

WINTER 2016



2015 Board Chair, Rick Kennifer (l) and President/CEO Dan Baldwin (r) presented the Distinguished Trustee Award to Nancy Ausonio

Philanthropy Celebrated

Nancy Ausonio was honored for her philanthropic spirit at the Community Foundation for Monterey County's (CFMC) annual Celebration of Philanthropy. More than 250 friends and supporters gathered October 28 at Corral de Tierra to recognize the power of "Giving Together."

2015 Board Chair Rick Kennifer spoke about the CFMC's strong financial stewardship. President/CEO Dan Baldwin shared accomplishments and the impact of local philanthropy. Tonya Antle celebrated the Women's Fund Endowment reaching its \$1.5 million goal.

Nancy Ausonio received the Distinguished Trustee Award for her generous support of many worthwhile causes. "I feel blessed to be able to give back," said Nancy. As award recipient, she was able to designate \$10,000 in grants to the nonprofits of her choice. She chose to award \$5,000 to the Friends of the Andy Ausonio Library Stewardship Fund and \$5,000 to the Foundation for Monterey County Free Libraries.

Thriving Communities



"When we work together, our communities thrive"
— Julie Packard, Trustee,
The David & Lucile
Packard Foundation

Throughout my life I have been driven by the values of my parents who instilled in us a deep commitment to our local community. Through my own work and as a trustee of the David and Lucile Packard Foundation, I have been fortunate to see the positive change that happens when people work together toward a common goal, whether it be protecting and restoring Monterey

Bay or supporting a youth basketball program in East Salinas. But it doesn't happen without effort. It takes all of us, working together, to create opportunities that enable our children and communities to thrive.

That's why the Packard Foundation supports the Salinas Youth Initiative, in partnership with the Community Foundation for Monterey County. The initiative, now in its third year, supports seven grassroots organizations in East Salinas providing positive enrichment opportunities for youth. For this kind of initiative to succeed, working with the local community is crucial. By partnering with CFMC and other local stakeholders, the Packard Foundation has enhanced its understanding of the needs of the community to inform an investment strategy. Through this alliance, we have been able

to support these East Salinas organizations, building their leadership and capacity to provide vital community services.

We are inspired by the great work the organizations are doing in the community. An after-school tutoring program at the Cesar Chavez Library in Salinas provides neighborhood youth a safe place to read and do their homework with the help of local college students. Jose Gil, an East Salinas native, is running an after-school basketball academy that is doing a lot more than teaching kids to shoot hoops. The Gil Basketball Academy uses the fundamentals of basketball to engage youth ages 4-17 in learning the importance of healthy choices, discipline, academic success and perseverance.

You can learn more about the organizations participating in the initiative at www.storiesfromsalinas.org, where we celebrate the people and programs that are inspiring and empowering youth in East Salinas.

I believe all of us share the conviction that our young people deserve to have the opportunity to learn and grow in a safe and supportive environment. To achieve this vision we must support the homegrown, passionate leaders who work tirelessly to address the issues youth and families face in our community. We're fortunate to have the ingredients for success right here. I encourage you to take advantage of the resources of the CFMC to fuel the momentum of positive change happening in our area. Together, anything is possible.

The David and Lucile Packard Foundation Fund is a donor advised fund of the Community Foundation for Monterey County.

HEALTHY, SAFE, VIBRANT Communities

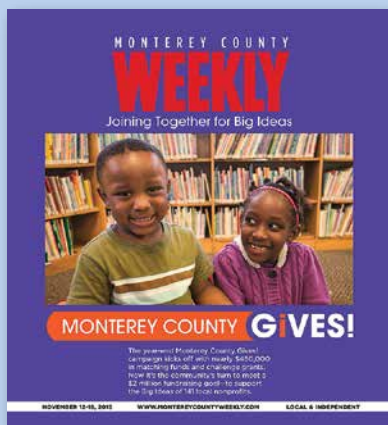
P1 Thriving Communities
P2 President's Message

P3 Fund Holder Profile
P4 Grantmaking Impact

P5 Organizational Development
P6 Community Leadership Project

P7 GHGH Summit
P8 Scholarship Update





MC Gives! Inspires Local Philanthropy

In 49 short days, the giving power of our community made history. The Monterey County Gives! campaign wrapped up on December 31 with staggering returns—\$3.17 million—to be invested in the work of over 140 nonprofits. Agency participants shared their “Big Ideas” to inspire donor support.

“Monterey County Gives! elevates ‘Giving Together’ to a whole new level,” said Dan Baldwin, CFMC President/CEO.

The initial MC Gives! goal was \$2 million, but the generosity of more than 4,000 donors and giving partners far surpassed that, bringing total contributions to \$3.17 million. Many participating nonprofits raised Challenge Grants from key supporters, providing over \$423,000 to kick-off the campaign. Including the matching fund of \$348,000, MC Gives! had more than \$700,000 in Matching and Challenge Grants combined.

The MC Gives! Campaign is a community fundraising effort linking participating local nonprofit organizations with donors. The Monterey County Weekly created the Monterey County Weekly Community Fund, a donor advised fund at the CFMC, in 2000. In 2015 the Monterey Peninsula Foundation joined the campaign as a major partner.

For more information, visit www.montereycountygives.com.

The match is supported by the Monterey Peninsula Foundation, David and Lucile Packard Foundation, Neumeier Poma Investment Counsel, Cannery Row Company, Monterey County Weekly and the CFMC. Sponsors include Whole Foods Monterey and the Doolittle, Will and Mary Shaw, Jean and Jim Duff and Cynthia Snorf funds of the CFMC.



PRESIDENT'S MESSAGE

Looking Back, Looking Ahead

Writing a newsletter article in January begs the question of whether to look back or look forward. Maybe some of both. 2015 was another remarkable year for the CFMC. As the year progressed, we began to adopt a theme of “Giving Together,” a recognition that the assets and grants of the CFMC stem from a collection of funds and donors with wide charitable interests. What might happen if those interests coalesced, or if the cumulative sum of those interests generated a remarkable impact?

We have a category of grantmaking we call co-investing. It's when donor advisors respond to grant opportunities presented by our philanthropic services staff. We started about three years ago and had modest results. But the feedback from donor advisors encouraged us to keep at it. In 2015 donor advisors embraced co-investment as never before. By adding to Community Impact grant opportunities, supporting the response to the Food Bank fire and utilizing donor advised funds for contributions to Monterey County Gives!, co-investment totaled \$1,171,986. These are grant dollars that supported special projects, responded to a terrible fire, and provided critical assistance to a wide variety of Monterey County nonprofits.

Monterey County Gives! added yet another dimension to Giving Together. The 2015 campaign was by far the most successful. Gives! is a donor advised fund of the Monterey County Weekly, and has now become a year-round project of the CFMC, the Weekly and the Monterey Peninsula Foundation, which made a major grant of matching dollars. Other funding partners in 2015 included the David and Lucile Packard Foundation, Neumeier Poma Investment Counsel and the Cannery Row Company. We were very proud of the \$1.34 million raised and granted in 2014. And while we were optimistic about 2015, none of us predicted the campaign would raise \$3.17 million. Giving Together? Not only did CFMC donor advisors grant \$432,000 to Gives!, but the overall number of donors



“(2016) will require all of us working in consort for the betterment of Monterey County.” —Dan Baldwin, President/CEO

Dan Baldwin at Legacy Luncheon 2015

rose from 1,700 in 2014 to 4,000 in 2015. 2,300 more people participated in Gives! in 2015. That is Giving Together.

One last thought about looking back – while looking ahead . . . in October the CFMC Board of Directors approved a new strategic plan. The primary goals of our previous plan, passed in December 2010, urged us to increase the impact of our grantmaking, become stronger partners with Monterey County philanthropists (no matter their capacity), and strive for organizational excellence, including the stewardship of the assets entrusted to us. The plan was a springboard for our work and successes through 2015. Our new plan reinforces these same tenets, while adding another: community leadership. It acknowledges the role the CFMC plays in recognizing and responding to community issues, whether emerging, long-standing, or sudden.

We expect 2016 to be an exciting year. Yet we know it will require all of us working in consort for the betterment of Monterey County. Working Together. Giving Together.

Fund Holder Profile: Kevin Cartwright and Stephen Eimer

Investing in the Community

Kevin Cartwright and her husband, Steve Eimer, have long been, in their words, investors in the community. They began working with the CFMC after they had a good year financially and created the Eimer/Cartwright donor advised fund to take advantage of the tax deduction. “We had been aware of the Foundation’s great reputation,” said Kevin, “and after learning how the CFMC works with both donor advisors and nonprofit groups, we were quick to partner with them.”

On Grantmaking

On learning last year that their endowed fund could be converted to non-endowed, Kevin raved, “We were excited that we could make a bigger impact with this format—and that it’s so user-friendly. The flexibility for donors is absolutely game-changing.” They regularly support music, education, youth and women’s programs and appreciate receiving updates from staff on potential grantees. “We’ve learned a lot, which has allowed us to invest in organizations we hadn’t known about before,” said Steve.

Community Knowledge

Kevin noted that the CFMC has become a very proactive force in the county, saying,



“The flexibility for donors is absolutely game-changing.”

— Kevin Cartwright and Stephen Eimer

“We saw the Food Bank fire on TV and talked about helping. Two hours later we had an email from Dan (Baldwin, CFMC President/CEO), detailing how we could be part of the Foundation’s lead commitment to get them back in operation.” Noting that the CFMC is “uniquely positioned to be a clearinghouse of knowledge” about needs throughout the county, Kevin concluded, “The Community Foundation does a huge service to both donors and nonprofits and continues to get better and better.”

New Funds Created

The CFMC manages more than 380 charitable funds established by individuals, families and businesses. Here are some of the recent funds established.*

Donor Advised

Rick and Tonya Antle Fund
Eric and Ila Davis Fund
Kobrinsky Evans Family Fund
Joseph and Elizabeth Heston Family Foundation
Barbara Paul and Tom LaFaille Fund
Lee-Alexander Family Fund
Nonella Family Fund
Tyler Visiting Fellowship in Residence Fund



Catherine Kobrinsky Evans (CFMC board member) and Lee Evans

Scholarship

Howard and Gretchen Leach Scholarship Fund

Agency/Stewardship

Jacob’s Heart Children’s Cancer Support Services Stewardship Fund
Salinas Valley Memorial Hospital Foundation Stewardship Fund

Please give us a call at 831.375.9712 or visit www.cfmco.org/donors to learn more.

*since October, 2015

IRA Rollover: A Great Way to Give

The IRA Rollover was made permanent at the end of 2015. Contributing from your IRA to a fund at the CFMC (IRA Rollover) is an easy way to reduce your tax burden and make a significant gift to support causes you care about. Each year, the IRS requires you to withdraw a certain amount (required minimum distribution) from your IRA, and you pay income tax on every distribution you take.

**THE IRA
CHARITABLE
ROLLOVER IS
PERMANENT!**



If you are 70 1/2 or older, you can make a gift from your IRA to the CFMC. Gifts made from your IRA (up to \$100,000 per year) are not reportable as taxable income and qualify toward your required minimum distribution which can lower your income and taxes. Best of all, it’s easy. Contact us or your IRA administrator to see how you can do an IRA Rollover.

You can request an IRA Rollover to almost any type of fund, including general endowment, field of interest, designated, agency, and scholarship funds. Donor advised funds aren’t eligible.

To leave a legacy, you may also consider designating the Community Foundation as a beneficiary of your IRA. If you have done so, please let us know if you would like to become a member of the Legacy Society.

For more information, please contact Dan Baldwin or Christine Dawson at 831.375.9712 or visit www.cfmco.org/IRARollover.

You cannot receive any goods or services in order for an IRA Rollover gift to qualify for tax-free treatment.

Community Impact Grants Update

Applying for a grant at the CFMC just got easier. In addition to the online application process introduced last year, the Community Impact grants program has been simplified for 2016. Nonprofits can now apply in one of five program areas: Children & Youth, Health & Human Services, Arts, Culture & Historic Preservation, Community Development and Environment & Animal Welfare. Under each program area, we have defined specific funding priorities that are based on an analysis of local needs and opportunities for achieving strategic results. The deadline for the latter three categories is August 5.



Community Impact Grants support five key areas

“We are committed to continuous process improvement and appreciate the feedback we receive. The program areas are now described using nonprofit sector-wide terminology. Based on input from grant applicants, grantees, and grant committee members, this change focuses on continuing to clarify and simplify the guidelines.”

—Laurel Lee-Alexander
Vice President of Grants and Programs

Community Impact Grants address critical issues and opportunities in five program areas that advance the countywide vision of “Healthy, Safe and Vibrant Communities.” Call 831.375.9712 for more information or visit www.cfmco.org/communityimpact.

GRANTMAKING

Here are just a few examples of grants where funding is making a meaningful difference for many people and communities throughout Monterey County. These grants also received support from CFMC donor advisors. To see more grants in each impact area, please visit www.cfmco.org/recentgrants.

Monterey County Agricultural and Rural Life Museum \$25,000 for school tours, educational programming, and welcome patio for a rural farming museum



The CFMC grant helps maintain the school tour education program

The Monterey County Agricultural and Rural Life Museum works to preserve, interpret, and share the history of farming, agriculture and related cultural services in the Salinas Valley to school groups, tourists, and other visitors. The museum, located within San Lorenzo Park in King City, is free and open to the public. The nucleus of the museum centers around a large collection of farm equipment and seven buildings including an agricultural exhibit barn, tractor barn, restored King City depot, one-room school house, irrigation museum, restored Spreckels farm house and blacksmith shop. This grant will help maintain and expand the School Tour Education Program (which served 1,600 students last year) and create a meeting space at the entrance of the museum.

Offset Project \$20,000 Environmental Engagement grant for energy efficient projects

The Offset Project’s mission is to reduce greenhouse gas emissions through education and grassroots initiatives in the Monterey Bay area. The Offset Project works with businesses, special events and municipalities to implement best practices in environmental stewardship. The Monterey Bay Regional Climate Action Compact is comprised of government agencies, educational institutions, businesses and nonprofit organizations that are committed to working together to address the causes and effects of climate change. Three of its main objectives are regional greenhouse gas emission reduction, economic development and climate change education. This grant supports the Carbon Fund, a program of the Offset Project in partnership with the Climate Action Compact. The Carbon Fund allows individuals and businesses the opportunity to offset their greenhouse gas emissions. These funds are used for local renewable and energy efficient projects. Results include installing 180 kilowatts of renewable energy and ensuring local job security in this growing industry.



The Offset Project works with clients and event partners to make major events greener

IMPACT

Orchestra in the Schools

\$12,000 for an after-school music education program on the Monterey Peninsula

Orchestra in the Schools (OITS) is the only beginning children's symphony orchestra on the Monterey Peninsula, providing high quality small and large group instruction to beginning musicians to inspire success for children through music. Their students perform a broad range of famous classical compositions simplified for young people. They offer small-group instruction by the Peninsula's most gifted teachers who also play alongside their students in the concerts, giving these budding musicians support and confidence. While the organization has been providing orchestra programs since 1988, they recently received independent nonprofit status and have since expanded to provide after-school music programs at school sites in Monterey, Carmel and Seaside. They expect to serve 140 4th - 9th grade students in the 2015/2016 school year. OITS provides tuition assistance when needed and access to free instruments to make sure that everyone can participate.



"The impact of this grant from the Community Foundation for Monterey County will enable us to continue to reach a greater number of underprivileged children who desire to learn the art of music."

— James Paoletti, CEO & Music Director, OITS

Agriculture and Land-based Training Association (ALBA)

\$36,000 Economic Opportunity grant for farmer education

ALBA's mission is to advance economic viability, social equity and ecological land management among farmers with limited resources. The organization provides educational and business opportunities for farmworkers and aspiring farmers to grow and sell crops on organic farms in Monterey County. Challenges faced by many of today's small farmers include language and cultural barriers and lack of financial resources/credit. This grant supports the Farmer Education and Enterprise Development program. Over nine months, participants learn all aspects of running a farm business, from organic production to regulatory compliance to marketing and business management. Topics include pest and weed management, irrigation, financial analysis and forecasting, compliance with food safety practices, quality control and packing. This grant will help start 30 new organic farm businesses and support 40 existing farm businesses with access to land and equipment. It's expected that participating farmers will increase sales by at least 20%, obtain and/or renew organic and food safety certifications and access outside financing to cover operational expenses.



Former Hartnell student Stevie Hall got his start at ALBA



MPC Theatre production of Les Miserables

Organizational Development Grant Supports MPC Theatre

Monterey Peninsula Community Theatre Company Charitable Trust

The Trust was established in 1999 to support the Monterey Peninsula College (MPC) Theatre Arts Department. Trust supporters recently decided to significantly expand their fundraising efforts to ensure a quality educational experience for students and an outstanding and affordable experience for audiences. With great commitment from board members and support from a fund development consultant with theater experience, they are building their capacity for more effective fund development.

"The Trust has had to ramp up its fundraising for MPC Theatre Company due to budget cuts. We're grateful for the CFMC's support as we work on our strategic plan!"

— Teresa Del Piero, Secretary/Treasurer

The Organizational Development (OD) grant from the Center for Nonprofit Excellence will support a board retreat and first-ever operational action plan. This type of planning fits well with OD grant guidelines and can help transform the Trust from a low-key supporter to a dynamic partner in ensuring the future of MPC's theater program.

OD grants support one-time activities that strengthen an organization's ability to function effectively and efficiently. They focus on the inner workings of an organization, rather than its programs and services. OD grants range from \$500 to \$5,000 and applications are accepted year-round. Visit www.cfmco.org/grants for more information.

NEW BOARD MEMBERS

The CFMC welcomes Betsy Buchalter Adler and Birt Johnson, Jr. to the 2016 CFMC board of directors.



Betsy Buchalter Adler is a trustee and program officer of the Claire Giannini Fund, and consults with selected grantmaking nonprofits on the non-law aspects of governance and

philanthropy. She practiced philanthropy law for 30 years at Adler & Colvin in San Francisco before retiring in 2012 to Pacific Grove. She served on the IRS Advisory Committee for Tax-Exempt and Governmental Entities and is the co-author of "The Rules of the Road: A Guide to the Law of Charities in the U.S." (Council on Foundations 2012). Betsy served on the board of the International Center for Not-for-Profit Law, as well as the UC Santa Cruz Foundation. She is a 1971 graduate of UC Santa Cruz and received her J.D. in 1982 from UC Berkeley Law.

"The Community Foundation is truly a force for good and it's a privilege to be part of it." – *Betsy Buchalter Adler*



Birt Johnson, Jr. retired from a 33-year career in telecommunications and management with AT&T. In his last assignment he served as General Manager for the Central Valley/Central Coast Construction &

Engineering Region. Before that he served as General Manager for the Silicon Valley Region. Birt holds a B.A. degree in Management from Saint Mary's College and has completed work at the University of Southern California in Advanced Telecommunications Management. He's a product of the Monterey Peninsula Unified School District, a proud Seaside High School Spartan and Monterey Peninsula College (MPC) alumni. He has served as President of the Salinas Valley Chamber of Commerce and Santa Cruz County United Way, and is current chair of the Monterey Peninsula College Foundation. "The geographical reach of the CFMC combined with the lasting benefits to our community are exceptional," said Birt.



What we learn by listening

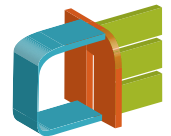
Community Leadership Project gathering

Over 100 organizations from Northern California gathered at the National Steinbeck Center in December to share their experiences as participants in the Community Leadership Project (CLP). The Center for Nonprofit Excellence (CNE) has been coordinating the capacity building for 14 CLP grantees from the Central Coast area. On the opening panel, we reflected on what we've learned from working with these smaller organizations who provide services in low-income communities:

"Building relationships of mutual trust and respect with grantees is critical to supporting their development."

— *Kaki Rusmore, Director, Center for Nonprofit Excellence of the CFMC*

- Smaller organizations are often deeply embedded in the community, relying on a network of volunteers to provide unique, culturally appropriate services.
- Building relationships of mutual trust and respect with the grantees is critical to supporting their development.
- Goals for organizational change that are set by the organization themselves can be powerful tools for internal growth.
- Strengthening organizations is slow work, requiring great time and commitment on their part, and thoughtful provision of training and other resources by the CNE.



**center for
nonprofit
excellence**

COMMUNITY FOUNDATION
FOR MONTEREY COUNTY

The CLP is funded through a partnership between The David and Lucile Packard, James Irvine and William and Flora Hewlett foundations to strengthen small nonprofit organizations serving low-income people and communities of color in the San Francisco Bay Area, San Joaquin Valley and the Central Coast. Learn more at www.cfmco.org/clp.

Next Steps for Small Nonprofits

Next Steps for Small Nonprofits was developed to offer multi-year support for agencies with budgets under \$150,000 and up to two full time employees. The Next Steps grants program offers funding of up to \$18,000 per year for up to three years to strengthen the internal capacity of the organization. It will support small nonprofits with:

- three years of general operating support grant funding
- organizational assessments
- individualized plans for strengthening the organization
- training, peer meetings
- one-on-one support from a professional nonprofit mentor

Next steps can help a small nonprofit stabilize its operations, refocus on its mission, plan for growth, or any other set of activities that will strengthen the inner workings of the organization. Learn more at www.cfmco.org/nextsteps.

Girls' Health in Girls' Hands Hosts Summit

"Be Positive, Be Confident, Be YOU!" was the theme of the 5th girl-led summit of the Girls' Health in Girls' Hands (GHGH) Initiative of the Women's Fund. More than 100 girls ages 11-18 from 13 schools attended the gathering, which was held November 21 at Asilomar Conference Center in Pacific Grove. The theme provided a space for youth to learn about health, leadership and community change.

The summit promoted girl empowerment, healthy body image, relationships, and emotional well-being through interactive girl-led activities. Leaders from partner agency programs coordinated workshops and physical activities, and rallied participants to get involved in shaping their futures.

Monterey County Superintendent of Schools, Dr. Nancy Kotowski, presented the attendees with a copy of their youth-led resolution recently adopted by the Monterey County Board of Education to prioritize social and emotional health, thanks to the girls' advocacy efforts from the prior year.

As a result of priorities identified at the 2015 summit, GHGH leaders are advocating this year to expand youth-friendly non-academic counselor services on school campuses. They want to: reduce administrative barriers to current services, educate students on available support services, and add counselor services. For more information visit www.cfmco.org/ghgh or www.ghghmonterey.org.

GHGH is an initiative of the Women's Fund and is supported by the Peggy and Jack Baskin Foundation, The Claire Giannini Fund, Monterey Peninsula Foundation, The David and Lucile Packard Foundation, Nancy Buck Ransom Foundation and Women's Fund donors.



The GHGH Summit combined workshops and physical activities to energize the participants

Bubbles & Bags Supports GHGH

Bubbles & Bags raised more than \$40,000 to empower the young women of the Girls' Health in Girls' Hands initiative of the Women's Fund.

More than 200 supporters braved the rain to shop for a cause at the silent auction of new and vintage purses, held at the Inn at Spanish Bay. GHGH girl volunteers as well as staff from the six partner agencies greeted attendees.

"Shopping for a great cause is what Bubbles and Bags is all about," said Women's Fund Leadership Council Chair and CFMC board member, Tonya Antle. "Bringing community-minded patrons together for a fun afternoon of sipping champagne and buying a great handbag all in support of GHGH, perfection!"

Bubbles & Bags featured more than 450 handbags, including purses by Chanel, Louis Vuitton, Coach, Valentino, Burberry, Cole Hahn, Mary Frances, and one-of-a-kind purses, designed and donated by featured artist, designer Christine Benson. The auction was coordinated by a volunteer committee co-chaired by Judie Profeta and Stephanie Harkness.



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(l-r) Co-chairs Stephanie Harkness and Judie Profeta with Christine Benson, Tonya Antle and Judy Furman

**SAVE THE DATE: Women's Fund Luncheon
May 5, 2016**

women's fund
of the community foundation
for monterey county

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Inside

Thriving Communities

by guest columnist Julie Packard


Monterey County Gives! Inspires

What We Learn by Listening

Grantmaking Impact

Community Leadership Project gathering (See p. 6)

Community Foundation for Monterey County

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"It's encouraging knowing that there's someone else out there rooting for me and counting on me to do well, wishing nothing but the best. Thank you so much for being there and investing in my future, I'm forever grateful."

— George Haugen, PG High School, UT at Austin, **Richard Scott Reynolds Science and Technology Education Scholarship**

Students College-Bound Thanks to CFMC Scholarships

Many students got tuition assistance and encouragement thanks to donors who established scholarship funds at the Community Foundation for Monterey County. In 2015 we awarded 85 scholarships totaling \$285,000. Recipients came from throughout Monterey County, representing every public high school in the county. They are attending schools such as Monterey Peninsula College, UC Berkeley, CSU Monterey Bay, UC Irvine, Fresno State, UC Davis, and UCLA. In fact, 93% of CFMC scholarships went to students attending colleges in California, of which 45% were awarded to students attending CSU Monterey Bay, Monterey Peninsula College or Hartnell College.

Many students expressed that adjusting to college life is difficult, but that the financial support and confidence a scholarship provided have made the transition easier.

"This scholarship meant the world to me. Without it I probably would have had to take time off of school in order to save up enough money to attend a university. Being awarded this scholarship has meant so much to me and my family. I am really thankful for the donors."

— Emilie Venancio Guzman, North Salinas High School, University of California, Santa Barbara, **The Harles R. Sarment College Endowment Scholarship**

This growth in scholarships was made possible through the establishment of several new funds, including the **Dr. Roger and Kate Bartels Memorial Scholarship**, **The Morse Foundation Scholarship**, the **Dr. Gladys M. Olvis Scholarship**, and the **Joseph and Betty Spradling Scholarship**.

"[This scholarship] has meant a great deal for me. Not only did it aid in my scholastic funding and living expenses, but it also showed me first-hand what it means to be philanthropically inclined and has inspired me to give to others just as the Pallastrini family has given to me."

—David Warner, Carmel High School, Sacramento City College, **Kristopher Pallastrini Scholarship**

The importance and cost of earning a college degree is growing. Students looking for advice on selecting a college, completing college applications, and applying for financial aid can visit our scholarship resources page.

The CFMC is proud to partner with donors to support local students in need. To learn more about supporting students' dreams of going to college, visit www.cfmco.org/scholarships.