

STARS AND STRIPES®



Combined Federal Campaign

2024



An Advertising Supplement to Stars and Stripes

THE STEPHEN SILLER TUNNEL TO TOWERS FOUNDATION IS A COMBINED FEDERAL CAMPAIGN APPROVED CHARITY



TUNNEL TO TOWERS HONORS AMERICA'S GREATEST HEROES WHO CONTINUE TO MAKE THE SUPREME SACRIFICE OF LIFE AND LIMB FOR OUR COUNTRY



IN THE LINE OF DUTY



PROVIDING **MORTGAGE-FREE HOMES** TO GOLD STAR AND FALLEN FIRST RESPONDER FAMILIES WITH YOUNG CHILDREN AND BUILDING **SPECIALLY-ADAPTED SMART HOMES** FOR OUR MOST SEVERELY INJURED.



PROVIDING HOUSING ASSISTANCE AND SUPPORTIVE SERVICES TO MORE THAN **5,000 HOMELESS VETERANS** ACROSS AMERICA

THE STEPHEN SILLER TUNNEL TO TOWERS FOUNDATION IS A COMBINED FEDERAL CAMPAIGN (CFC) APPROVED CHARITY



DONATE TODAY THROUGH THE CFC

CODE: 74047



Tunnel to Towers Foundation

DONATE \$11/MO TODAY

T2T.ORG





Spot and Stop Dishonest Charity Fundraisers

Courtesy of Consumer.ftc.gov

What's worse than a bogus charity? A bogus charity with a dishonest fundraiser. The FTC has sued and stopped dishonest charity fundraisers that called people to get them to donate to fake charities. Some prey on your kindness and desire to help people impacted by weather emergencies or a disaster. **But when you get a call from a charity fundraiser, how do you know the caller is telling you the truth?**

Here's some advice:

- Ask the caller specific questions:
 - » **What is the charity's name, phone number, or address?** Write these down

so you can confirm them later. Keep in mind that many charity names sound alike, and that sham charities often use names that are sound and look like names of legitimate charities.

- **Resist the pressure to donate on the spot.** After you've listened to the caller, hang up the phone and think about what they said. Then, go online and do your own research:
 - » **How much of your donation will go directly to the programs you want to support?**
 - » **Will your donation be tax-deductible?** Not every call seeking a donation is from a charity. Some calls might be from Political Action Committees or other groups where donations are not deductible.
 - » **Search for the organization's name and phone number,** plus the word "scam" or "complaint." What you find might help you decide if you want to make that donation.
 - » **Look up the organization's name and address.** Does it show up? If it doesn't, that could be a sign the caller was lying to you.
- If you get a donation request in the mail, do some research online before you donate. And if you spot a charity scam, report it to the FTC at ReportFraud.ftc.gov.

WHY GIVE THROUGH THE CFC?

Courtesy of GiveCFC.org



We know there are a lot of giving options out there. You might be wondering, why should I give through the CFC?

Here are four great reasons:

- 1** *Give through Payroll Deduction.* Designate recurring gifts from each paycheck for a greater impact over time.
- 2** *Give to Multiple Charities.* Make all of your charitable donations and pledge volunteer hours in one place.
- 3** *Give for Greater Impact.* The world is a better place when we give together.
- 4** **GIVE HAPPY!** Studies show that when you give happiness, you get happy too.

Looking For Even More Reasons?

- Tax-deductible giving
- Unrestricted funds for charities
- Easy to renew
- Long-standing federal tradition
- Federal employees can even volunteer
- Secure online giving platform
- Thousands of vetted charities
- Makes fundraising easy for charities



Here are Five Great Reasons to Give Online!

Giving online is our favorite way to change the world through the CFC! The online pledge system is:

- Comprehensive:** Select from all available payment methods in addition to payroll deduction – like credit card or e-check – and give to an unlimited number of charities online.
- Quick:** Renew each year with the click of a button once you've set up your initial pledge. Shorten the processing time for your pledge to have it show up sooner on your unit report.
- Flexible:** Change your recurring pledge (credit, payroll or annuity) up until the last day of the campaign solicitation period.
- Secure:** Take comfort knowing that the online pledge portal meets all federal security standards. Your personal information is not exposed, and the CFC securely links to all payroll service providers.
- Green:** Reduce paper waste and help the environment by submitting your pledge online.

Paper pledge forms continue to be accepted; however, when possible, pledging online or through the CFC Giving Mobile App is preferred.

West Virginia family remembers former POW's long recovery



By David Nye, Photos By Craig Orsini

Army Pfc. Jessica Lynch suffered horrific injuries during an ambush, capture, and then captivity as a prisoner of war during the 2003 ground invasion of Iraq. The situation was frightening for the young service member, but it was also gut-wrenching for her loving family 6,000 miles away in West Virginia. Fisher House was there for the Lynch family as they traveled to Germany and then Washington, D.C. to support their wounded soldier.

Deidre "Dee" Lynch, Jessica's mom, and Greg Lynch, her father, first knew that something was wrong when they turned on the news.

"They were saying that a unit from Fort Bliss had been captured and some were missing," Dee said. "We didn't know that it was our daughter for sure, but you know, a parent's gut instinct. You think the worst, you think, 'That's my daughter.'"

Soon, their terrible suspicions proved true. Jessica's family waited, tensely, until a special operations team rescued her from a hospital in Iraq. She remembered how the first person to reach her in the hospital greeted her.

"It makes me very emotional," Jessica said, "but he handed me an American flag off his uniform and said, 'We're Americans. We're here to take you home.' And I remember replying with, 'Yeah, I'm an American soldier, too.' And they were able to quickly whisk me out of there."

Jessica suffered a lot of injuries in the ambush and malnutrition in captivity. The Army transported her to Landstuhl Regional Medical Center in Germany. Her parents were able to meet her there and stayed at Fisher House so they could be near Jessica.

"Just knowing that I was going to be able to have my family there for me was a huge relief," Jessica said.

"It was a huge part of my recovery," she said. "And it is for most veterans that come back and just need their loved ones, need to see familiar faces, need to see people that they recognize and love surrounding them in that time of need."

Dee and Greg found their own needs taken care of at the house just steps from the hospital.

"We didn't know about Fisher House," Dee said. "We had no clue where we were going to stay, what we would be

doing. We were just focusing on Jessica. We didn't even have coats. Fisher House even found coats for us, because of course it was warm where we left, but when we got to Germany, it was cold."

"I think it helped her healing because she knew that we were close," Dee said. "She knew and she didn't have to worry about, 'Hey, where's mom and dad staying?' She knew where we were at, that we were right there if she needed us."

Dee made Jessica's favorite foods for her whenever she could, trying to help tempt her to eat as her body healed from malnutrition. After they transferred to Walter Reed Army Medical Center in Washington, D.C., Jessica's parents had to leave for a short while to care for their youngest child in West Virginia, and house staff stepped in.

"His name was Peter Anderson, and this was when we were at Walter Reed. He just took us under his wing and, when we weren't there to fix Jessica's breakfast, he fixed

it for her...he fixed her Coco Wheats just the way she wanted them, took them to her every morning."

"We met amazing people. From the person that came in and mopped the floors to the person that came in and stocked the kitchen, you know, everybody was helpful," she said. "Everybody wanted to do their part."

Jessica recovered from the worst of her injuries, separated from the Army, and is now a teacher in West Virginia. She continues to receive medical care and attend physical therapy because of the injuries sustained more than 20 years ago. Her mom hopes that someone can always be there to support her.

"If Jessica needed long-term care 20 years from now, I would hope that there's a Fisher House beside the facility so that we could be there, or her family, or her daughter could be there."



#11453

HOW YOUR DONATION HELPS

Courtesy of GiveCFC.org



GIVE COMPANIONSHIP: Animal Welfare

Being good stewards of the animals in our care includes raising awareness for rescue efforts, supporting wildlife rehabilitation, and protecting the multitude of species on our planet. According to the U.S. Fish and Wildlife Service, there are 742 animals currently listed on the endangered species list in America alone. While extinctions do happen naturally, evidence suggests that rates increase based on habitat loss, hunting, and other human interference.

Perhaps even more than their wild cousins, our domesticated animals truly depend on us. Those who have adopted beloved animals from shelters and rescue organizations know how much joy those animals bring to the home. Donors and volunteers keep those organizations going, providing veterinary support and other resources that help keep animals safe and

healthy while they wait to find their forever families.

These creatures, with whom we share the Earth, cannot speak for themselves, and so it is the mission of many CFC charities to speak on their behalf. Animal welfare organizations promote a hopeful future for scaly, furry, feathered, and fin-covered species alike, who, in turn, enrich our lives.

Here are a few examples of how when you GIVE HAPPY through the CFC, you can GIVE COMPANIONSHIP through charities working in the animal welfare cause area:

- Rehabilitate injured wildlife.
- Rescue sea life trapped in plastic and other human refuse dumped in the oceans.
- Vaccinate and micro-chip a service dog.

GIVE STABILITY: Children & Family Support

Children literally are our future. Ensuring their well-being includes many facets: physical health, mental wellness, educational opportunities, extracurricular activities, socialization, and much more. It can be overwhelming to think about everything that goes into raising a well-

rounded person, so focusing on a specific, tangible piece of the puzzle can be helpful. For example, research shows that reading to young children three or more times a week promotes language acquisition and is linked with overall success in school, so ensuring families with young children have good books in the home to read is the first step.

CFC-participating charities also connect children with mentors, organize community sports programs, offer after-school tutoring, provide counseling services, implement summer camps, and distribute nutritious food. Awareness programs and educational resources can help youths recognize the dangers of drugs, seek help in violent situations, obtain early job training, and access basic necessities that aren't always available at home. Hopefully, this critical support intervenes before children can be exploited or trafficked, but charities stand ready to assist even in those horrific circumstances.

Here are a few examples of how when you GIVE HAPPY through the CFC, you can GIVE STABILITY through charities working in the children & family support cause area:

- Assist those hoping to expand their families through adoption.
- Host community youth sports programs.
- Install accessible playground equipment so all children can play.



GIVE CONSERVATION: Environmental Protection

Where would we be without our planet? The Earth is our one and only home, and it is up to us to preserve and protect it for the future of humanity and all living beings.

CFC-participating charities are developing technology to clean trash out of the oceans, discovering fungi and bacteria that can eat plastic, inventing new ways to clean excess carbon from the air, and restoring endangered species populations to keep our planet clean, safe, and healthy, so our planet's diversity has a chance.

By taking preventative measures and offering preparedness training in response to climate change, CFC-participating charities have been able to help communities reduce the structural damage and loss of life from wildfires, respond quicker to flooded communities, and rehab cities affected by major storms. Regions facing multi-year droughts are being supported by charities that deliver food and water to make sure the communities have what they need to survive and thrive.

Here are a few examples of how when you GIVE HAPPY through the CFC, you can GIVE CONSERVATION through charities working in the environmental protection cause area:

- Rebuild coral reefs in our oceans.
- Replant deforested areas.
- Preserve habitats around the globe.



GIVE SUPPORT: Military & Veterans Services

The United States is defended by the best military in the world – made up entirely of individuals who put service above self. The military includes approximately 1.3 million active-duty members and 1.5 million family members who accompany them on assignments around the world. The price of this service is high; military members and their families endure long separations, multiple moves, distance from extended family, and service-related health issues.


It is the responsibility of a grateful nation to thank veterans and active-duty members for their service by caring for them and their families. CFC participating charities step in

to offer counseling, financial support, travel assistance, and much more to veterans and their families thanks to support from donors like those who give through the CFC.

Here are a few examples of how when you GIVE HAPPY through the CFC, you can GIVE SUPPORT through charities working in the military & veterans services cause area:

- Provide service animals or prosthetics to wounded warriors.
- Supply military members serving overseas with personal care kits.
- Assist veterans in their transition to civilian life.

**WOUNDED WARRIORS IN ACTION
MISSION POSSIBLE**



HONOR CONNECT HEAL

SUPPORT OUR HEROES



SCAN QR CODE TO PLEDGE

CFC #94512

WWIA SEE YOUR CONTRIBUTION IN ACTION

EST 2007

@WWIA @WWIAF @WWIAF

WWIAF.ORG

THANK YOU!

\$70.1 million pledged in 2023!

Courtesy of GiveCFC.org

Thanks to their spirit of generosity and public service, Federal, postal, and military personnel pledged **\$70.1 million** of money and time to local, national, and international charities during the 2023 Combined Federal Campaign (CFC). This represents monetary contributions of \$68 million from more than 75,300 employees, retirees, and contractors. The amount pledged is down 3.6%.

- The value of more than 83,000 volunteer hours added \$2 million to this total. This value is on par with the 2022 total as volunteering held steady now that people are helping in the post-pandemic recovery.
- Contributions by civilian and military retirees bolstered CFC results. More than 4,100 retirees contributed \$5.1 million of this total, up 20 percent from the 2022 campaign. Giving through CFC by retirees and annuitants accounts for 7.6% of total monetary pledges.
- The percent of CFC pledges made via the e-Giving system or other mobile payment options exceeded 95% once again. This is up from 84% in the 2019 campaign year (before the pandemic).
- Employee pledges made on traditional paper forms are now at the lowest total dollar value since the systems came online in 2017.
- CFC is now sending funds monthly to more than 4,400 charities designated by Federal employees, retirees, and contractors. More than 95% of the organizations listed received designated pledges from CFC donors.
- Since its inception, the CFC program has raised more than \$8.76 billion in pledges to local, national, and international charities.



**Service CU
IMPACT
FOUNDATION**

Make a Difference in the Lives of Veterans
Support the Service CU Impact Foundation

Our Foundation supports the communities in which we serve through education, housing and veteran services. 100% of your donation will support our scholarship program, affordable housing and homelessness services, and essential programs for veterans, military and first responders.



Help us make an impact today.
Scan QR code or visit servicecu.org/impact.

**SERVICE
CREDIT UNION**
★★★★★

servicecu.org | 00800.4728.2000
Insured by NCUA

Proudly Serving the Military Since 1957

What To Know Before Donating

To Help First Responders, Active Duty Military, Veterans, and Their Families

Courtesy of Consumer.ftc.gov

Do you get calls asking you to donate to your local first responders, like firefighters or police officers? Or letters in the mail asking you to help veterans? Many organizations raise funds to help these groups, so before you respond make sure you're donating to one that will use your gift wisely. Learn about the rules charities have to follow when they call you and what you can do to avoid donating to a fake charity.

Spot and Avoid Fake Charities

Many legitimate charities support local firefighters and police, active duty military, and veterans, or their families. But other charities lie about what they do with donations or how much they spend on programs. And some are outright scams. Here are some things you can do to avoid donating to a fake charity:

- **Pay attention to the charity's name.** Scammers use names that sound like well-known charities, or that include words like "veteran," "foundation," "operation," "hero," "wounded," "disabled," or "homeless." This infographic has examples of sham charities that used names that sounded legitimate, but lied to donors.

Operation
★
Donate with Honor

Which veterans group would you donate to?

- American Disabled Veterans Foundation
- National Vietnam Veterans Foundation
- Healing American Heroes, Inc.
- Veterans Fighting Breast Cancer
- Military Families of America
- VietNow National Headquarters, Inc.
- Foundation for American Veterans, Inc.
- Healing Heroes Network
- Help the Vets, Inc.

They have all been sued for lying to donors.

Don't depend on the name.
Do your research.
Then donate.

ftc.gov/charity

- **Pay attention to how the charity or fundraiser asks you to pay.** Scammers ask you to donate through wire transfers, by putting money onto gift cards and sending them the codes on the back, or leaving money under your front doormat for pick up. Don't do it. Only scammers will ask you to donate that way.
 - » It's safest to donate by credit card or check — after you've done some research on the charity.
 - » If you're donating online, make sure the webpage where you enter your

payment information has "https" in the web address. That means your information is encrypted and transmitted securely. But encryption alone doesn't mean the site is legit. Scammers know how to encrypt, too.

- **Don't trust your caller ID.** Scammers can make any name or number show up on your caller ID. They make their calls look like they're from your local area code, a Washington, D.C. area code, or from an organization you know. But that call could be coming from anywhere.
- **Don't trust someone who rushes you into donating.** Scammers pressure you to donate immediately. They rush you so there's no time to do any research or even think about what you're agreeing to do. A legitimate charity will welcome your donation at any time.

Phone Calls Asking You To Donate

Many charities that help first responders — like police officers and firefighters — veterans, and active duty military, or their families, pay fundraisers to call donors or potential donors.

Fundraising calls are allowed even if your number is on the National Do Not Call Registry. If you want fundraisers to stop calling, ask them to put you on the charity's do not call list. When a charity's fundraiser calls to ask you for a donation, they have to follow some rules:

- **They can only call during specific times.** They can't call you before 8 a.m. or after 9 p.m.
- **They have to disclose their name and purpose.** They have to tell you the name of the charity, and tell you if the reason they're calling is to seek a donation.
- They can't deceive you or lie about:
 - » The fundraiser's connection to the charity.
 - » The mission or purpose of the charity.
 - » Whether a donation is tax deductible.
 - » How a donation will be used, or how much of the donation actually goes to the charity's programs.
 - » The charity's affiliation with the government.
- **They can't use a robocall or prerecorded message to reach you** unless you are a member of the charity or a prior donor, and even then they must offer you a way to opt out of future calls.
- **Their caller ID has to be truthful.** The caller ID on your phone has to show the



name of the charity or fundraiser, along with a number that you can call to ask to be placed on the charity's do not call list.

4 Questions To Ask a Fundraiser

Here are four questions to ask someone who says they're raising funds for a charity that helps first responders, active duty military, veterans, or their families.

1. **What is the charity's exact name, web address, and mailing address?** Some dishonest telemarketers use names that sound like large well-known charities to confuse you. You'll want to confirm this information later.
2. **How much of my donation will go directly to the program I want to help?** The caller is most likely a fundraiser, not the charity itself. So after the fundraiser gives you its answer, call the organization directly and ask them, too. Or see if the information is on the charity's website. What else does the charity spend money on? Some fundraising can be very expensive, leaving the charity with little money to spend on its programs.
3. **Are you raising money for a charity or a Political Action Committee (PAC)?** Not every call seeking a donation is from a charity. Some calls might be from a PAC where donations are not deductible and the PAC will use the money in a different manner than a charity would.
4. **Is the charity registered and will my donation be tax-deductible?** To be sure, though, look up the charity in the IRS's Tax Exempt Organization Search. If a donation to the charity is really tax deductible, the organization will be listed there. Remember that donations to individuals and PACs are not tax deductible. Also check to see if the fundraiser and charity are registered with your state's charity regulator.

After you've gotten your answers, hang up the phone and do your own research.

Mail Asking You To Donate

Organizations that help veterans and military families often use direct mail to create awareness and fundraise. The good thing about getting a charitable solicitation in the mail is that it gives you time to research the organization.

Here are a few things to do or consider when you get a donation request in the mail:

- **Look for details about what happens with your donation.** Check if the letter has details about the organization's programs, past successes, and plans to use funds in the future. If the letter doesn't specify that, be suspicious.
- **Know that if you respond, you'll get more mail.** Charities often share donor lists. If you want to stop getting solicitations or get fewer, write to individual charities and ask them to delete your name from their mailing lists. It may take some work to get them to do this. You can do this even if you donate.

How To Research Charities

Before you donate, it's a good idea to do some research. Here are a few important things to do before you give money to someone who says they're raising funds for a charity that helps first responders, active duty military, veterans, or their families.

- **Is it a non-profit organization or a Political Action Committee (PAC)?** If you're donating to a charitable organization recognized by the IRS, your donation is tax deductible. Use the IRS's Tax Exempt Organization Search to check. Donations to a PAC are not tax-deductible and the PAC will use the money in a different manner than a charity.
- **Call your local police or fire department.** If a fundraiser claims that they're collecting donations on behalf of your local police or fire department, verify that directly with them. If the claim can't be verified, report the solicitation to your local law enforcement officials.

FINALLY BUSTING The Charity Overhead Myth

By Bruce DeBoskey, Courtesy of Tribune News Service



Over the past few years, philanthropic leaders have begun to successfully challenge the “overhead myth” – the belief that high administrative costs reflect a charitable organization that is poorly run and not worthy of support.

The well-intentioned and generous family, corporate and foundation donors we regularly work with often recite versions of the overhead myth. They tell us, “I want my money to go directly to the cause, not to overhead.” Or donors state that an executive director’s salary “just seems too high.”

The traditional notion of the overhead myth holds that the less a nonprofit organization spends on administrative overhead, the more effectively it will achieve its mission. To determine fundability, many potential donors apply a litmus test that consists of the percentage ratio of administrative costs to overall program outlay.

FOCUS ON OUTCOMES, NOT OVERHEAD

Adherence to the overhead myth creates a “starvation cycle” that undermines the actual capacity of nonprofits to achieve their missions, according to

a groundbreaking 2009 article in The Stanford Social Innovation Review.

“The cycle starts with funders’ unrealistic expectations about how much running a nonprofit organization costs, and results in nonprofits misrepresenting their costs while skimping on vital systems – acts that feed funders’ skewed beliefs,” authors Ann Coggins Gregory and Don Howard wrote.

In a seminal 2013 TED Talk, activist and fundraiser Dan Pallotta provided a stimulating analysis. In “The Way We Think About Charity Is Dead Wrong,” which has been viewed more than 3.6 million times, Pallotta concluded:

“The next time you’re looking at a charity, don’t ask about the rate of their overhead. Ask about the scale of their dreams – their Apple-, Google-, Amazon-scale dreams. Ask how they measure their progress and what resources they need to make them come true regardless of what the overhead is. Who cares what the overhead is if these

problems are actually getting solved? If we can have that kind of generosity ... then the nonprofit sector can play a massive role in changing the world for all those citizens most desperately in need of it to change.”

In a 2013 campaign to end the overhead myth, Guidestar, BBB Wise Giving Alliance and Charity Navigator wrote an open letter to U.S. donors. In 2014, they wrote to nonprofits, encouraging them to do their part to focus donors’ attention on the real costs of their work. Both letters can be read at overheadmyth.com.

A BUSINESS WITH A SOCIAL BOTTOM LINE

All of these efforts underscore the fact that a nonprofit organization is a business – a business with a social bottom line. Any business that intends to successfully address huge challenges requires at the very least:

- Adequate work space and physical facilities
- State-of-the-art technology
- A sufficient number of well-trained, well-compensated and “best and brightest” employees
- Marketing and communication budgets and staff (including experienced fundraising professionals)

- Accounting and human resources professionals and best practices
- Financial resources to meet short- and long-term needs

One of the biggest issues for donors and nonprofits alike is executive compensation. According to reputable data, nonprofit leaders are routinely underpaid – especially at the management level. To tackle today’s difficult problems, however, we need the most talented leaders. Improved compensation in the nonprofit sector will eliminate the mutually exclusive choice currently faced by many qualified candidates: Do well or do good.

Of course, a careful look at overhead can offer some insight into how well a nonprofit is being managed. At the extremes, it may even uncover waste or fraud. Overhead is one factor among many that should be examined.

But overhead is not automatically the enemy of any particular nonprofit and its programs. To unthinkingly buy into the “overhead myth” can undermine the very purpose of your philanthropy: to help find solutions to the serious problems we face, to inspire and preserve lives, and to leave the world a better place than we found it.

Giving Can Last a Lifetime: A CFC Thank-You

By Skip Giesecking, Courtesy of the Defense Logistics Agency

Along with my older brother, Terry, and my older sister, Linda, I need to express a long overdue thank-you to many individuals for their charitable contributions in 1953-1957 to a variety of organizations that enabled our family to survive.

In 1953, I was 15 months old when a drunk driver in a 1954 Chevrolet rammed head-on into our 1938 Ford weighing almost half as much. The speed and impact killed our mother and oldest brother, and the surviving family members were hospitalized; a multitude of devastating issues confronted our father. After losing his wife and eldest son, his hospitalization and injuries caused him to lose his job and his house.

After surgeries and medical recovery, the children were placed in a children’s home sponsored by several charitable

organizations. During the next four years, our father visited as often as he could. We were fed and clothed and had a roof over our heads, thanks to the donations of many.

Christmas in the home was amazing. The gifts under the giant Christmas tree were not wrapped, but we were allowed to carry as many toys as would fit in our footlockers. One year I recall getting some toy pistols with real leather holsters. The pirate pistol would not fit in the locker, and I had to put it back.

Our family survived; our father later remarried and brought us all back together as a family. We all survived many situations with the aid of various charitable organizations.

Fifty-six years later, while Steffie and I were donating some things to a charitable



organization in Fredericksburg, Virginia, I spied three white plastic bags. I looked inside, and there were some toy pistols. I asked Steffie to check and see how much they were. I purchased them.

As we drove away, Steffie proceeded to show me what was in the bag. The same types of ALL the toy pistols I had as a child, in the home, were in the bags, including the pirate pistol. We have them mounted in shadow box as a memorial.

We pay our thanks forward through supporting the CFC, coat drives and food banks and by anonymously helping individuals when they least expect it.

Ask yourself if you too can continue to help others to help themselves through the various dilemmas life’s journey can suddenly place in their paths.

Please do not drink and drive; your actions will have an impact on you and others for a lifetime.

PRESERVING HISTORY. PROMOTING PATRIOTISM.

We are today's Daughters of the American Revolution (DAR). A women-led organization that preserves America's founding values by protecting America's historic treasures, supporting service members and Veterans, and educating the public about the Patriots who fought for America's Independence.



Learn more about DAR at www.dar.org.

DAR SUPPORTS THE MILITARY AND SERVES OUR COUNTRY IN **FIVE** IMPORTANT WAYS

1. DAR preserves historic sites including military gravesites and memorials.

2. DAR provides scholarships to children of active duty service members and Veterans.

3. DAR produces civic education and U.S. history programs for students of all ages.

4. DAR connects people to their patriotic past through its genealogy library.

5. DAR maintains the only monument to the American Revolution in Washington, D.C.

As we prepare for the 250th anniversary of America's Independence, thank you for considering DAR for the 2024 CFC!



PLEASE SCAN TO DONATE!



How to Give

Courtesy of GiveCFC.org

through the CFC!

Online

Visit GiveCFC.org or scan the QR code and click DONATE.



Paper Pledge Form

Complete the form and submit it to your Keyworker.



Text-to-Donate

Text "DONATE" to 978-487-5678 to receive your link.



Giving App

Scan the QR code to download the CFC Giving app.



ONLINE

- 1) Visit GiveCFC.org and click DONATE.
- 2) Create an account or log in to your existing account.
- 3) Complete or update your profile:
 - a. Enter the ZIP code of your office to access the correct list of units/offices.
Our office ZIP code is: _____
 - b. Enter your CFC unit code to automatically populate the Department/Agency/Office selections.
Our CFC unit code is: _____
- 4) Search for the charities you want to support.
- 5) Make your pledge by selecting your designated charities and allocating funds or volunteer hours.



CFC GIVING MOBILE APP



- Download the App**
The CFC Giving Mobile App is available for iPhone and Android devices by searching "CFC Giving" in the app store.
- Sign in or create an account**
Returning donors: Use the same login as your CFC online pledge portal account.
New donors: Create an account, verify it, and set up your profile.
- Search for charities**
If you are attending a campaign event, you can see the list of charities participating in your event. Or you can generate your own list of CFC charities and their descriptions by entering search criteria: charity name, CFC Code, EIN, or keyword.
- Give**
Tap each charity you would like to support and enter your pledge amounts and volunteer hours.
- Complete your donation**
Update or add a funding source (payroll deduction, bank account, or credit/debit card).



←
givecfc.org

PAPER PLEDGE FORM

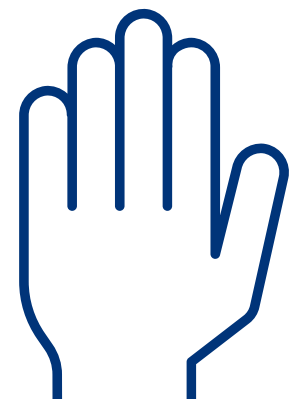


Prefer using a good old pen and paper?
You can still complete a paper pledge form. Download the paper form from GiveCFC.org and fill it out using the instructions on the second page. Submit it to your Keyworker.

Interested in volunteering?

In addition to your monetary donation, donors can pledge volunteer hours to charities accepting them. Donors can contact their chosen charity to fulfill their time VIRTUALLY or IN PERSON.

Charities accepting volunteer hours will be designated with a hand icon in the charity listing.



MORE WAYS YOUR DONATION HELPS

Courtesy of GiveCFC.org

GIVE COMMUNITY: Community Improvement

The communities to which we belong are so important to our overall well-being. Communities can be physical and geographic (where we live or work) or more intangible, such as through the connections we have with other people with whom we share an experience or a belief. Some communities we choose, while others may occur by happenstance.

CFC-participating charities get involved and support all kinds of communities. They bring physical community members together and highlight their culture and diversity through local theaters, recreational parks, farmers' markets, seasonal events, and community gardens. They also support more widespread communities like the military community, the community of cancer survivors, the LGBTQIA+ community, and many others.

Charities help communities by connecting members with accessible resources for legal and financial aid, offering support groups and advice, hosting activities of interest to the community, providing loans and grants to entrepreneurs looking to start small businesses, and expanding access to broadband internet services. These investments lead to long-term improvements. Harnessing the power of community can enhance communications and alleviate biases and inequalities.



Here are a few examples of how when you GIVE HAPPY through the CFC, you can GIVE COMMUNITY through charities working in the community improvement cause area:

- Install basketball courts, baseball fields, tennis courts, or other play areas for children and adults to enjoy while getting exercise and staying healthy.
- Host donor registration drives to encourage everyone to have a voice.
- Plant community gardens to provide fresh vegetables to residents and beautify the neighborhood.

Select **Soldiers' Angels** when you sign up for this year's **Combined Federal Campaign!**

CFC #25131

Soldiers' Angels is a national 501(c)(3) nonprofit that provides aid, comfort, and resources to the Military, Veterans, and their families.

★ Learn more at ★ **SoldiersAngels.org**

Founded in 2003 by the family of General George Patton, Soldiers' Angels "Angel" volunteers assist Veterans, wounded and deployed personnel and their families in a variety of unique and effective ways. (Tax ID# 20-0583415, CFC# 25131).

Clear water gives us HOPE.

The Chesapeake Bay Foundation works with community partners, governments, and people like you to create a healthy environment for our nearly 19 million neighbors living in the Chesapeake Bay watershed.

We're making progress toward that goal, but there's a lot of work left to do.

You can help us get there. You can help Save the Bay.

CHESAPEAKE BAY FOUNDATION
Saving a National Treasure

CFC #11325

CBFSTAFF

Abolere

ABOLERE is an American non-profit humanitarian organization seeking to help workers from developing nations who serve our soldiers, contractors and nation. We represent workers who have been cheated, paid illegal recruiting fees or otherwise deceived by recruiters or companies.

Do you appreciate the workers from developing nations who serve our soldiers on U.S. military bases?

Join Us as we Help Those Who Helped Us!

There are many ways you can help. Donate. Tell us your stories. Suggestions. Ideas.

Visit Us
www.abolere.org/

@ Contact@abolere.org

facebook.com/Abolere.org/

Four Signs That It's a Scam

Courtesy of Consumer.ftc.gov



1 Scammers PRETEND to be from an organization you know.

Scammers often pretend to be contacting you on behalf of the government. They might use a real name, like the FTC, Social Security Administration, IRS, or Medicare, or make up a name that sounds official. Some pretend to be from a business you know, like a utility company, a tech company, or even a charity asking for donations.

They use technology to change the phone number that appears on your caller ID. So the name and number you see might not be real.



3 Scammers PRESSURE you to act immediately.

Scammers want you to act before you have time to think. If you're on the phone, they might tell you not to hang up so you can't check out their story.

They might threaten to arrest you, sue you, take away your driver's or business license, or deport you. They might say your computer is about to be corrupted.



2 Scammers say there's a PROBLEM or a PRIZE.

They might say you're in trouble with the government. Or you owe money. Or someone in your family had an emergency. Or that there's a virus on your computer.

Some scammers say there's a problem with one of your accounts and that you need to verify some information.

Others will lie and say you won money in a lottery or sweepstakes but have to pay a fee to get it.



4 Scammers tell you to PAY in a specific way.

They often insist that you can only pay by using cryptocurrency, wiring money through a company like MoneyGram or Western Union, using a payment app, or putting money on a gift card and then giving them the numbers on the back of the card.

Some will send you a check (that will later turn out to be fake), then tell you to deposit it and send them money.



How To Avoid a Scam

Courtesy of Consumer.ftc.gov

▶ Block unwanted calls and text messages.

Take steps to block unwanted calls and to filter unwanted text messages.

▶ Don't give your personal or financial information in response to a request that you didn't expect.

Honest organizations won't call, email, or text to ask for your personal information, like your Social Security, bank account, or credit card numbers.

If you get an email or text message from a company you do business with and you think it's real, it's still best not to click on any links. Instead, contact them using a website you know is trustworthy. Or look up their phone number. Don't call a number they gave you or the number from your caller ID.

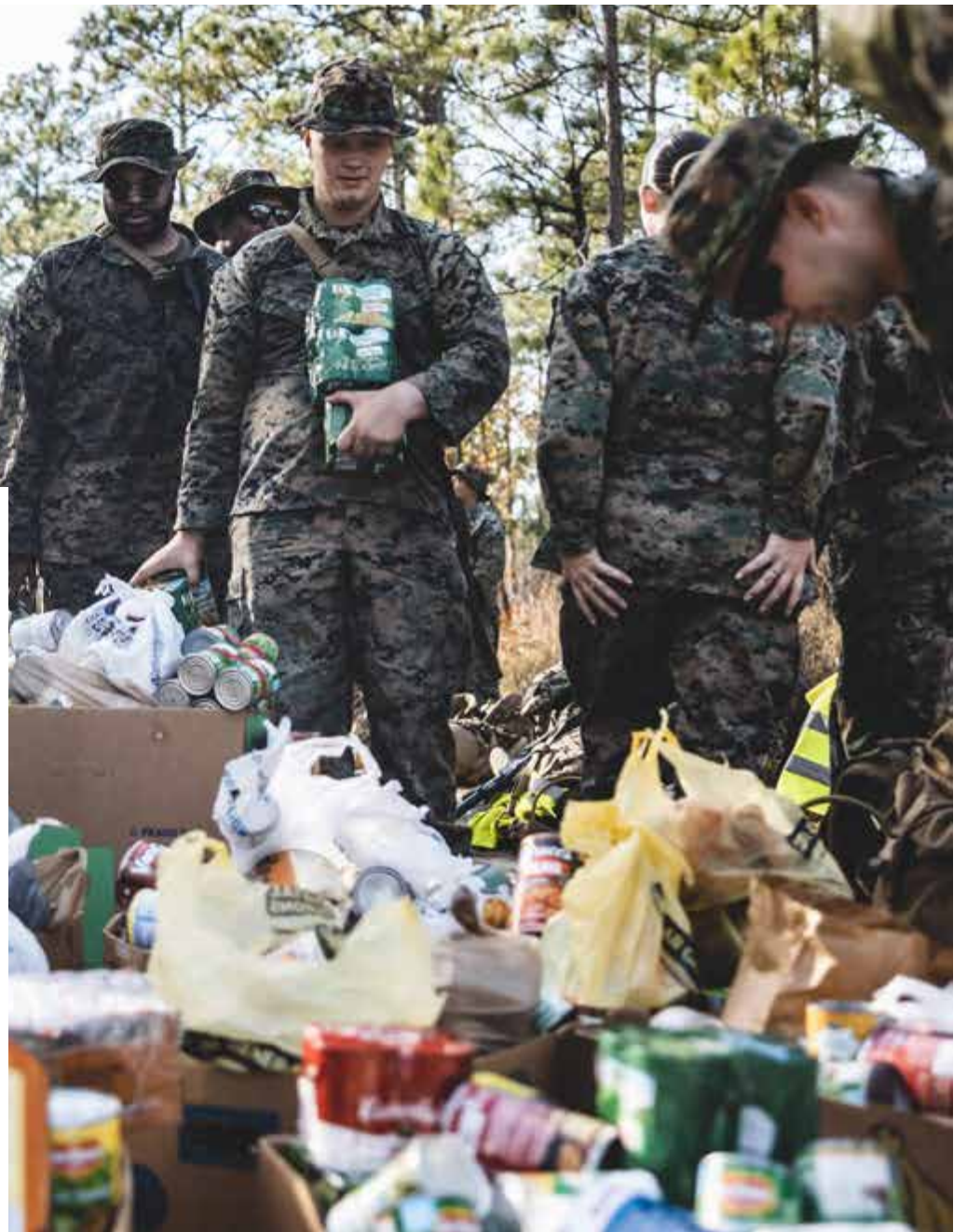
▶ Resist the pressure to act immediately.

Honest businesses will give you time to make a decision. Anyone who pressures you to pay or give them your personal information is a scammer.

▶ Know how scammers tell you to pay.

Never pay someone who insists that you can only pay with cryptocurrency, a wire transfer service like Western Union or MoneyGram, a payment app, or a gift card. And never deposit a check and send money back to someone.

Stop and talk to someone you trust. Before you do anything else, tell someone — a friend, a family member, a neighbor — what happened. Talking about it could help you realize it's a scam.



How to Make Sure Your Donations Count When Weather Disasters Strike

Courtesy of Consumer.ftc.gov

Throw a dart at a map of the U.S. and chances are you'll land on a community that suffered severe weather this year. Whether it's landslides on the west coast, extreme ice storms in the south, spring tornadoes across the midwest, recent flooding in the northeast, or the wildfires consuming the Hawaiian island of Maui, communities have experienced devastating losses — and many are still recovering. With any weather disaster, you may consider a charitable donation to help those affected. **But how you can avoid charity scams?**

First, know that when there's a natural disaster, scammers are quick to follow. Some research and planning before you donate will help make sure your money helps people in need, not charity scammers.

Donate to charities you know and trust with a proven track record with dealing with disasters.

Research the organization yourself — especially if the donation request comes on social media. Search the name plus "complaint," "review," "rating," or "scam." And check out the charity on the Better Business Bureau's (BBB) Wise Giving Alliance, Charity Navigator, Charity Watch, or Candid. If the message was from a friend, ask them if they know the organization themselves. Find out exactly how much of every dollar you donate goes directly to the charity's beneficiaries.

Be cautious about giving to individuals on crowdfunding sites. If you're considering it, giving to someone you personally know and trust is safest. Also, review the platform's policies and procedures. Some crowdfunding sites take measures to check out postings asking for help after a disaster. Others don't.

Don't donate to anyone who insists you can only pay by cash, gift card, wiring money, or cryptocurrency. That's how scammers tell you to pay. If you decide to donate, pay by credit card, which gives you more protections.

Confirm the number before you text to donate. Go straight to the charity. Is it their number?

To learn more, go to ftc.gov/charity. For advice to help you prepare for, deal with, and recover from severe weather and the scams that follow, visit ftc.gov/WeatherEmergencies.

DAV Charitable Service Trust



in grants were awarded throughout the United States in 2023.

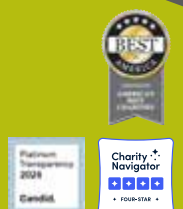
More than **95 cents** out of every **dollar donated** directly supports programs that help veterans and their families.



The Trust supports the following programs:
Rehabilitation
Crisis intervention
Health care
Employment
Education
Caregivers & families
Recreation

Support Our Veterans

The DAV Charitable Service Trust helps fulfill a focused and noble purpose: empowering veterans to lead high-quality lives with respect and dignity. We support programs and initiatives that improve the quality of life for veterans, their caregivers and families.



The Trust has received multiple perfect score ratings from Charity Navigator.

Learn more: cst.dav.org

CFC #11322

Six Years, Six Important Lessons



By Bruce DeBoskey, Courtesy of Tribune News Service

Six years ago, I began working with individuals, families, foundations and businesses across the United States—helping them design, implement and evaluate a wide variety of ways to make philanthropy more meaningful for themselves and their communities. I have been privileged to assist dozens of clients.

Throughout this process, I have learned many lessons about what works best. As I launch the seventh year of this practice, I would like to share six key lessons.

1

Giving can benefit the donor as well as the beneficiary.

Most of us think of philanthropy in terms of altruism—the practice of selfless concern for the well-being of others. Although altruism is a

desirable trait, there are in fact real benefits for the donor in giving.

By working together around shared values, families can become stronger and healthier. By creating a “safe zone” around the activity of giving, families can rebalance the rules of engagement and encourage the participation of rising generations as equal partners in decision-making with their elders.

Businesses engaged in community philanthropy see improved employee recruitment, engagement and productivity, as well as increased customer loyalty and an enhanced social license to operate. Strategic philanthropy also improves profitability.

Giving and volunteering to help others come with health and longevity benefits that are well-documented. People who meaningfully engage in repairing the world live longer, healthier and happier lives.

2

“Top down” philanthropy is limited in value and not sustainable. Families and businesses alike have stakeholders. Engaging them has powerful benefits.

In families, each generation has its own interest in the values and impact of philanthropy. Rising generations look at these activities through a lens that can differ greatly from the lens of the wealth-creating generation. As a result, they have much to offer.

In businesses, stakeholders include employees, shareholders, customers, vendors, regulators, lenders and leaders. Each offers a valuable perspective on the role of the company in the community and how good corporate citizenship can enhance its business.

3

The “peanut butter” approach to giving has less impact. Many philanthropists employ the “peanut butter” approach to giving—

spreading their charity thinly over a wide area. Going deep instead and focusing on a limited number of carefully selected causes is far more engaging to stakeholders and much more likely to achieve a meaningful result. In this way, philanthropy can be transformational—not just transactional.

4

Donating after death is less satisfying than donating during life.

During life, we all want to conserve enough resources to take care of ourselves and our loved ones. However, many of us can easily achieve that goal and still engage in some sort of philanthropy. A financial adviser can help people predict what they'll need to live securely and provide for their heirs. Using the remainder to give during one's lifetime provides learning, growth and fulfillment—none of which, as far as we know, can be enjoyed from the grave.

5

Don't ignore the other 95%. Philanthropically committed capital—in foundations and donor-advised funds—is all available to help achieve charitable mission. Unfortunately,

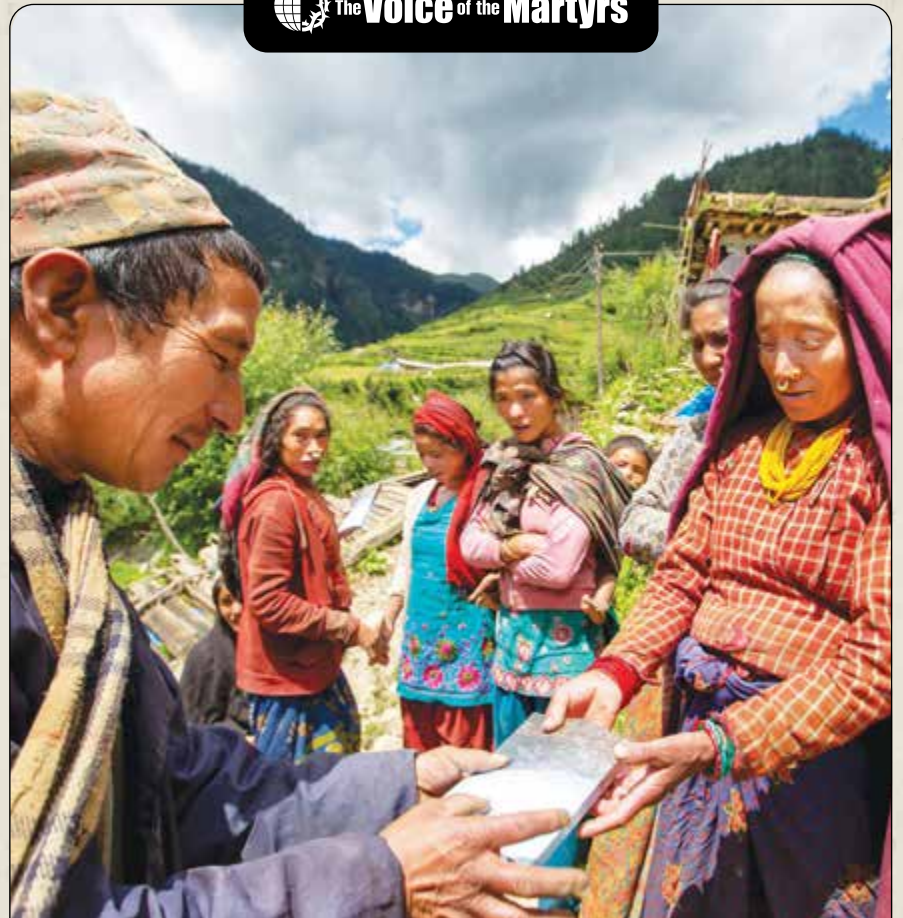
foundations often deploy only the 5% minimum required payout while the rest remains invested. Impact investing using MRI, PRI and SRI tools aligns all philanthropically committed capital with mission, thereby achieving much greater impact.

6

Effective philanthropy is more than writing a check. Becoming an effective philanthropist—rather than merely a generous donor—means planning to optimize the efficacy of giving.

The same intellectual resources and rigor that were used to earn money in the first place should be applied to philanthropic efforts to distribute that money. Research, analysis, strategy, organized implementation, evaluation and adjustment are critical investment tools which, when also applied to philanthropy, can achieve better results.

 The Voice of the Martyrs



THE VOICE OF THE MARTYRS (VOM) is a nonprofit, interdenominational missions organization serving persecuted Christians worldwide. Founded in 1967 by Richard and Sabina Wurmbrand, VOM is dedicated to inspiring believers to deepen their commitment to Christ and to fulfill his Great Commission — no matter the cost.



VOM publishes a free award-winning magazine sharing the inspiring true stories of persecuted Christians.

“The one magazine every Christian should be reading.”
—Christianbook

Receive Your Free Magazine Subscription!

In each monthly issue, you will have the opportunity to

- 01 meet our persecuted Christian brothers and sisters
- 02 be moved and encouraged by testimonies of those persecuted for their faith
- 03 learn how to pray for persecuted Christians and discover ways to help them



Scan to receive your free magazine subscription and to learn more about VOM or visit vom.org/CFC.



Retiree Resources

Courtesy of GiveCFC.org

After your years of public service, Federal retirees like you may want to continue giving back to their community, country, and people around the world. The great news is, you can continue to make a positive impact by giving through your annuity. Whether you are returning or pledging for the first time, participation in the CFC is a great way to extend that spirit of service. In fact, **Federal and military retirees contributed more than \$5.6 million in 2023**, making up 7% of overall donations.

Planning to Retire?

Are you planning to retire from the Federal government this year? Here's what happens to your CFC pledge:

- **Existing recurring pledge:** If you have an existing CFC Online Giving System account and pledged via credit/debit card or bank account, you don't have to do anything. Great news, your pledge will continue for the rest of the calendar year!
- **Existing payroll deduction:** If you pledged via payroll deduction, log in to your CFC Online Giving System account and change your profile status to "retiree" and your pledge source to "annuity."
- **No existing pledge:** No problem! If you would like to make a pledge, click the Donate button at the top of this

page. Create your CFC Online Giving System account and pledge via annuity deduction, credit/debit card, or bank account. Even \$5 per month can make a big difference to your favorite charity.

How the CFC Works - For Retirees

Here's how the CFC works for current Federal retirees:

1. Choose your cause.

The CFC allows members of the Federal community, including retirees, to support causes you care about. Whether it is finding cures for diseases, supporting military families, or promoting equality for all, the CFC has vetted charities for any cause you want to support. You can even give to multiple charities with one pledge.



2. Make your pledge.

GIVE HAPPY by donating from your annuity, credit/debit card, or bank transfer. It adds up to so much happiness when we give together. Giving online allows you to easily renew your pledge each year.

Need to make a required minimum distribution from your retirement account? We can help with that, too! Paper pledge forms are also available and can be mailed directly to the CFC Processing Center: CFC Processing Center, P.O. Box 7820 Madison, WI 53707-7820.

3. Change the world.

Thanks to your continued generosity, CFC charities will make a difference in our local communities, across the nation, and around the world.

How to donate wisely and avoid scams



Look up a charity's report & ratings:

- give.org
- charitywatch.org
- guidestar.org
- charitynavigator.org



Never pay by **gift card** or **wire transfer**. **Credit card** and **check** are safer.



Watch out for names that only look like **well-known** charities.



Search the charity name online.

Do people say it's a scam?



Ask **how much** of your donation **goes to the program** you want to support.



Donating online?

Be sure where that money is going.

Listed CFC Charities

Abolere	CFC# 47869
Chesapeake Bay Foundation	CFC# 11325
Daughters of the American Revolution.....	CFC# 15918
Disabled American Veterans	CFC# 11322
Fisher House Foundation	CFC# 11453
Soldiers Angels	CFC# 25131
Tunnel to Towers.....	CFC# 74047
Voice of the Martyrs.....	CFC# 10993
Wounded Warriors in Action Foundation	CFC# 94512



A HOME AWAY FROM HOME

FOR SERVICE MEMBERS, VETERANS, AND THEIR FAMILIES.



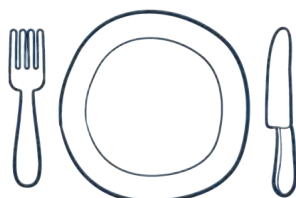
On any given night, up to 1,300 military and veteran families can call Fisher House home. These comfort homes are no-cost to families while a loved one is receiving care at military and VA hospitals.

HOW YOU CAN HELP SUPPORT A FISHER HOUSE GUEST

Donate now to Fisher House Foundation at <https://donate.fisherhouse.org/> or via CFC Code 11453.



\$30 can provide a family 3 nights of free lodging at a Fisher House.



\$50 can provide dinner for a Fisher House family.



\$100 can help to provide travel assistance.

NO-COST LODGING | HERO MILES | HOME AWAY FROM HOME

VISIT FISHERHOUSE.ORG