

The Power *of* Community

SEPTEMBER 2026

COMMUNITY TRUST FOUNDATION
HUMANITARIAN EVENT PROGRAM

20 Years of Impact

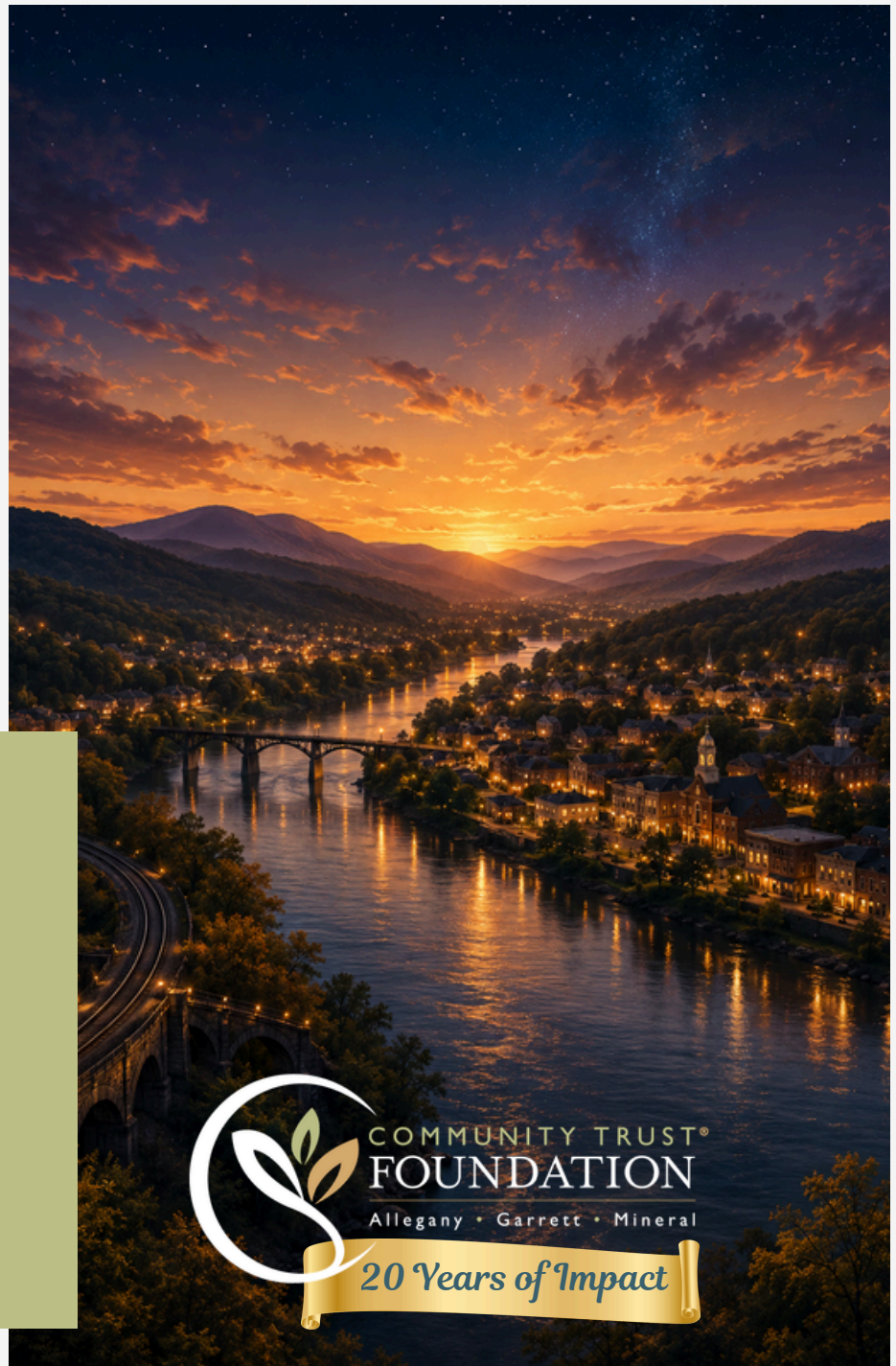
How CTF has invested in the programs and people in Allegany, Garrett and Mineral Counties to improve lives.

2026 Honorees

Allegany County, MD
The Legacy of Tom Finan

Garrett County, MD
Don and Suzie Sincell

Mineral County, WV
Terry Stephens



HUMANITARIAN EVENT 2026

Program

Welcome

Amy White, Board of Trustees President
Welcome Music- Kelly Finan Richards

Invocation

Dinah Courrier, 2021 Humanitarian, Former Trustee,
Advisory Council Member

Dinner

Elior Collegiate Dining

20 Years of Impact

Slide Show - Craeve & Co.

Program Introduction

Pamela Twigg, CTF Executive Director

Power of Community

Video Presentation - John A. Bone Photography

Honoree Presentation: Tom Finan

Introduced by Patrick Finan

Honoree Presentation: Don and Suzie Sincell

Introduced by Bill Grant

Honoree Presentation: Terry Stephens

Introduced by Amy White

Closing

Amy White, Board of Trustees President



CTF Team

Executive Director

Pamela Twigg



Pamela leads the strategic direction and daily operations of the Community Trust Foundation, partnering with the Board of Trustees to advance community-driven investment and long-term philanthropic impact. A native of Cumberland who lived and worked internationally for more than 20 years, she brings a broad cross-cultural perspective and a collaborative, people-centered approach to strengthening partnerships and helping donors bring their philanthropic goals to life.

Pamela holds a Master of Arts in History from the University of Amsterdam and a Bachelor of Arts in Modern Languages from Clarion University of Pennsylvania and is a Professional Certified Coach (PCC) through the International Coaching Federation. She is passionate about building vibrant communities through connection, vision, and shared purpose.

Pamela resides in Western Maryland with her husband, author Russell Shorto, and the youngest of their combined family of six children. She is proud to serve and invest in the region that shaped her.

Director of Administration & Operations

Marcie Nelson

Marcie Nelson holds a master's degree in interdisciplinary education, with a concentration in Community Health Promotion and Business Administration.

She joined the Community Trust Foundation in January 2018.

Before her time at CTF, Marcie worked under a federally funded grant, providing administrative support to the Program Director and staff of a youth development program serving the tri-county region.

A resident of Allegany County, Marcie grew up in Garrett County and frequently passes through Mineral County, which makes all three counties feel like home.

Her connection to these communities makes her work with the Community Trust Foundation especially rewarding.



Board of Trustees



Any White
President



Karen Myers
Vice President



Jamie Echetu
Treasurer



Mirjhana Buck
Trustee



Pam Jan
Trustee



Marion Leonard
Trustee

Board of Trustees



Katie Gattens
Trustee



Christine Sisler
Trustee



Duane Yoder
Trustee



Nicholas Monteleone
Trustee



Chelsea Stuck
Trustee

ctf AMBASSADORS

Beginning in 2015, the Community Trust Foundation welcomed the input of local community leaders by creating Advisory Councils for each of the three counties: Allegany, Garrett, and Mineral. Members of the Advisory Councils are considered ambassadors for CTF, sharing their professional expertise and knowledge, while promoting the good work and long-term benefits of the Community Trust Foundation.

Allegany

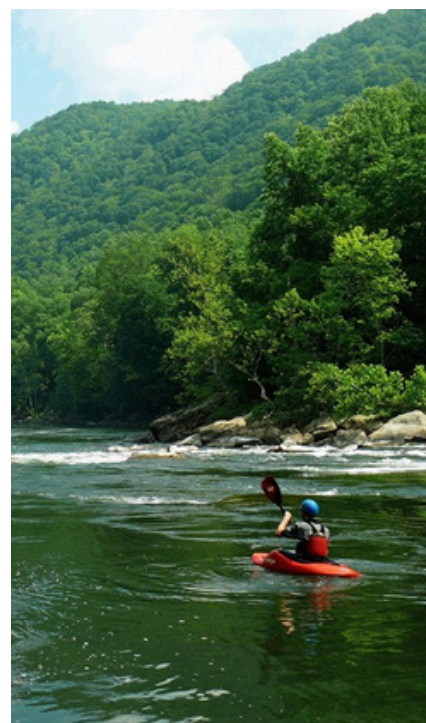
Kelli Allaway, Jane Belt, Joe Caporale, Dr. Christina Elson, Al Feldstein, Dr. Julianne Ferris, Ann Getty, Kathy Getty, Mary Caite Hannon, John Hart, Laurie Marchini, Terri McCagh, Kimberly Miltenberger, Donna Monteleone, Jacob Moore, Colleen Peterson, Todd Pyles, Cady Kirkwood-Rankin, Victor Rezendes, Lauryn Roberts, Dr. Diane Romaine, Amanda Ruthenburg, Tama Scarpelli, Doug Schwab, Robin Summerfield, Ray Morriss, Jeffrey Rhodes

Garrett

Brian Boal, Laura Fike, Shane Grady, Bill Grant, Bob Hoffman, Bill Meagher, Carissa Rodeheaver, Don Sincell, Jason Sweitzer, Bill Weissgerber

Mineral

Curtiss Boggs, Dinah Courier, Logan DelSignore, Phil Douthitt, Dayla Harvey, Louis Kitzmiller, Donte Newsom, Brad Ryan, Jay Stanislawczyk, Terry Stephens, Lucas Taylor, Rene Trezise, Keri Whitacre, Dakota Warner, Margaret Miltenberger, Dr. Stacey Boggs





Allegany



Garrett



Mineral

Becoming CTF

**BEGINNING WITH A BOLD, SHARED
VISION FOR OUR REGION AND A
MODEST INVESTMENT, CTF HAS
GROWN INTO A TRUSTED STEWARD
OF OUR COMMUNITY'S GENEROSITY.**

The origins of the Community Trust Foundation reflect a shared vision brought to life through the dedication of community leaders and a timely catalyst. In the early 2000s, Allegany and Garrett Counties stood among the few in Maryland without a community foundation. While organizations such as the Allegany County Chamber of Commerce, the Greater Cumberland Committee, and local leaders had explored the idea, the concept had yet to gain the momentum needed to move forward.

That turning point came when local businessman Robert Ebert began exploring ways to create a lasting philanthropic impact. After returning to Cumberland in 2005, Julie Ferris connected with Ebert and assisted him in reviewing various charitable models. Despite the challenges of macular degeneration, which made it difficult for him to review materials, Ebert remained deeply committed to finding the right approach.

Together, they identified the community foundation model as an effective and sustainable solution, one that could address many of the administrative and structural challenges associated with private foundations.

Around the same time, Ebert reached out to Al Feldstein, who was then working with the Maryland Department of Planning and had extensive experience managing Appalachian Regional Commission (ARC) programs. Recognizing the potential of Ebert's vision, Feldstein helped lay the groundwork by recommending respected community members to serve on the foundation's inaugural board and by connecting Ebert with key regional partners.

“THE
COMMUNITY
TRUSTS US
TO
SAFEGUARD
THOSE
FUNDS.”

One of those early partnerships included the Tri-County Council for Western Maryland, which provided critical administrative support in the foundation's earliest days. Additional momentum came through two ARC grants that helped fund essential startup needs such as equipment, supplies, and initial operations.

Ebert's initial investment, combined with the leadership and collaboration of dedicated community members, transformed a long-discussed idea into a reality. What began as a vision has grown into one of the region's most impactful philanthropic organizations, demonstrating the power of partnership across Allegany, Garrett, and Mineral Counties.

Today, the Community Trust Foundation stands as a testament to what can be achieved when individuals come together with a shared commitment to strengthening their communities, building a legacy that continues to grow, and serve the region for good, forever.

Vic Rezendes I've been involved with the Community Trust Foundation since 2013. Those were formative years for CTF. We didn't have a lot of money, and we didn't have a really good grant process. We were giving out grants on an ad hoc basis. A typical grant was probably less than \$500. Today, we're a polished, professional organization with adequate funds that allow us to provide grants to nonprofits in the \$10,000 to \$20,000 range every year, in some cases, even more. What has impressed me, in addition to the grants we've awarded and the impact those grants have had on the community, is the fact that we've become the banker for some projects. Examples include the Lefty Grove project in Lonaconing and the skateboard project in the City of Cumberland. Those projects required raising funds from the community. As you know, in the community, you can often have nonprofits that don't always follow through. We became the banker for those projects to assure the community that these funds were going to be safeguarded. And in addition, we assure the community that the funds were actually going to be spent for the project that they were intended. I think it speaks volumes for the community's trust, for the assurance that we provide the community that they trust us to safeguard those funds. We've become more than just a grant organization, we have become an integral part of the security in our community.



Robert Little Ebert

*investing
in our*
**FUTURE
PROSPERITY**

**20
05**

Robert Little Ebert, local philanthropist, tapped Mr. Al Feldstein, Maryland Department of Planning, to take the lead in forming a community foundation for Allegany and Garrett Counties. Ebert established its very first fund, the Elta Mae and Robert Little Ebert Family Hope Fund, to help families overcome poverty through education and career development.

**20
04**



The inception of a Western Maryland community foundation for building economic prosperity and for enhancing the quality of life for its people came from caring community leaders of The Greater Cumberland Committee. The primary question was whether the dream for this foundation could be realized.

Together, they worked with Casper R. Taylor Jr., Speaker of the Maryland House of Delegates from 1994 to 2003, to promote the benefits of a community foundation as a way for people who know and care about their communities to leave a legacy that addresses local needs. They shared this message with the Cumberland Chamber of Commerce and the Rotary Club of Cumberland, Maryland.

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07

Allegany Garrett Community Foundation Inc. received Internal Revenue Service 501 (c) (3) tax-exempt status as a public charity. Mineral County was invited to join the foundation, resulting in a name change to the Community Trust Foundation (CTF). The first grant was awarded from The Family Hope Fund to the HRDC to work with families for their self-sufficiency.



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06

The Allegany Garrett Community Foundation was created with critical support from the Tri-County Council for Western Maryland. Dr. Peter Halmos, founding board chair, along with board members Robert Ebert, Julie Ferris, Kathy Getty, William Grant, William Kenny, Marion Leonard, Colleen Peterson, Charlie Ross, and Doug Schwab, championed the foundation's vision of building strong, vibrant communities and its mission to strengthen the region through partnerships with donors and community organizations.



Community Trust Foundation
FOR GOOD ~ FOREVER

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11

Dr. Peter Halmos was awarded the inaugural Humanitarian Award at the first CTF Humanitarian Award Banquet, an event held to inform and inspire guests about CTF's purpose, mission, and impact in the region. CTF received accreditation by the Community Foundation's National Standards through Council of Foundations.

A brand refresh brought a contemporary presence to CTF. CTF has been investing in our community for 20 years. As of today, CTF has granted over \$7 million for scholarships, education and leadership, art, historical preservation, recreation, and environmental and community wellness. We put our donors' generosity to work through strategic grantmaking and connecting donors with opportunities to make an impact. We support our community, collaborate with community partners, and facilitate philanthropy for good across the region.

CTF's dedicated board members, advisory councils, community donors, and professional staff are building a stronger, more vibrant community that we call home.

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CTF rebranded to create a cleaner, simpler look.

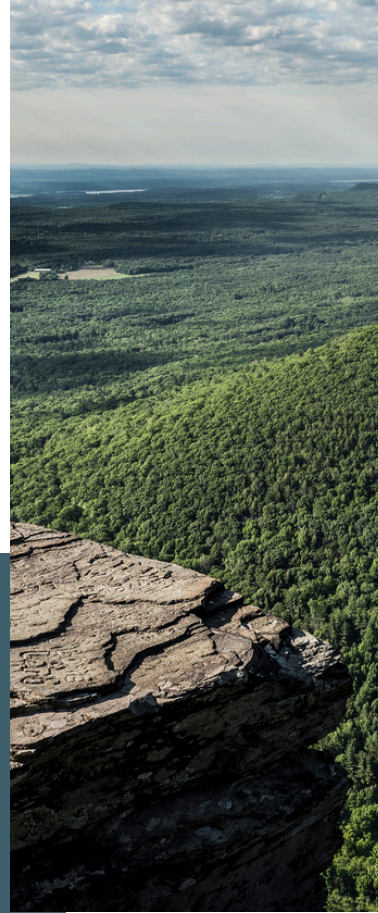
Advisory Councils for Allegany, Garrett, and Mineral Counties were formed to share their professional expertise and knowledge, while promoting the good work and long-term community benefits generated by the Community Trust Foundation.

20
15



IN THE BUSINESS *of Impact*

FOR 20 YEARS, IN PARTNERSHIP WITH
DONORS AND REGIONAL GROUPS, CTF
HAS GUIDED FUNDING TO SUPPORT
POSITIVE OUTCOMES IN OUR
COMMUNITIES.



Dayla Harvey I'm the executive director for the Mineral County Family Resource Network, as well as, Mineral County Court Appointed Special Advocates, or CASA for short. I've been involved with CTF for over 15 years. I was part of the initial team that helped get CTF AmeriCorps VISTA started, and I am currently an active member of the Mineral County Advisory Council. My greatest work with CTF has been being a past grantee recipient. CTF was the first funder to believe in the Junior CASA program.

Junior CASAs are youth-led philanthropists who are in charge of how they impact the community. Anything from anonymous penpalling to foster children to presenting on the floor at the Capitol of West Virginia. These are second graders to under 21 making an impact in the community and understanding that their voice, their footprint, and their legacy is just as important as anyone over the age of 50 or 60. We have children who have gone on from Junior CASA and are now part of Junior CASA alumni. They are in college and utilizing the skill set that they have learned. This is all because the Community Trust Foundation believed in them. I'm an honored past recipient, but I am also an honored member of the community that truly believes in the work that CTF does.

Jodi Eirich I'm the executive director of the Allegany County Animal Shelter. First, allow me to congratulate you on a very happy, successful 20 years. I know that personally, I feel so privileged and honored to be able to partner with an organization that is so reputable and has had such a lasting impact on our community. I'm especially grateful for the generosity of my animal-loving friends who have so graciously donated to our shelter. Because of them, our animals have received life-saving medical care, nourishment, and a safe place to call home until they find their forever homes. I'm eternally grateful for our donors and for the Community Trust Foundation.



Laura Fike Garrett Mentors is a school-based mentoring program serving elementary school students across Garrett County, Maryland. Each week, our volunteer mentors meet one-on-one with a child during the school day at lunch, building a consistent, supportive relationship that helps strengthen confidence, improve behavior, and support overall well-being. We consistently hear from teachers and school staff that students in our program show improved classroom behavior, stronger relationships with peers and adults, increased respect for

authority, and greater engagement in learning. For many of these children, their mentor is someone they can count on each week, something that makes a lasting difference. The funding we received through the Naylor Family Trust Fund of the Community Trust Foundation plays a critical role in making this possible. It helps us provide training and ongoing support for our mentors, cover background checks, and ensure every mentor and child has the resources they need, from activity and supply bags to meaningful tools that help guide conversation and connection. CTF has been a long-time and significant supporter of Garrett Mentors. Because of that support, we've been able to grow, sustain our program, and continue serving students across our schools. We are so grateful for our partnership with CTF. Because of the Community Trust Foundation, more children in our community have someone who shows up every week just for them. Thank you.

**"BECAUSE OF CTF,
MORE CHILDREN IN
OUR COMMUNITY
HAVE SOMEONE
WHO SHOWS UP
EVERY WEEK JUST
FOR THEM."**

Amy White When I think about what CTF means to me, I don't think about grants and funding or programs. I really think about the people. It reminds me of my family and the ways that I watched them show up quietly for their communities just because it mattered. I don't think I understood then what it meant and what I was seeing, but I certainly do now. The legacy that I protect is theirs and legacy to me is as much about where you intend to go as where you've been. So for me, CTF provides an opportunity for me to guarantee that there is a future for people who I will never know. That there are positive things happening for people who will never know about me or my family—and don't need to know—because they know their community shows up, takes care of them, and loves them in the ways that we can, and will continue to do so forever.



"CTF PROVIDES ME WITH AN OPPORTUNITY TO ENSURE THERE IS A FUTURE FOR PEOPLE I WILL NEVER KNOW."



Karen Myers As a Garrett County member of the Community Trust Foundation's Board of Trustees, currently serving as Vice President of the Board, I have found a great deal of satisfaction being part of this Tri-County team.

Garrett, Allegany, and Mineral Counties have more in common than we have differences. By working together, we can and are raising the bar throughout the whole region.

Serving on the Grants Review Committee for the past three years has given me an in-depth understanding of how much a difference even a very small grant makes in our neighbors' lives. So please join me and consider getting more involved with this outstanding organization, the Community Trust Foundation.



Brenda Friend The Community Trust Foundation has meant a great deal to me personally. It represents a deep belief in the importance of regionalism and in the many people who call it home. Seeing how steady, thoughtful investment can strengthen a community over time has shaped how I think about impact and responsibility. Congratulations CTF on this important milestone. It's been an honor and a privilege to work alongside many of the greats.

Dinah Courrier One of the privileges of my life has been my involvement with the Community Trust Foundation. When my friend, Terry Stephens, asked me to join the board, little did I realize the impact that CTF would have upon my life and upon the citizens in our area. The effect that CTF has within our three counties is truly amazing. By affording individuals and organizations the means to establish funds in the area of their interests assures that the Community Trust Foundation can provide for immediate needs as well as for future growth and development. Being part of an organization that can truly change lives is an honor. I sing the praises and explain CTF every opportunity I get. Happy 20th birthday.



Nicole Halmos I want to say Happy Birthday CTF. What an amazing amount of incredible work you have done for just a 20 year old. This organization has benefited me personally as a performing artist, as a lover of the arts, as a library patron, as a member of the Allegany County and Cumberland, Maryland community and in many other ways.

The organization is extremely important to my family. My parents were integral to its beginnings. It's with humility and great honor that I have involvement now to help continue the work that they started and the work that CTF does every day. Here's to an even greater next 20 years.



Bob Hoffman I am a member of the Garrett County Advisory Council for the Community Trust Foundation. In my humble opinion, CTF is a valuable resource for all three counties it serves. It brings together a variety of fund options, allowing donors to choose where they would like to direct their support, whether toward a specific fund or a particular county where they live or have an interest.

I also serve as the president of the Deep Creek Watershed Foundation, a 501(c)(3) nonprofit. On several occasions, we have applied for and received grants from CTF. When awarded, these funds are incredibly helpful and impactful in enabling us to complete projects that make Deep Creek Lake and the surrounding watershed a better place.

So, congratulations on 20 years. I hope CTF continues to thrive for the next 20, 30, 40, even 50 years. It's a wonderful organization.



Hear more about what grantees, honorees, donors, and board members have to say about CTF.





Leadership Allegany Rising



The Salvation Army's Red Shield Club



**Tree Canopy Classroom
at Hickory Environmental Education Center**

investing in **OUR FUTURE**



Mineral County 4H



Girls on the Run of Mid & Western Maryland



Keyser Area Youth Soccer

*Connecting Philanthropy For Community
Good in Allegany, Garrett, & Mineral
Counties.*



Levitt AMP Cumberland Music Series



Mountain Maryland Plein Air



Evergreen Heritage Center Foundation

investing in ALLEGANY & GARRETT



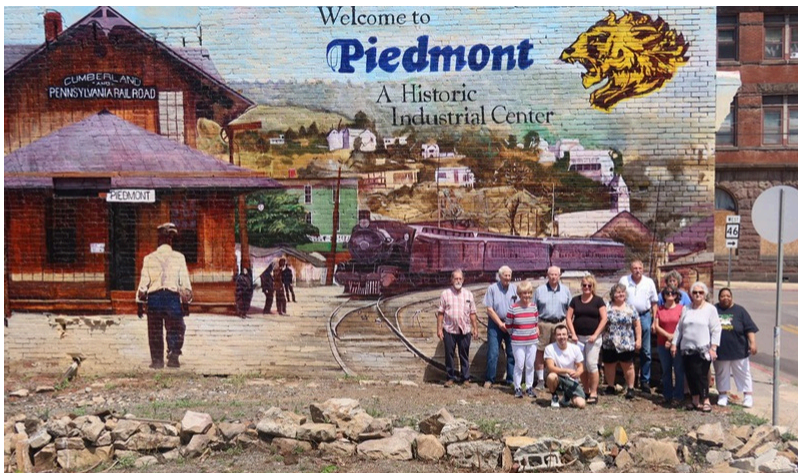
Victorian Chautauqua Festival



GEARS Inc.



Garrett County Transportation Museum



Highland Arts Unlimited Inc.

Answering the Call *to impact lives*

investing in **MINERAL**

GRANTEES ARE THE "BOOTS ON THE GROUND" IN OUR COMMUNITIES, PUTTING THE FUNDING TO WORK AND MAKING A LASTING, POSITIVE IMPACT

28 Washington St. Inc.
Adventure Sports Center
Aging Family Services of Mineral County, Inc.
Alice Ferguson Foundation, Inc.
Allegany Allied Arts, Inc.
Allegany Arts Council
Allegany College of Maryland Foundation
Allegany County Animal Shelter
Allegany County Habitat for Humanity, Inc.
Allegany County Health Department
Allegany County Historical Society
Allegany County Human Resources Development Commission, Inc.
Allegany County Judy Center-BOE
Allegany County Library System
Allegany County Public Schools Foundation, Inc.
Allegany Health Right
Allegany Museum
Allegany Youth Enrichment Program Services, Inc.
Appalachian Independent
Assoc. for Public Defender of MD
Associated Charities of Cumberland, MD
Barn Quilt Assn of Garrett County
Beginnings Montessori School
Big Brothers/Big Sisters of the Alleghenies
Bishop Walsh High School
Bishop Walsh School
Boy Scout Troop #1
Boy Scout Troop #22
Boy Scout Troop #24
Boy Scout Troop #27
Boys & Girls Club
Bridging Gaps, Inc.
CASA of Allegany County
CASA of Western Maryland
CES at Frostburg State University



Mineral County Historical Foundation



Mineral County Meals on Wheels

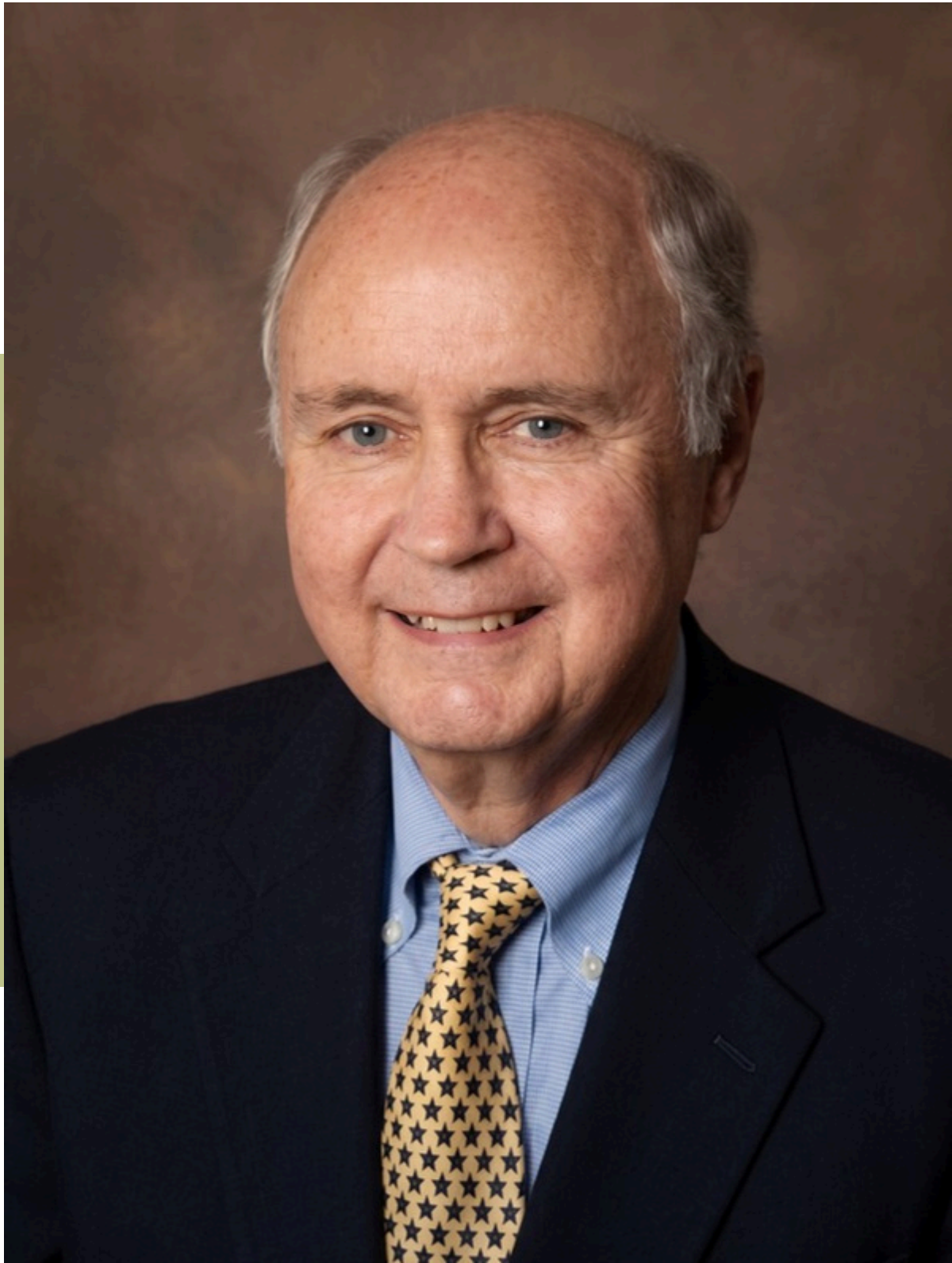
Cindy's Fund
 Community Wellness Coalition
 Cumberland Choral Society, Inc
 Cumberland Cultural Foundation
 Cumberland Theatre
 Dancing Classrooms of the Alleghenies
 Davis & Elkins College
 Deep Creek Lake Lions Club
 Deep Creek Watershed Foundation, Inc.
 Dove Center
 Emmanuel Episcopal Parish, Inc.
 Evergreen Heritage Center Foundation Inc.
 Experimental Aircraft Association
 Family Crisis Resource Center
 Family Junction
 Friends of Ashby's Fort Inc.
 Friends of New Germany State Park, Inc.
 Frostburg Creative Writing Center
 Frostburg Museum
 Frostburg State University Foundation, Inc.
 Frostburg United Methodist Church
 GaCo Inc
 Garrett College Foundation
 Garrett County Community Action
 Garrett County Historical Society
 Garrett County Interscholastic Mountain Bike Team
 Garrett County Public Schools Foundation Inc.
 Garrett County Steps to Better Health
 Garrett Engineering & Robotics Society
 Garrett Mentors
 Garrett Trails
 Girl Scouts of Black Diamond Council
 Girls on the Run of Mid & Western Maryland
 God's Ark of Safety, Inc.
 HART for Animals, Inc
 HDLC, Inc.
 Highland Arts Unlimited, Inc.
 Highland Festival of Garrett County, Inc.
 Interfaith Community Pantry
 Jane Gates Heritage House
 Jane's Place, Inc.
 Jonathan and Mary Lynn Magruder Heritage House, Inc.
 Keyser Area Youth Soccer Inc.
 Keyser High School
 Keyser Presbyterian Church
 Keyser-Mineral County Library Association
 Landon's Library Trust Fund
 LaVale Athletic Association Inc.
 Leadership Maryland
 Local Management Board of Allegany County, Inc.
 Maryland Dare Officers Association Inc
 Maryland Leadership Seminar Foundation, Inc.
 Maryland Salem Children's Trust
 MASSB Foundation LTD
 Mayor & City Council of Cumberland, MD
 Mineral County Historical Foundation

Mineral County Board of Education
 Mineral County Court Appointed Special Advocates Program
 Mineral County Historical Society
 Mineral County Little League
 Mountain Lake Park Historical Association, Inc.
 Mountain Maryland Cares
 Mountain MD Marathon Club
 Mountain Ridge Band Parents Association
 Mountainside Baroque, LLC
 Music at Penn Alps
 New Creek PTO
 New Embassy Theatre
 Oak Park Church of The Brethren
 Oakland Heritage Community Foundation
 Oakland Martial Arts Academy
 Oakland Youth Baseball
 Oldtown Community Center Inc.
 Our Lady of the Mountain Parish
 Our Town Theatre
 Palace Theatre
 Potomac Highlands United Way
 REACT
 Restoration of the Heart
 Ronald McDonald House Charities of Pitts & Morgantown
 Rotary Club of Keyser
 Ruth Enlow Library
 Savage Mountain Punk Arts
 Savage River Watershed Association
 Save The Westernport Library Inc.
 SI Frostburg
 Southern Garrett Band Boosters
 Spruce Forest Artisan Village
 Stage West
 Team iLego
 The Children's League
 The Greater Cumberland Committee
 The Reading Station
 The Salvation Army - Cumberland
 Tri Towns Food Pantry
 Tri-County Council
 Tri-State Community Concert Association
 Tri-State School for the Arts
 Troop 10, LaVale, MD
 Union Rescue Mission of Western Maryland
 University of Maryland Foundation Inc.
 UPMC Western Maryland
 Waldon United Methodist Church
 West Virginia Wesleyan College
 Western Maryland AHEC
 Western Maryland Food Bank, Inc.
 Western Md RC's
 WVU Foundation
 WVU Mineral County Extension Service
 YMCA of Cumberland, MD Inc
 Yough Glades Elementary

3 Counties 20 years 150+ grantees
over **\$6 MILLION** *and counting!*

"Tom took great joy in giving his time and energy to causes that yielded tangible benefits to those with whom he shared space, and the space he most valued was *Western Maryland*."

The Legacy of
Thomas B. Finan





Thomas B. Finan, Jr. was born on June 5, 1942 to Isabel North Finan and Judge Thomas B. Finan. He grew up in Cumberland with his brother Tim, and subsequently spent considerable time in Southern Maryland, Baltimore, and Maryland's Eastern Shore. But, Cumberland was always his home, the place he made his most substantial community contributions, the place he married his wife of 44 years, Mary Kay Finan, the place his children Patrick and Kelly were born, and the place he passed in April of 2024. Tom took great pride introducing his children's spouses—Jeff Richards and Erica Finan—and his grandchildren—Acadia and Emmylou Finan—to the people and landmarks of Western Maryland.

Tom served Allegany County and the state of Maryland through many leadership roles over the course of his life. In preparation for these roles, Tom focused his early life on excelling in academics. He graduated from LaSalle High School in 1960 and received his bachelor's degree from Mount St. Mary's University in 1964. Later, he earned master's degrees at Frostburg State University (1973) and Johns Hopkins University (1979).

Tom served in the Peace Corps in Bolivia from 1967 to 1969. In 1972, he attended the Democratic National Convention as an elected delegate for Hubert Humphrey and in 1976 as a delegate for Jimmy Carter.

Tom spent his formative working years at the Cumberland Times-News, where he was vice president, business manager, and later an owner of the newspaper until it was sold in 1986.

From 1988 to 1994, he was chairman of the board of Allegany College. He served as a member of the Board of Regents of the University System of Maryland from 1995 to 2007. He served on the board of Mount St. Mary's University, his alma mater, from 1987 to 1994.

For years, Tom served on the board of Memorial Hospital and was its chairman in 1996 when Memorial and Sacred Heart Hospitals formed an affiliation to create the Western Maryland Health System. He co-chaired the 1994-1996 effort to create the new health system and worked closely with leaders of both hospitals to bring the merger to fruition. Tom continued to serve as a member of the Western MD Health System Foundation Board until his death.

Tom was also on the board of the Liberty Trust Company and its successor bank, the American Trust Bank, and Keystone Financial of Harrisburg when it was acquired by M&T Bank.

Tom was a dedicated member of the Allegany County Library Board for 10 years until 2021. He also served on the Community Trust Foundation Allegany Advisory Council, further reflecting his lifelong commitment to strengthening philanthropy and community leadership in Western Maryland.

Throughout his life, the people and activities that Tom most prized were those that gave back to the community. He took great joy in giving his time and energy to causes that yielded tangible benefits to those with whom he shared space, and the space he most valued was Western Maryland.

“Don and Suzie have lived lives
centered on giving back, quietly
strengthening their community through
service, leadership, and generosity.”



Don and Suzie Sincell

Don and Suzie Sincell have spent a lifetime investing in their community, their church, the arts, education, and the people of Garrett County. Together, they represent generations of leadership, volunteerism, and service that have quietly but profoundly shaped the region they call home.

Both lifelong residents of Garrett County, Don and Suzie built their lives around faith, family, education, and civic engagement. Their shared story is rooted in a deep commitment to helping others and preserving the traditions and institutions that make small communities thrive.

This year, the Sincells celebrated their 50th wedding anniversary on August 28, a milestone that reflects not only their enduring partnership, but also decades of shared service to their community. Together they are the proud parents of four grown children and grandparents of six granddaughters.



Suzie devoted 35 years to education, serving 25 years as a classroom teacher and 10 years as an administrator and principal at Broad Ford Elementary School, where she impacted the lives of hundreds of students and families. Her passion for teaching and literacy extended beyond the classroom into decades of mentoring, arts advocacy, and church leadership. She has been a charter and current member of the Garrett Choral Society for more than 40 years and has long supported creative arts initiatives throughout the county, including helping establish the Garrett Lakes Arts Festival, now known as Stage West.

Her commitment to service also included work as an EMT with the Southern Garrett County Rescue Squad, membership in the National Ski Patrol at Wisp Resort, volunteer leadership at Camp Luther, coaching with the Garrett County Manta Rays swim team, and decades of involvement at St. Mark's Lutheran Church, where she has served as a choir member, lector, Sunday school teacher, council member, and is one of the founders of the Christian Early Learning at St. Mark's.

Don's life reflects a similarly extraordinary record of public service and community leadership. A fourth-generation newspaperman and longtime owner/editor of The Republican newspaper, Don spent more than 40 years helping tell the stories of Garrett County and advocating for its future. His dedication to civic life continues today through his leadership in local government. After approximately 15 years serving on the Mountain Lake Park Town Council, Don is currently serving his ninth year as mayor of Mountain Lake Park.

Throughout his life, Don has balanced leadership with hands-on service. He has spent more than 51 years as a member of the Oakland Volunteer Fire Department, serving in leadership roles including lieutenant and president, and dedicated 15 years as an EMT with the Southern Garrett County Rescue Squad. He also served more than 30 years with the National Ski Patrol at Wisp Resort and continues today as a certified youth soccer referee, a role he has held for more than three decades.

Don's commitment to service has also included 17 years on the Garrett County Memorial Hospital Board of Governors, including seven years as chairman, 18 years on the Frostburg State University Board of Visitors, and many years supporting Camp Luther, where he served as director.

Like Suzie, Don has been deeply involved in music, faith, and the arts. He is a founder of the Oakland VFD Oktoberfest Band, a charter member of the Garrett Choral Society, a founder of the Garrett Lakes Arts Festival, and an active member of the Garrett Community Concert Band. His leadership within St. Mark's Lutheran Church spans more than 50 years, including service as council president, lay pastor, lector, choir member, and teacher.

Together, Don and Suzie continue to champion causes that strengthen both opportunity and compassion in their community. They remain active volunteers with programs such as It's in the Bag and have supported countless youth, education, arts, and service initiatives throughout Garrett County. They also helped establish the WVU Sincell-Wagoner Travel Fund to support creative arts students and have remained committed supporters of schools, churches, and civic organizations throughout Garrett County.

Across education, public service, and philanthropy, the Sincells have exemplified a lifelong dedication to strengthening their community through leadership, generosity, and service.

"Always leave a place better
than you found it."



Terry Stephens

Richard "Terry" Stephens was born on Valentine's Day in 1950 to Richard and Alice Stephens of Westernport. Terry was the oldest of four children. Three years later came his brother Don, followed by Bob and then, when Terry was 18, his sister Victoria "Vicki." Growing up in Westernport, Terry attended Hammond Street School, Westernport Elementary, and Bruce High School. His father, "Steve," was employed for more than 40 years at what was then the West Virginia Pulp and Paper Company in Luke. Alice was a very busy homemaker who also served as a Cub Scout leader and PTA president and participated in many church committees. Terry developed an early love of reading.

Alice made sure her children stayed busy with Cub Scouts, Boy Scouts, Methodist Youth Fellowship, piano lessons, and newspaper routes. One of Terry's first purchases with the earnings from his paper route was a bicycle, which allowed him to get around town and explore the region.

At Bruce High School, he played trumpet in the band, excelled at basketball, and continued his involvement in scouting. Among his most memorable experiences during these years were family vacations across the country, pulling a camping trailer to the Seattle World's Fair and, later, Disneyland.



When it came time to choose a college, Terry decided to follow in the footsteps of his Boy Scout mentor, Doug Michael, and attend West Virginia Wesleyan College. At Wesleyan, Terry cycled through majors in library science, psychology, and sociology before settling on the things he loved best: history (lots of reading) and philosophy (lots of thinking). The highlight of those years was the semester with The Experiment in International Living in Oxford and London and the independent travel that he did while there.

In 1984, Terry was established enough in real estate—and Paula had accepted a teaching position—that he left the paper and moved to Keyser. He joined the Keyser Rotary Club that year, and in 1987 he opened Terry Stephens and Associates Real Estate, eventually franchising with Coldwell Banker. That same year, their first son, Kris, was born—coincidentally, on the day the real estate company held its grand opening. The years that followed were busy. Two years later, their second son, Matt, was born. Terry continued to expand both his business and his community involvement. Over the next few years, he was either the owner of or a partner in several businesses: Potomac Moving and Storage, TS&A Construction, Potomac Health and Fitness, Wind Lea Conference Center, and the Keyser Inn.

He also continued his board service with the Mineral County Chamber of Commerce, the Keyser Rotary Club, the Greater Cumberland Committee, the Community Trust Foundation, the U.S. Wind Force Foundation, the Western Maryland Health System Advisory Board, the Mineral County Visitors Bureau, and the Mineral County Economic Development Commission. During those years, their third son, Tyler, was born. Over the years, Terry coached his sons in soccer, youth league basketball, and cross-country. Coldwell Banker Terry Stephens and Associates served as organizer and primary sponsor of the “Toys for Joy” campaign in Keyser, serving about 700 children each year for 24 years. Terry also took on two partners in the real estate company, including Amy White, which allowed them to expand with offices in Keyser, Romney, Petersburg, and Elkins, West Virginia. In 2016, after their youngest son, Tyler, graduated from high school, Terry and Paula went their separate ways, and Terry retired from an active role in what had become Coldwell Banker Home Town Realty. About that time, he became president of Keyser Inn, Inc.

Terry began the next phase of his life by traveling and completing dozens of marathons, triathlons, and bicycling events throughout the country. At the same time, he pursued his dream of establishing Queen’s Point Coffee and North Branch Pub in Keyser and promoting tourism along the Upper Potomac River by renting kayaks and guiding river trips. He also joined the board of Highland Arts Unlimited and championed its support of the visual arts and the ongoing mural program in Mineral County.

In 2019, he found a new love, Virginia, a librarian at Potomac State College who worked alongside him on these projects. Following a honeymoon bicycle trip across Iowa, the two settled into the next phase of their lives in Keyser. However, it was not to be. During a trip to Florida, they discovered a charming but run-down motel in New Smyrna Beach and decided to change their lives once again.

In 2021, after a whirlwind negotiation, the two purchased the Seahorse Inn (a 1956, 20-room motor lodge) and started over. In the past five years, they have established the motel as a landmark in the city, and they have both taken leadership roles in the community. Virginia serves on the board of the local business association, while Terry has held leadership positions in Rotary, served as treasurer of the New Smyrna Beach Police Foundation, and, most recently, joined the board of the local historical society and museum. They have continued to enjoy the outdoors through sailing, boating, swimming, and bicycling.

They both love their communities in West Virginia and Florida and continue their connection to the Tri-State area through their association with the Keyser Inn. Terry’s motto has always been, “Always leave a place better than you found it,” and that continues to be a guiding light for the couple.

Congratulations!

2026 Humanitarian Honorees

The Legacy of Thomas B. Finan

Don and Suzie Sincell

Terry Stephens



THE FUTURE *is theirs*

The Community Trust Foundation administers a variety of scholarships that generous individuals and organizations have established to assist students with their educational pursuits. Whether honoring loved ones or providing for a specific field of study, each scholarship expresses a deep belief in the power of education to help young people achieve their dreams.

2021

Bennett, Ryann
Bittinger, Robert
Bonner, Alyssa
Breitfeller, Ronald
Brenneman, Mason
Cassell, Makenna
Chitsaz, Hana
Cohen, Mac
Crosser, Cayla
Dawson, Olivia
Duckworth, Sarah
Eckard, Carl
Ellifritz, Courtney
Frye, Alex
Gooden, Lauren
Grapes, Cainan
Green, Jenna
Harper, Samantha
Hicks, Gabriel
Jones, Caden
Jones, Jada
King, Emily
Kiszka, Hope

LePlatt, Kate
Mandell, Abigail
McCloskey, Blake
McKenzie, Jeffrey
McKinley, Brady
Moore, Timothy
Morgan, Jacob
Mudge, Lydia
Mulligan, Ryan
Pennington, Jarrett
Piper, Caleb
Powell, Zion
Rodney, Seyanna
Rush, Jacob
Sensabaugh, Rylan
Sprouse, Noah
Stafford, Korey
Stevenson, Allan
Swink, William
Thomas, Brett
Thomas, Arizona
Webb, Malakai
Wertz, Paxton
Wilson, Cierra
Wilson, Juliet

2022

Beal, Olivia
Bender, Colten
Bender, Eston
Broussard, Dillinger
Brown, Morgan
Cramer, Maelea
Custer, Kolby
DeSignore, Chloe
Dudek, Rachel
Eft, Benjamin
Everett, Jordyn
Gornall, Samuel
Gornall, Rowan
Griffith, Jillian
Guy Jr., Eric
Harr, Ethan
Hipp, Connor
Jacobs, Jaclyn
Jenkins, Alexander
Johnson, Allison
Jones, Victoria
MacDonald, Mychaela
May, Jace
McCullough, Greenlee
McRobie, Ryan
Miller, Shawna
Mullery, Logan

Myers, Alexandra
Noel, Brooklyn
Palumbo, Abbey
Palumbo, Ryley
Pannone, Bryce
Pryor, Katelyn
Rankin, Ava
Rase, Nathaniel
Scherzberg, Katelynn
Shoemaker, Alexa
Simpson, Cadence
Slider, Peyton
Smith, Nadia
Snyder, Bryce
Soulsby, Emma
Spangler, Abigail
Thomas, Gillian
Tichnell, Jacob
Tressler, Dayton
VanMeter, Hunter
Weaver, Jasmyne
Weimer, Abby
White, Blake
Williams, Ny'Gia
Wilson, Emily
Yoder, Tyler

2023

Bartlett, Jessalyn
Beining, Hailey
Bender, Jeremy Lance
Bennett, Carly
Blocher, Caelyn
Burns, Aiden
Cohen, Quinn
Cramer, Aubrey
Delaney, Mary
Eckard, Maria
Enlow, Cristy
Everline, Aver
Farrell, Nathan
Ferguson, Garrett
Fisher, Madelyn
Fleegle, Brayson
Guinn, Jaidee
Heddrick, Katherine

Hook, Hannah
Hose, Trinity
Jones, Jaxon
Kegg, Alaina
Knotts, Kaitlyn
Lease, Arin
Linaburg, Lydia
Livingood, Tristan
Mann, Briar
Martz, Annie
McKinley, Macie
O'Neal, Karli
O'Neal, Kennedy
Palmisano, Anthony
Ritchie, Emilee
Ryan, Gabriel
Scarlett, Addison
Schultz, Allison
Sebold, Ethan
Self, Paige
Sell, Benjamin

Sensabaugh, Sophia
Sheetz, Graci
Shoemaker, Alys
Shriver, Savannah
Sites, Madison
Sturtz, Landon
Swink, Andrew
Tavoc, Jeremiah
Thompson, Molly
Trimble, Alayzia
Trub, Mason
Welsh, Shane
Wilhelm, Aurora
Williams, Jaymielynn

Ballou, Taiwan
Banks, Camron
Beachy, Kaydance
Boyer, William
Brown, Bridget
Butina, Abigail
Clark, Elizabeth
Darber, Kelsey
Elliott, Ava
Harris, Angel
Henderson, Damien
Hudson, Jaden
Hughes, Annabeth
Inglish, Allison
Kowalski, Sophie
Lease, Addison
Linaburg, Nolan
Magnum, Mika
McCoy, Patrick
McDowell, Andrew
McKee, Ethan

Miller, Ava
Newman, Isabella
Patterson, Will
Porter, Gretchen
Puffenberger, Braden
Rawe, Olivia
Robertson, Alexandra
Rotruck, Logan
Ryan, Rodney
Sheeche, Colin
Silber, Cooper
Skelley, Courtney
Spencer, Steven
Ternent, Lindsey
Thomas, Kylie
Twigg, Benjamin
Valentine, Ella
VanMeter, Logan
Zapf, Camden



2024

Over **\$1.3 MILLION**
awarded in scholarships to
383 *local students so far!*

2025

Ahmed, Zainab
Amburgey, Ryan
Anderson, Jakeb
Barlow, Allison
Bennett, Payton
Blocher, Peyton
Bluebaugh, Samantha
Bowers, Breanna
Breitfeller, Jovie
Cage, Selena
Cassell, Nash
Cline, Abigail
Crawford, Charlotte
Daniels, Jabril
Davis, Ava
DelSignore, Abigail
Folk, Cole
Goldsmith, Hunter
Grabenstein, Adam
Hamric, Faith
Hansrote, Eowyn
Hughes, Ryan
Jones, Brianna
Keplinger, Kylie
Kyle, Kambria
Mallow, Addison

Martz, Rory
Mattocks, Madeleine
Melton, Tristan
Morris, Marlia
Plummer, MaeLeigh
Rader, Audrey
Rice, Kamryn
Rice, Kearstyn
Riley, Lily
Riley, Phoebe
Robertson, Cailin
Robertson, Jaylynn
Ross, Ciara
Scarlett, Brenna
Shilling, Alexia
Sibley, Eli
Smith, Dana
Spano, Lydia
Vittoriano, Gweneth
Wilburn, Luke
Willison, Nicholas
Wilson, Gunner
Wolk, Madison

Ahmed, Zaafrirah
Anderson, Myleigh
Bennett, Ella
Bennett, Skylar
Blank, Cole
Bone, Jacob
Boyer, Miley
Breighner, Cameron
Brill, Sophia
Burns, Kailynn
Cole, Hannah
Dixon, Molly
Dumas, Jamecia
Elica, Eoin Matteo
Emerson, Jaden
Fisher, Aubrey
Giffin, Morgan
Ginevan III, Richard
Hamilton, Liam
Hook, Cameron
House, Noah
Hughes, Carolyn
Jackson, Jayla
Jackson, Julia
Kazazic, Taya
Lambka, Grayson
Lauder, Alden
Lindsay, Kiera
Litten, Alexis
Malloy, Adelyn
McCoy, Paige
McKenzie, Aubrey
Miller, Kyler

Nelson, Alice
Nelson, Ellena
Nguyen, Danny
O'Rourke, Rebekah
Pannone, Amelia
Pawliske, Victoria
Read, Leigha
Rice, Owen
Robertson, Gabriella
Ross, Demi
Rubio, Kiley
Russ, Jordin
Secrist, Lydia
Shoemaker, Briley
Silber, Lyla
Sneathen, Jordyn
Spangler, Aubriauna
Stafford, Aubrey
Thomas, Makinlie
Trub, Kalli
Twigg, Jacob
Wigger, Brynнан
Witt, Avary
Younger, Braelyn

2026

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-Welcome music by Kelly Finan Richards

-CTF Events Committee (Katie Gattens,
Marion Leonard, Karen Myers,
Marcie Nelson, Chelsea Stuck, and Pamela Twigg)

*John A. Bone
Photography*



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