

STARS AND STRIPES®

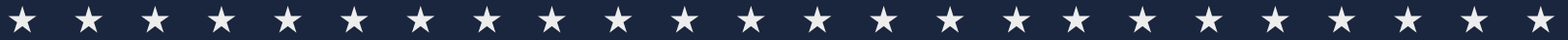


2023



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 **SPECIALY-ADAPTED SMART HOMES** FOR OUR MOST SEVERELY INJURED.



PROVIDING HOUSING TO **HOMELESS VETERANS**, MORE THAN 2,000 BY THE END OF 2023 ALONE

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



WHY THE CFC?

Courtesy of GiveCFC.org



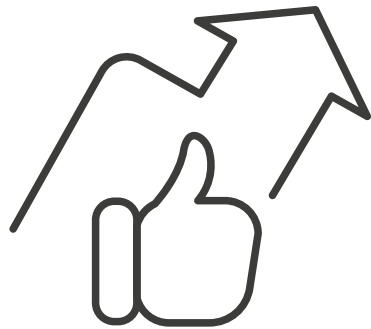
We know there are a lot of giving options out there. You might be wondering, why should I give through the CFC?

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.

The Combined Federal Campaign (CFC) is for all of us in the Federal community who want to **GIVE HAPPY**. Every year, we come together to raise money and volunteer for our favorite charities, spreading happiness around the world one gift at a time.

Every year, Federal employees like us rally to support charities we choose through the CFC. It’s amazing to see how giving a little out of each paycheck or a few hours a month adds up to so much happiness when we give together.

The Combined Federal Campaign (CFC), an OPM initiative, is one of the largest and most successful workplace fundraising campaigns in the world.

The CFC promotes and supports philanthropy through a program that is employee focused, cost-efficient, and effective in providing all Federal employees and retirees the opportunity to improve the quality of life for all.

The CFC is a Federal tradition and the official workplace giving campaign for Federal employees and retirees. Since its inception in 1961, the CFC has raised nearly **\$8.7 billion** for charities and people in need.

Through the CFC, members of the Federal community go beyond their call to public service by contributing to the thousands of charities that work to improve the quality of life for all.

The funds raised through the CFC help people and communities in need and reflect the generous nature of the Federal community.

CFC pledges make a real and meaningful difference to a countless number of individuals throughout our communities, the nation, and the world. Together, we are changing the world one gift at a time.

All participating charities share in the cost of administering the campaign through the application, listing, and distribution fees.

Veteran and his Wife Travel from Puerto Rico to Chicago for Specialized Cancer Treatment

By Christy Wilcox

Army veteran José Antommarchi García and his wife, Rosa Acosta, had no idea they were about to embark on a long journey far from their rural home in Puerto Rico after doctors found a rare form of cancer. Jose and Rosa stayed at the Hines Fisher House in Chicago and shared a lifetime of memories and friendship.

In 2019, José Antommarchi García went to his private doctor near their small village in Puerto Rico. His tests revealed he had a rare form of cancer. He and his wife, Rosa Acosta, had no idea they were about to embark on a long journey far from their rural home to save his life, but local doctors said specialized treatment at a VA facility was urgent. Rosa, in her native Spanish language, talks about the discovery.

“For us, it caught us by surprise,” Rosa said. “His health condition surprised us by chance when another health condition was checked.”

José’s doctor in San Juan explained that the only way to save his life was to receive specialized treatment at the Edward Hines, Jr. VA Hospital Department of Nuclear Medicine in Chicago, Illinois. The decision to travel to the U.S. did not come without angst. José did not want his sole caretaker and loving wife, Rosa, exposed to COVID-19.

“If I got COVID, well, I had no problem with that, but she said no because she wanted to come with me,” José said.

Rosa said she wanted to die because “you get married to be there in the good and bad times, in sickness and in health.” As José’s caretaker, she felt she needed to travel with him for treatment.

Amanda Bowers, an oncology social worker in Chicago, told them a group of dedicated professionals from different organizations could coordinate the trip. Fisher

House Manager Holly Wright helped arrange their visit. “We didn’t know where we were going to stay because we didn’t have any family here [in Chicago],” Rosa said. “For us, who came from the island not knowing what to expect, the way Holly received and welcomed us, our lives changed, and we felt at peace.”

Fisher Houses are comfort homes where military and veteran families can stay at no cost while loved ones receive care at military and VA hospitals. There are nearly 100 Fisher Houses across the country and overseas.

The head of the nuclear medicine department, Dr. Nicholas Friedman, offers elbow bumps to the couple and greets them with his South African accent when they visit. While he may not speak their language, Dr. Friedman knows it is hard to face rare diseases.

“The Fisher house was a big aid in managing his care because we knew where he would be staying,” Dr. Friedman said. “They are non-English speakers that would’ve been very difficult for them to navigate the system.”

As José and Rosa look toward his fourth and final appointment, they are hopeful of good news to come.

“When we arrived at the house, we met these people who are extraordinary and exquisite human beings, but we know that when we put things in God’s hands, He is reciprocal in blessings,” Rosa said.

“We continue to grow the Fisher House network of houses because we know that the need for care is only growing,” said Ken Fisher, chairman and CEO of Fisher House Foundation. “We know that families like Rosa and José’s need to be together during medical treatment because a family’s love is the very best medicine of all.”

Learn more about Fisher House Foundation or find your nearest Fisher House at www.fisherhouse.org.



How to Avoid a Scam

Courtesy of Consumer.ftc.gov

Four Signs That It's a Scam

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.

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.

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.

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

▶ **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.

Report Scams to the FTC

If you were scammed or think you saw a scam, tell the FTC at

[ReportFraud.ftc.gov](https://www.ftc.gov/whats-new/2023/09/report-fraud-ftc-gov)



FEDERAL TRADE COMMISSION

In Divisive Times,

Philanthropy Can Spark Hope

By Bruce DeBoskey, Courtesy of Tribune News Service

Many Americans are disheartened by recent events and trends. Issues like terrorism, mass murders, global warming, police-citizen violence and death, drug addiction, infectious diseases, economic and social inequality—and more—are generating a tremendous sense of hopelessness.

In addition, the strident partisanship and dysfunction of the current election cycle result in less civility and compassion and make us wonder how we'll ever be able to pull together to solve the many problems faced by our country and our world.

In such times, it helps to consider philanthropy. Philanthropy is inherently optimistic, reflecting the deeply held belief that we can have a positive impact on the lives of others as well as on stubborn societal issues. Through philanthropy,

individuals can make a difference, promote change, and improve their communities.

In reality, philanthropy cannot solve every problem. However, I have seen charitable acts empower individuals, families, businesses and other groups to see the glass as half full—and to find creative, exciting and promising ways to marshal resources to tackle societal challenges head-on.

When their daughter was born, Mark Zuckerberg and Priscilla Chan wrote a letter to her that said, "While headlines often focus on what's wrong, in many ways the world is getting better. Health is improving. Poverty is shrinking. Knowledge is growing. People are connecting. Technological progress in every field means your life should be dramatically better than ours today."

Finding workable solutions for many of today's most challenging problems will require a trans partisan approach—one that incorporates the best thinking from all perspectives.

Serious challenges—in matters like hunger, environmental degradation, education, workforce readiness, transportation, alternative energy, equal opportunity, access to health care, veterans' services, elder care, mental health, drug and alcohol abuse, conflict resolution, human trafficking, biodiversity, nutrition and access to justice—can be approached through philanthropy with a shared commitment to finding solutions.

"Philanthropy transcends time, borders, and politics," said Patrick M. Rooney, associate dean for academic affairs and research at the Indiana University

Lilly Family School of Philanthropy. "Philanthropy is a core American value and will remain one regardless of political or business cycles."

In families, different political views can prevent members from working together—even when they agree on the seriousness of the bigger problem. Often, family members get tangled in the details and mechanics of tactics, without identifying the common ground that underlays their concern.

Wealth psychologist James Grubman said, "Families can find community in pointing fingers not at each other but toward the horizon, eyes on the shared goals deserving of their attention and resources. Philanthropy is best when families reject going toe-to-toe in favor of standing shoulder-to-shoulder, helping the world. It should not be about defending your preferred tactic. It should be about where you want to go—together."

In disheartening and divisive times, philanthropy offers hope for the future as well as an opportunity for people who have political and philosophical differences to work together to successfully address pressing problems.

Oprah Winfrey said, "I choose to rise up out of that storm and see that in moments of desperation, fear and helplessness, each of us can be a rainbow of hope, doing what we can to extend ourselves in kindness and grace to one another. And I know for sure that there is no 'them'—there's only 'us.'"



Support the Landstuhl Fisher House

Service Credit Union is proud to support the Landstuhl Fisher House, which provides a warm and welcoming "home-away-from-home," at no cost, for more than 22,000 military members, veterans and their family members who are experiencing a medical crisis.

Please help Landstuhl Fisher House continue their mission by donating at <https://cfcgiving.opm.gov>, and enter CFC# 64599 for Landstuhl Fisher House.



servicecu.org | 00800.4728.2000



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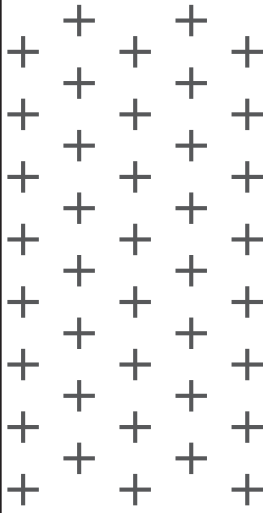


CFC FAQ

Courtesy of GiveCFC.org

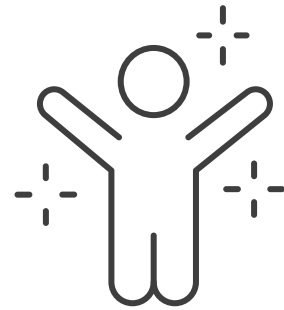
What is the Combined Federal Campaign (CFC)?

The CFC is the official workplace giving campaign of the federal government. The mission of the CFC is to promote and support philanthropy through a program that is employee focused, cost-efficient, and effective in providing Federal employees the opportunity to improve the quality of life for all. The CFC is the world's largest and most successful annual workplace charity campaign, with 36 CFC zones throughout the country and overseas raising millions of dollars each year. Since the campaign's inception in 1961, generous federal employees have donated more than \$8.6 billion through the CFC. Pledges made by federal civilian, postal, and military donors during the campaign season support eligible nonprofit organizations that provide health and human service benefits throughout the world.



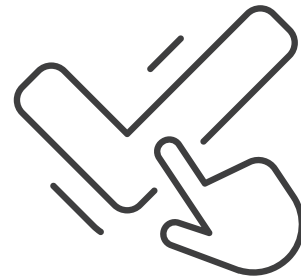
Can Federal Retirees Participate in the CFC?

Federal retirees are invited to continue to support the charitable causes they care about by giving through the CFC with a one-time contribution (check or credit card) or recurring pledges through their annuity or credit card.



Do I Have to Choose a Charity or Can I Leave my Pledge Undesignated?

Undesignated contributions are no longer permitted under new CFC regulations. Please designate your pledge to the specific CFC charity or charities of your choice.

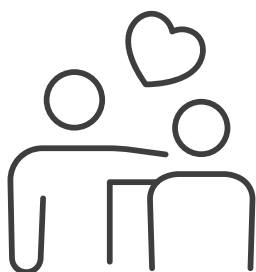


How Can a Federal Employee Pledge Through the Campaign?



Federal employees can pledge online via the centralized giving platform. Donors can choose a payroll deduction or a one-time or recurring monthly pledge via a credit card, debit card, or direct bank transfer.

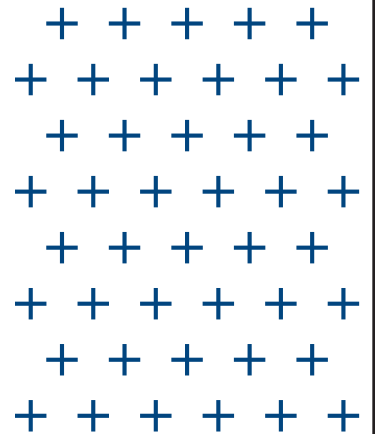
Currently, donors also have the option of completing a paper pledge card. Paper pledge donors can give via payroll deduction or check. Donations made at events can be made through the CFC Giving Mobile App. The app accepts one-time and recurring donations through credit/debit card and ACH.



Federal employees are also invited to broaden the impact of their gift by pledging volunteer hours to participating charities in addition to monetary donations.

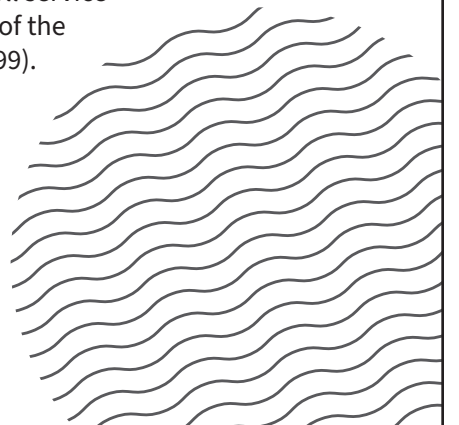
Can I Give Cash?

No, donating with cash is no longer permitted.



What is the Minimum Contribution?

Minimum contribution amounts via payroll deduction are \$1 per pay period per charity. The minimum credit card donation is \$10. The maximum online contribution is \$99,999. However, maximum payroll deduction gifts may be limited by each payroll service provider (for example, active duty members of the Army, Navy, and Air Force are limited to \$9,999).



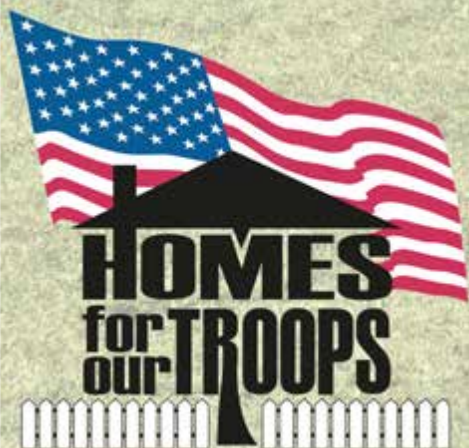
BUILDING HOMES, REBUILDING LIVES

You can help provide adapted homes nationwide to injured Veterans.

LEARN MORE AT

HFOTUSA.ORG

866.787.6677



OUR MISSION: To build and donate specially adapted custom homes nationwide for severely injured post-9/11 Veterans, to enable them to rebuild their lives.





Before Giving to a Charity

Courtesy of [Consumer.ftc.gov](https://www.consumer.ftc.gov)

You want your donations to count, so it's important to do some research before giving to a charity. Here are some things you can do to learn more about a charity and avoid donating to a scam.

Five Things To Do Before You Donate to a Charity

- 1. Search online for the cause you care about**—like “hurricane relief” or “homeless kids”—plus phrases like “best charity” or “highly rated charity.” Once you find a specific charity you’re considering giving to, search its name plus “complaint,” “review,” “rating,” “fraud,” or “scam.” If you find bad reviews, it might be best to find another organization.
- 2. Check out the charity’s website.** Does it give you details about the programs you want to support or how it uses donations? How much of your donation will go directly to support the programs you care about? If you can’t find detailed information about a charity’s mission and programs, be suspicious.
- 3. Use one of these organizations** that help you research charities:
 - BBB Wise Giving Alliance
 - Charity Navigator
 - CharityWatch
 - Candid
- 4. Find out if the fundraiser and the charity are registered.** Some states require that charities register with the state regulator. Check to see if a fundraiser and the charity they’re calling on behalf of are registered with your state’s charity regulator.
- 5. Check if the donation will be tax deductible.** If this is important to you, confirm that the organization you’re donating to is registered with the IRS as a tax-exempt organization. Look up the organization in the IRS’s Tax Exempt Organization Search.

Phone Calls Asking You To Donate

- **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.
- **How much of my donation will go directly to the program I want to help?** The caller is most likely a paid fundraiser, not the charity itself. So after the fundraiser gives you their 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.
- **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.

- **Will my donation be tax-deductible?** To be sure, though, look up the charity in the IRS’s Tax Exempt Organization Search. If donations really are tax deductible, the organization will be listed there. Remember that donations to individuals and PACs are not tax deductible.

Rules callers must follow

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:**
 - o The fundraiser’s connection to the charity.
 - o The mission or purpose of the charity.
 - o Whether a donation is tax deductible.
 - o How a donation will be used, or how much of the donation actually goes to the charity’s programs.
 - o 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.

If a fundraiser breaks any of these rules, that might be a sign of their dishonesty. It may be best to find another way to donate to the cause you care about.

How You Pay When You Donate

If you’re ready to donate:

- **Don’t pay with wire transfers or gift cards.** If someone asks you to donate by wiring money through companies like Western Union and MoneyGram, or buying gift cards and sending them the codes, don’t do it. Scammers ask you to pay that way because these payment methods are hard to track.
- **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.
- **Be suspicious if they insist that you donate with cryptocurrency.** If someone tells you that the only way you can donate is with cryptocurrency and that the charity doesn’t accept checks or credit cards, it’s likely a scam.

After you’ve donated:

- **Review your bank account and credit card statements.** Make sure you’re only charged the amount you agreed to donate and that you’re not signed up to make a recurring donation if you didn’t mean to.
- **Keep a record of all donations.** You may need them later if your donations are tax deductible.

Avoid Donating to a Fake Charity

- **Don’t let anyone rush you into making a donation.** Scammers rush you so there’s no time to research their claims or think it through.
- **Don’t trust your caller ID.** Technology makes it easy for scammers to fake caller ID information. Calls can look like they come from your local area code, or from a specific organization, even if they don’t. In reality, the caller could be anywhere in the world.
- **If the fundraiser says you already pledged, stop and check.** They may lie and say—in a phone call or a mailer—that you already pledged to make the donation, or that you donated to them last year. They think that means you’ll be more willing to donate.
- **Listen carefully to the name of the charity, write it down, and then research it.** Some scammers use names that sound a lot like other charities to trick you. Do some research before you give.
- **Watch out for sentimental claims with few details.** Be suspicious if you hear a lot of vague sentimental claims, for example, that the charity helps many families that can’t afford cancer treatment and veterans wounded at war who can’t work, but don’t get specifics about how your donation will be used.
- **Don’t donate with a wire transfer or gift card.** Anyone asking you to donate this way is a scammer.
- **Sweepstakes winning in exchange for a donation?** Nope. If someone guarantees you’ll win a prize or contest if you contribute, that’s a scam. You won’t win anything, and your donation money will go to a scammer.

Donating on Social Media and Crowdfunding Sites

The safest way to give on social media or through crowdfunding is to donate to people you know.

- **Don’t assume the request is legitimate because a friend posted it.** Pay attention to who posts the request on social media. Contact your friend privately or offline to ask them about the post they shared.
- **Check where the link to donate goes.** Does it go to a crowdfunding campaign? If that’s the case, any money you give will go directly to the crowdfunding organizer. Are you sure that person will pass the money on to the cause you want to support? Confirm with whoever posted the link that they know the person behind the fundraising.

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.



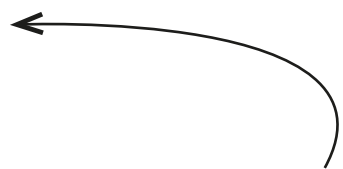
Give

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](https://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.





Donating Things Instead of Money

Courtesy of Consumer.ftc.gov

Have you ever donated clothes or home goods to a charity?

Those non-cash donations to a charity are called gifts-in-kind. Sometimes the gifts-in-kind can be large ticket items, like a car or medical equipment that's not being used.

When a charity uses and reports these donations properly, gifts-in-kind can be an important part of a charity's programs. But a dishonest charity might mark up the value of donated goods to make their organization appear more financially successful than it really is.

When you research the charity, pay attention to how the organization spends its cash, not just the value of gifts-in-kind. If a charity is using gifts-in-kind to inflate its operations, but then spends most of its cash to pay executives or cover operating expenses, you may want to consider donating to a different organization.

Report Charity Scams

Report scams to:

- The FTC at ReportFraud.ftc.gov
- Your state charity regulator. Find who that is at nasconet.org.

When you report a charity scam, share any information you have—like the name and phone number of the organization or fundraiser, how the fundraiser contacted you, and what the fundraiser said.

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

DAV Charitable Service Trust

\$9.8 million in grants were awarded throughout the United States in 2022.

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.

Platinum Transparency 2023
 Charity Navigator
 CFC #11325

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

CFC #11322

Learn more: cst.dav.org

How the CFC Helps

Courtesy of GiveCFC.org



Community Improvement:

Community Improvement efforts come in all shapes and sizes to address the direct needs of residents. CFC charities bring community members together and highlight their culture and diversity through local theaters, recreational parks, farmers' markets, seasonal events, and community gardens.

Charities help communities in other ways as well by connecting members with accessible resources for legal and financial aid, providing loans and grants to entrepreneurs looking to start small businesses, and expanding access to broadband internet services. These investments lead to long-term improve-

ments. Harnessing the power of community can enhance communications and alleviate racial and gender biases and inequalities.

Here's how your CFC donations help to change the world in the area of community improvement:

- \$50 funds a daylong voter registration drive.
- \$150 hosts a dance workshop for survivors of domestic abuse, boosting self-confidence through movement.
- \$300 trains 6 court officials in laws regarding sexual violence and women's rights.



Food and Nutrition

So much of our overall health is based on food and nutrition. Across the nation and around the world, lack of access to healthy food results in malnutrition, heart disease, obesity, diabetes, and many other issues. These are all exacerbated by the consequences of the global pandemic, straining the supply chains and leading families to find alternatives to fresh food.

CFC charities work to address food deserts, bridge the gaps in supply chains, ensure clean drinking water, provide nutritional counseling, teach effective farming techniques, and enhance overall food security. Charities also use donations to deliver meals to homebound

individuals, run soup kitchens, build community gardens, offer low-cost healthcare offices, and donate food to schools so they may feed students at least one healthy meal a day.

Here's how your CFC donations help to change the world through food and nutrition:

- \$40 improves farming standards with one hour of research on sustainable practices.
- \$45 provides life-saving treatment for a severely undernourished child.
- \$50 serves 150 nutritious meals at a school food pantry.



Medical Research

The wellbeing of people in all corners of the world relies upon the dedicated work of laboratories and researchers, often funded by nonprofit organizations and donations by individuals. Many CFC charities support medical research to help find cures for rare diseases, chronic conditions, and prepare for the next pandemic. These charities act as liaisons between labs, scientists, governments and communities – identifying new viruses, patients, funding trials, publishing results, and distributing drugs so the public can have equitable access to the latest healthcare options. In fact, due to this research today there are over 17 million cancer survivors, the most in history.

Here's how your CFC donations help to change the world in the field of medical research:

- \$100 prints 400 guides to teach caregivers how to protect children from skin cancer.
- \$200 funds 2 hours of research to accelerate a cure for brain cancer.
- \$240 sponsors a lab scientist for one day of disease-specific research.

Education

Ensuring educators and students have the resources they need is an investment in our future. Promoting education sets the stage for higher lifetime earning potential for individuals; stronger, more empathetic communities; and a safer, more peaceful world.

According to the National Center on Educational Statistics, the increasing course completion rates and high school graduation rates in the United States indicate good news. But, unfortunately, many children (and adults) around the world still struggle to reach their full potential due to barriers in education

including tuition, the cost of books and supplies, extracurricular fees, and lack of access to technology resources.

Here's how your CFC donations help to change the world in the field of education:

- \$50 fills a child's backpack with school supplies, helping a new student feel ready to learn.
- \$91 provides 6 months of training for a teacher in the developing world.
- \$120 introduces four girls to leaders in the scientific field to develop an interest in STEM.



Military & Veterans Services

The United States is blessed to have over 1.5 million currently serving active-duty members in the military and over 17 million veterans who served in our nation's defense. While these selfless individuals preserve and protect freedom around the globe, the price of their service is never free. Military members and their loved ones endure long separations, frequent 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 charities send children of military families to college through scholarship

programs, offer mental health support, provide service animals to wounded warriors, and improve veterans' transition into civilian life.

Here's how your CFC donations help to change the world for our nation's heroes through military and veterans services:

- \$29 provides a military member serving overseas with a personal first aid kit.
- \$59 films a deployed service member reading a bedtime story and sends it to their children.
- \$100 puts one of our nation's heroes in the stands of a major sporting event.



Tragedy Assistance Program for Survivors (TAPS)



A military survivor from the Tragedy Assistance Program for Survivors (TAPS) walks through Section 60 of Arlington National Cemetery alongside a Military Mentor. TAPS is the national nonprofit caring for the families of America's fallen heroes.

In the military community, the impact of loss can be likened to the ripples spreading across a pond after a pebble's impact. Those closest to a fallen hero, such as spouses, parents, children and siblings, feel the initial, intense grief. But beyond this inner circle, the grief extends to grandparents, aunts, uncles, battle buddies, best friends and neighbors. These ripples of grief affect many, and it's where the Tragedy Assistance Program for Survivors (TAPS) steps in.

Founded by Bonnie Carroll in 1994, TAPS was born out of her own experience as a military survivor seeking a place to cope with her unique loss. TAPS offers a space for surviving loved ones of service members to navigate their grief alongside peers who share their pain. The organization has also built a network of resources to aid survivors in coping with life through the grieving process.

Today, TAPS remains steadfast in its commitment to supporting survivors of military and veteran service member losses. But what does this commitment translate to in practice?

- Peer-based emotional support means that when survivors connect with TAPS, they find understanding and empathy from those who have walked the same path. There's no need to explain military jargon; peers help peers heal, and together they navigate the challenging journey of grief. Peer Mentors, survivors who have experienced their own loss at least 18 months ago, become companions in grief and personal growth.
- The 24/7 National Military Helpline is exactly what it sounds like—a lifeline for survivors available day or night. Whether seeking answers to specific questions or simply needing someone to talk to during moments of intense grief, survivors can always reach out.
- Community-based care brings the comfort of TAPS to survivors by helping them establish local support systems with fellow survivors from TAPS. Care Groups meet regularly across the nation, ensuring survivors always have a welcoming community. TAPS also offers connections to



Bonnie Carroll (center) founded the Tragedy Assistance Program for Survivors (TAPS) in 1994 following the death of her husband, Brigadier General Tom Carroll, in 1992 in an Army aviation crash in Alaska. In nearly 30 years of service, TAPS has supported more than 120,000 survivors of military and veteran loss.

grief support professionals and local resources, ensuring survivors get the support they need.

- TAPS' Casework Assistance team works closely with survivors, whether immediately after their loss or years later, to navigate state and federal benefits, legal matters, emergency financial assistance and more. This helps surviving families achieve long-term stability and self-sufficiency after their loss.

For nearly 30 years, these four core competencies have guided TAPS in its mission. Today, TAPS is at the forefront of addressing traumatic loss and suicide prevention within the military and veteran survivor community. It continues to innovate programs, meet survivors where they are and provide unwavering support.

TAPS welcomes anyone grieving the death of a military or veteran service member, regardless of circumstances. All

ripples find a place at TAPS, for as long as they need, as we honor the lives lost, cherish the love that endures and share the journey of grief with a family who truly understands. We move forward together.

To learn more about TAPS, visit taps.org.



SUPPORT FAMILIES OF THE FALLEN

CFC #11309

Learn more at taps.org/cfc



★ ★ **THANK YOU!** ★ ★

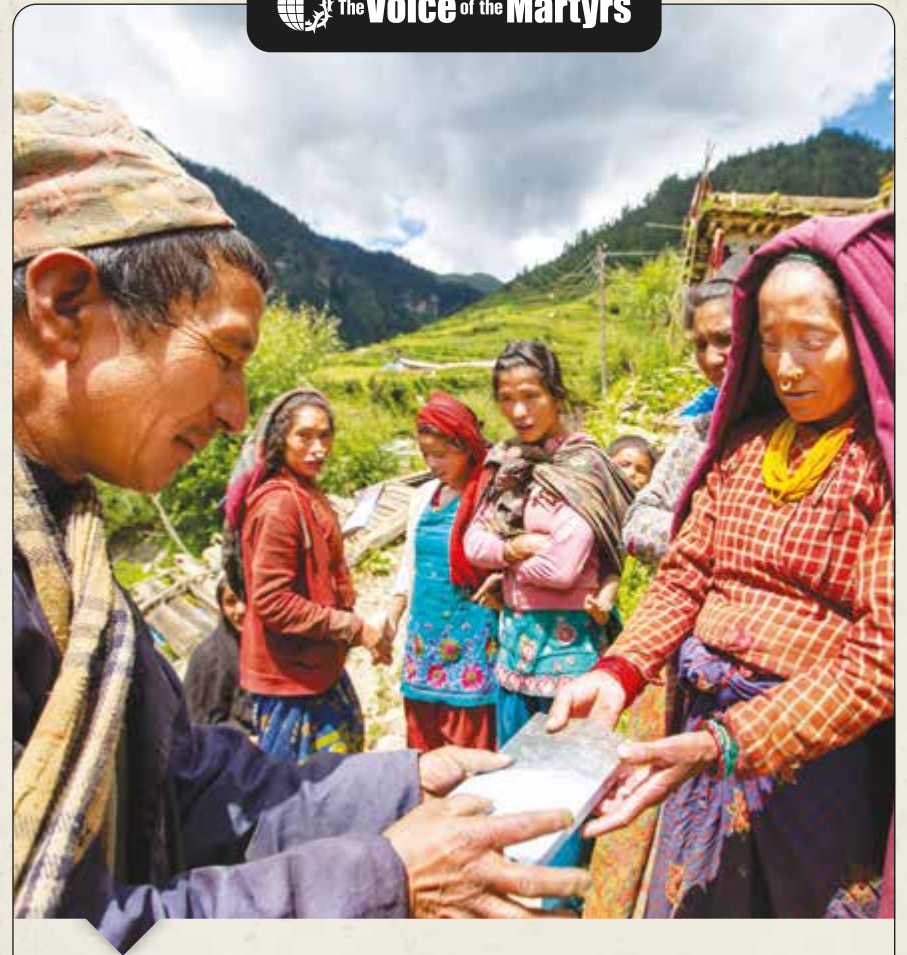
\$70.5 million pledged in 2022!

Courtesy of GiveCFC.org

For more than 60 years, members of the Federal community have contributed to charities through the CFC, giving nearly \$8.7 billion to help those in need locally, across the nation, and throughout the world.

In 2022, the Federal community pledged \$72.6 million in monetary gifts and volunteer time for local, national, and international charities.

- Monetary pledges in 2022 totaled more than \$70.5 million.
- The value of volunteer hours added \$2.1 million to the monetary total.
- Federal and military retirees contributed more than \$4.2 million in 2022, about 13.6% more than they gave the prior year. Retirees now make up 6% of overall donations.
- In 2022, 80,800 donors participated in the CFC.
- Not included in this total is more than \$600,000 pledged earlier in 2022 as a part of the Special Solicitation for the humanitarian needs arising from the war in Ukraine.



 **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.

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AT A GLANCE: FORM 990

- Most federally tax-exempt organizations must file Form 990 with the IRS each year. It provides information on the organization's mission, programs, and finances.
- Not every charity is required to file a Form 990. Churches, state institutions and nonprofits that haven't received tax-exempt status from the IRS don't have to file.
- An organization that files a Form 990 is required by law to let you view the document.

You can also find Form 990s at charitynavigator.org and guidestar.org. GuideStar is a nonprofit organization that collects and organizes information on charities.

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 \$4.2 million in 2022, making up 6% 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.

Federal Trade Commission • [ftc.gov/charity](https://www.ftc.gov/charity)

Listed CFC Charities

- Chesapeake Bay Foundation..... CFC# 11325
- Disabled American Veterans..... CFC# 11322
- Fisher House Foundation..... CFC# 11453
- Homes for Our Troops..... CFC# 12525
- Landstuhl Fisher House Foundation..... CFC# 64599
- Tragedy Assistance Program for Survivors (TAPS)..... CFC# 11309
- Tunnel to Towers..... CFC# 74047
- Voice of the Martyrs..... CFC# 10993

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 free of charge 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

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