund
The Buddy Fund
Vicki Linn Ovarian Cancer Awareness
Western Maryland Food Bank
Wills Creek Museum & Tour Center
YMCA Heritage

Donor Advised

Crimson Shamrock
Ebert Family Hope
God's Ark of Safety
Iris & Peter Halmos Community
Julianne K. Ferris, Ph.D.
K & M Leonard Mindful Leadership
Lions Center Donor Advised
Naylor Family Trust
Ray & Brenda Morriss Community
Ted A. Wolfe Community
The Earl R. Wilson Jr. and David W.
Summerfield Youth Aviation

Field of Interest

Developing Vibrant Communities
Dr. Sean McCagh Fund for Children with Disabilities
Frank & Linda Lancelotta Animal Welfare
Frank & Linda Lancelotta Hospice & Health Care

Garrett County Community School Support
Gray-C
Halmos-McLean Youth Sports
Healthcare
Lions Center
Marta Coulehan Gehauf Beautification
Vibrant Communities
Youth Leadership

Unrestricted

CTF Endowed Fund
K & M Leonard Thriving Community
Invest In Allegany County
Invest In Garrett County
Invest In Mineral County

SCHOLARSHIPS

Allegany County Community Scholarship
Snake Robertson Memorial Scholarship

Allegany/Garrett/ Mineral County Community Scholarships

Alexi Don Fratz-Orr Memorial Nursing
Karl V. Kahl & Haseleah Kahl
Katie & Molly's "I Run Because I Love It"
Student Exchange/ International Study

Allegany/ Garrett County Community Scholarships

Bertram A. Thiel Mathematics and Natural Sciences
Frank H. Eberly, Jr.

Mineral County Community Scholarships

Dr. Harry & Mrs. Flo Boggs Study Abroad

Allegany High School Scholarship

Russell Lee Poling

Frankfort High School Scholarship

Be A Light, Payton Grady Memorial

Keyser High School Scholarships

Guidance Counselor's Memorial
Jack Tasker Memorial
John R. Shelton

Mountain Ridge High School Scholarships

Dick Ryan
Enordo "Moose" Arnone
Valley High School Class of 1977

Northern Garrett High School Scholarships

George B. & Lenore Humberson
Northern High School Athletes

Fort Hill High School Scholarships

Alyssia M. Cage Memorial
BMP Consulting LLC
Carl Ritchie
Colleen Burke Memorial
Deborah Ann Roberson Boggs
Dennis F. Abe Sr. Estate
F Club Charles H. Lattimer
Fort Hill Class of 1956 Rice
Fort Hill Class of 1958
Fort Hill Class of 1960
Fort Hill Class of 1968 (Fred McMillan)
Fort Hill Class of 1969
Fort Hill Class of 1970
Fort Hill Class of 1971
Fort Hill Class of 1974
Fort Hill Class of 1977
Fort Hill Class of 1984
Fort Hill High School General
Henry, Dorothy & David Roberson
Hite Roofing
Jack Cheney Memorial
James Friend Memorial
Jim and Carol Combs Family
Julianne K. Ferris, Ph.D.
James G. Brown
Jamie Snider, Class of 2007
Oscar R. & Monna J. Goldsborough
Paul & Helen Long Memorial
Robert Hidey Memorial
Russell L. Poling Jr. (Class of 1954)
Saiquan Jenkins Memorial
Sansom Memorial Arts
Shari Ann Combs Maszkiewicz
Sonny Morris Memorial Medical
Steve Stafford, Jr. Memorial
Welcome Home Award
William and Shirley Birmingham Memorial

Maximize your Giving, Minimize your Taxes

Whether you contribute during your lifetime or allocate a planned gift through your estate, CTF works with you and your advisor to maximize your charitable giving and minimize your tax burden.

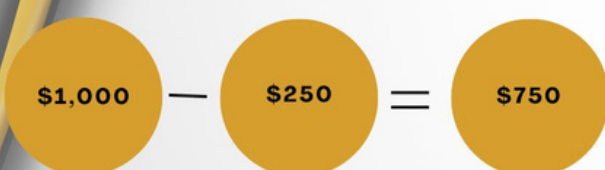
You can create a fund or support an existing one through bequests, IRA contributions, donated stock, and more. We make the process simple and stress free.



We also have tax credit programs that benefit both Maryland and West Virginia residents.

Endow Maryland Tax Credits

How to make a \$1,000 donation cost only \$750 -even without itemizing*




\$1,000 — **\$250** = **\$750**

You donate \$1,000 to your community foundation (\$500 minimum donation required for Endow Maryland tax credit)


Your state taxes are reduced by 25% of the contribution amount

Net cost to you*

WV Tax Credits



How to make a \$1,000 donation cost only \$500 -even without itemizing*



\$1,000 — **\$500** = **\$500**

You donate \$1,000 to your community foundation (\$500 minimum donation required for West Virginia tax credit)

Your state taxes are reduced by 50% of the contribution amount

Net cost to you*

Endow Maryland Tax Credits are limited. Plan early in 2025 to donate \$500 or more to a qualified CTF fund to ensure you receive them before they run out.

These endowed funds and many others qualify:

Fund for Allegany County

Fund for Garrett County

CTF Endowed Fund

Creating Opportunities for Youth in Garrett County

Fort Hill Endowed Scholarship Fund

Halmos-McLean Youth Sports Fund

Health Care Fund

Lancelotta Animal Welfare Fund

Lancelotta Hospice & Health Care Fund

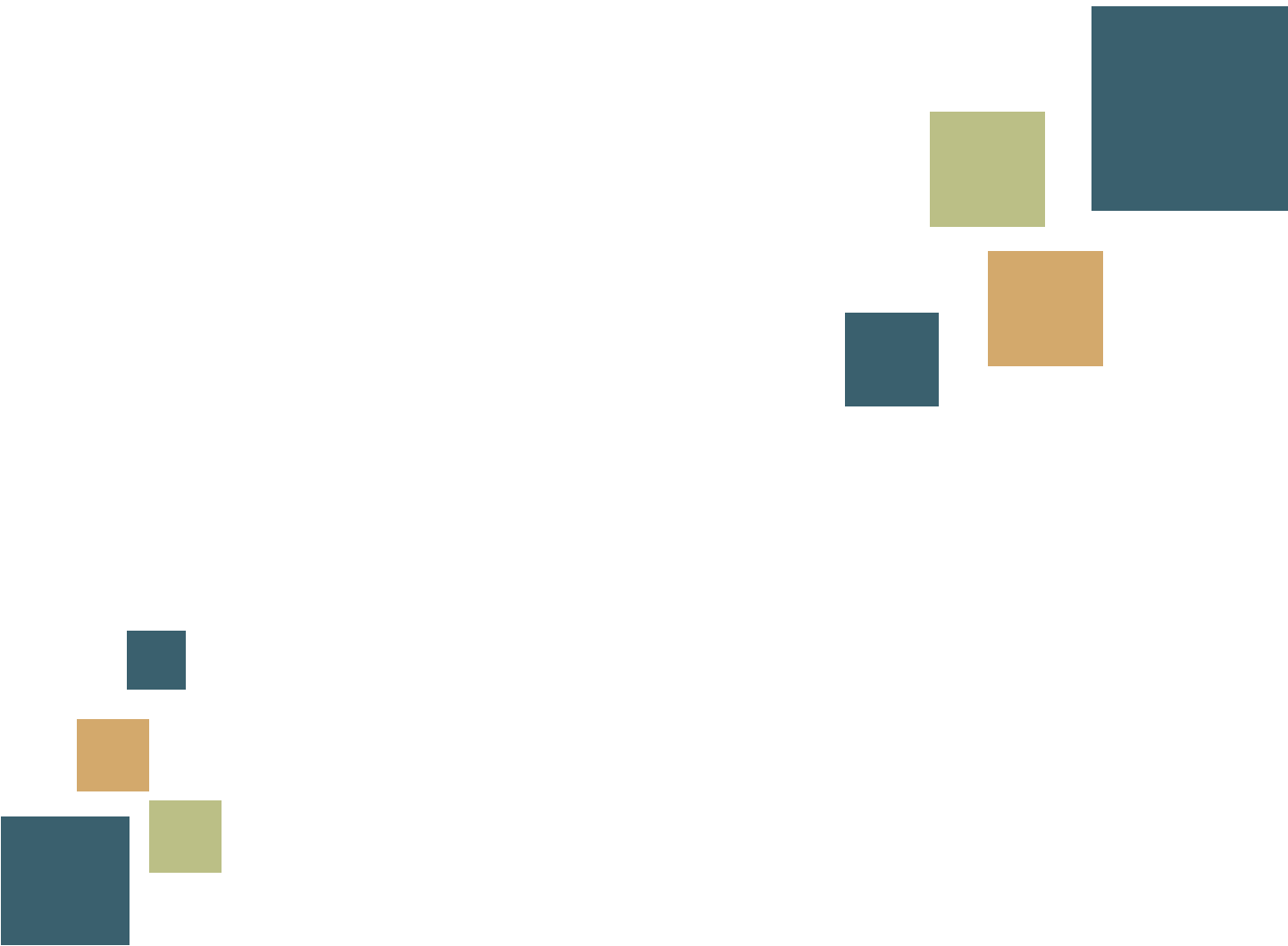
Dr. Sean McCagh Fund for Children With Special Needs

West Virginia Tax Credits apply to contributions supporting the *Mineral County Meals on Wheels Fund* at CTF. Gifts of \$500 or more may qualify you to receive a 50% deduction on your personal or corporate state income tax. Credits are limited.

*Consult your tax advisor about your specific situation.

**Learn more
about CTF here**





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