

2025



STARS  AND STRIPES

An Advertising Supplement to Stars and Stripes



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



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



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

**T2T.ORG**







# The History of the CFC

Courtesy of GiveCFC.org

## Early Years

Prior to the 1950’s, on-the-job fundraising in the federal workplace was an uncontrolled free-for-all. Agencies, charities, and employees were all ill-used and dissatisfied. Some of the problems cited were:

- Quotas for agencies and individuals were freely established and supervisors applied pressure to employees.
- Designations were not allowed.

Even with the frequency of on-the-job solicitations, total receipts for charitable causes that were worthy of employee support were minor. In many cases, employees donated their pocket change.

## President’s Committee on Fundraising

As far back as 1948, the then existing Federal Personnel Council (composed of agency personnel directors) attempted to add uniformity and stability to the fundraising effort through the issuance of guidance to departments and agencies. However, the Council had no enforcement authority and the departments and agencies continued generally to follow their own inclinations in the conduct of on-the-job solicitations.

As the solicitations proliferated and with continued dissatisfaction with a lack of uniform policy in workplace fundraising, Philip Young, the President’s Advisor on Personnel Management, who also acted as Chairman of the Civil Service Commission (CSC), initiated a study of the problem. This 2-year effort (1954-56) involved extensive discussions with leaders of charitable organizations and managers throughout the federal establishment.

In June 1956, President Eisenhower formally charged the President’s Advisor on Personnel Management with responsibility for the development and administration of a uniform policy and program for fundraising within the federal service. In that year, Fund Raising Bulletins No. 1 and No. 2 were issued, identifying the charitable organizations recognized for on-the-job solicitations and designating the times of the year during which their solicitations could take place. General guidelines were issued for the conduct of campaigns, and an Eligibility Standards Committee was established. The Committee’s eligibility criteria formed the basis for identifying charitable organizations recognized for solicitation during 1958 and later years.

The first participating charitable organizations were:

- The American Red Cross,
- Local Community Chests, United Funds, or Federated Groups,
- The National Health Agencies (an ad hoc group of nine health-related voluntary organizations, now known as Community Health Charities), and
- International Voluntary Agencies (an ad-hoc group, later known as International Service Agencies, of two voluntary agencies primarily interested in overseas assistance programs).

President Eisenhower further formalized the administration of the program by Executive Order 10728 of September 6, 1957. The Executive Order placed it under the supervision of a Presidential Committee, staffed by the Civil Service Commission. Solicitations by charities were consolidated into three on-the-job campaigns a year (for different groups of charities), and operational ground rules were established and eligibility tightened.

The principal characteristics of the emerging federal fundraising program were that all individual voluntary health and welfare agencies were grouped into the four categories above, and that each of the groups was assigned specific periods during each year when they would be permitted to carry out on-the-job solicitations. The Community Chest organizations (primarily local United Ways) were assigned campaigns privileges during the fall, the National Health Agencies and the International Service Agencies were assigned a campaign period in the spring, and the American Red Cross (where it had not consolidated its fundraising efforts with the local Community Chest) was permitted a separate campaign during the spring.

This was a giant step in simplifying and systematizing fundraising in the federal service. As it developed, however, there continued to be dissatisfaction with the expense and disruptive influence of multiple campaigns. It also remained true that receipts continued to be low in relation to the proportion of time and energy devoted to the various campaigns. Campaigns were often not organized with vigor and enthusiasm and, with the exception of United Way campaigns, were dependent upon cash donations handled through an envelope distribution system. While the United Way campaigns solicited pledges as well as one-time cash contributions, all contributions were paid directly by the employee to the voluntary agency. There was no payroll deduction.

## A “Combined” Campaign

By 1961, President Kennedy had determined that the program was well-enough established that the President’s Committee on Fund Raising within the federal service could be abolished. He did so and assigned the program to John W. Macy, Jr., Chairman of the Civil Service Commission, by Executive Order 10927.

Work on overcoming problems with the program continued. Serious consideration began to be given to both a system of payroll deduction and the possible consolidation of solicitation efforts into a single campaign. There was strong interest on the part of representatives of the voluntary agencies in payroll deduction. However, there was not agreement at this stage on the part of all participants about the desirability of melding the separate identities of the fundraising organizations by consolidation into a single campaign.

In 1964, the first “combined” campaigns, officially called “Combined Federal Campaigns, or CFC” were conducted as

experiments in six cities, consolidating all drives into one. The result was a substantial increase in contributions, ranging from 20% to 125%, and a highly favorable response within the federal community: agency managers were pleased with having to deal only with a once-a-year effort; federal employees responded with favor to the single solicitation.

By 1971 all campaigns had become “combined.” President Nixon announced on March 3, 1971, that the CFC would be the uniform fundraising method for the federal service. Another major change at the time was the introduction of payroll deduction as a form of charitable contribution. This was made possible only by a truly combined, once-a-year campaign, and greatly increased the size of contributions.

Despite continued skepticism about whether the consolidated character of the CFC suited the fundraising philosophies of some of the major CFC participants, contributions grew dramatically: from \$12.9 million in 1964 to \$82.8 million in 1979.

*continued on page 5*







Story by Christy Wilcox. Photos by Fisher House Foundation and Department of Defense

Jerome and Suzanne Spaulding stayed at the Fisher House after their son Adrian was injured in an accident off base. Adrian was based at Andrews Air Force when he was injured in a motorcycle crash. His parents came to his side to help keep him on the right path through recovery.

It started when Jerome Spaulding got a call after midnight from his son Adrian, an airman at Andrews Air Force Base, and he knew it was an emergency. Before they could talk, the call abruptly ended, and Jerome lay in bed wondering what happened to his son. The next call was not from Adrian, but from a nurse at the hospital encouraging Adrian’s parents to quickly head to the hospital. Adrian’s mother, Suzanne, said she’s glad they only had to drive from New Jersey.

“We walked in there and, ‘Okay, he’s alive,’ is the first thing you thought,” Suzanne said.

Adrian had suffered a catastrophic motorcycle accident.

Jerome and Suzanne quickly booked a hotel close to the hospital, but Air Force patient advocates reminded them Fisher House provides service members and their families with a place to stay. Both Adrian’s parents wanted to stay focused on his mental health by reminding him to stay positive. In their view, a positive mindset would help him forge ahead in the next chapter.

Fisher House Foundation is best known for its network of over 100 comfort homes at Departments of Defense and Veterans Affairs hospitals in the U.S. and Europe. Families of patients can stay at the homes at no cost while a loved one is receiving treatment, allowing the family to focus on the patient and the patient to focus on healing.

“We’d go to the hospital, we’d see him, and you kept putting that in his mind.

‘Everything’s going to be okay,’” Jerome said.

They stayed at Joint Base Andrews Fisher House where they spent mornings in the kitchen making coffee and breakfast before heading to Adrian’s appointments, often reflecting on meaningful moments and memories as a child. Suzanne says he always had a love for athletics, as well as airplanes and aeronautics, as a kid. He joined the Air Force after high school, a familiar career to the Spaulding family.

Jerome, his father, spent 22 years in the Army, including time as a drill sergeant. He warned Adrian that military life would not be easy, but both parents knew the hardworking young man would make it work.

“When he first went into the Air Force, I mean, I was so proud of him, you know, and I knew he was going to excel,” Suzanne said.

So seeing their high-performing airman suddenly confined to a hospital bed was a strain every day, even as they worked to lift his spirits and keep him focused on the future.

At the end of each day in the hospital, his parents looked forward to heading “home.” The Fisher House provided a place to unwind and relax, while also allowing them a safe place to stay close to their son.

“We’d come home, back to the Fisher House after seeing him for the evening and say, ‘Let’s go home. Let’s go home.’”

When Adrian underwent surgery, the days were long and stressful, but his family knew they had the feeling of home at Fisher House.

“To our surprise and amazement, it was more than what we could have ever asked for. Comfort. Peace. Security, direction, and friendship for those that you’ve met.”

Adrian was left paralyzed in his left arm after his accident but quickly learned new

skills. In his spare time, Adrian is a highly ranked video game player and streamer despite working the controller with one hand and his mouth. Recently, he also competed in adaptive sports with Team Air Force in the 2024 Department of Defense

Warrior Games in Orlando. His parents, once again by his side, cheered him on as part of the Family and Friends Program, sponsored by Fisher House.





from page 3

Expansion

Up through the 1970’s, the Combined Federal Campaign (CFC) was a relatively non-controversial program in terms of the charities allowed to participate. Growth in the number of participating national charities was slow—from 23 in 1969 to only 33 in 1979.

In the late 1970’s, public policy advocacy groups, legal defense funds, and other organizations succeeded through lower court litigation in entering the CFC. The case that opened the doors to these types of groups was Natural Resources Defense Council v. Campbell in which the United States District Court for the District of Columbia ruled that the definition of a human health and welfare charity was too vague and ordered the Office of Personnel Management (OPM) to allow various groups to participate in the CFC. OPM, the successor organization to the U.S. Civil Service Commission, assumed regulatory authority over the CFC in 1978.

Significant changes to the CFC regulations in April, 1980 went a long way toward expanding participation in the CFC and resolving a number of other problems. Regulations issued in 1982 by OPM Director Donald Devine also addressed CFC organization. They formally recognized the role and responsibilities of the local groups of Federal officials that manage the campaigns—Local Federal Coordinating Committees (LFCC’s)—and introduced the concept of Principal Combined Fund Organizations (PCFO’s)—local federated fundraising organizations appointed by LFCC’s to administer the local campaigns.

Responding to a court order permanently enjoining OPM from excluding legal defense and advocacy groups from the CFC because of their “indirect” support of health and welfare or their lobbying/advocacy activities, Director Devine in April 1984 opened the CFC to basically any 501(c)(3) charity and permitted write-in designations.

In July 1985, however, the Supreme Court upheld President Reagan’s Executive Orders, holding that the exclusion of advocacy, legal defense and other non-health-and-welfare groups is constitutional, as long as it is done even-handedly, without discrimination for or against any particular political viewpoint. In 1986, OPM revised its regulations consistent with the President’s Orders.

Under the Hoyer-Hatfield Amendment to the Continuing Resolution for FY 1986, however, Congress declared that OPM could not issue the regulations in final form and implement them. Congress directed OPM to either disregard the content of the 1982 and 1983 Executive Orders or reissue the regulations used in the campaigns in 1984 and 1985. OPM reissued the 1984 regulations and administered the 1986 and 1987 CFC under these interim rules.



The 1990s

Starting in the fall of 1986 and continuing throughout 1987, the Office of Personnel Management (OPM) met with various interested parties including local federal officials and representatives of the voluntary agencies and the federations. During the course of these discussions, OPM identified six areas of immediate concern.

The Director of OPM convened a task force composed of three private sector individuals, chaired by OPM’s General Counsel. The task force was to consider relevant information on the design and operation of the Combined Federal Campaign (CFC) and provide the Director with its opinions on the future direction of the CFC.

Before the task force could present its report to the Director, the Congress, at the request of various national charities, adopted permanent legislation for the CFC in the Treasury, Postal Service, and General Government Appropriations Act for FY 1988 (P.L. 100-202). This legislation attempted to deal with some of the major problems that OPM had identified during the course of the meetings and discussions during the past year and a half.

Public Law 100-202 required OPM to review the formula for distributing undesignated contributions based on the experience of the 1988, 1989, and 1990 CFC’s. In 1990, OPM conducted eight public meetings around the country to hear from all interested parties, especially federal employees, on this topic.

As a result of audits of local campaigns conducted by OPM’s Office of the Inspector General and to reflect the experience of the previous eight campaigns, CFC regulations were revised in November, 1995. Eligibility and public accountability criteria for participating charities remains consistent with congressional guidelines. However, several administrative changes were made. Some of the more important revisions include:

- More clearly defining the scope and meaning of workplace solicitations in the Federal government;
- Identification of the circumstances where the Director may authorize solicitations of Federal employees in the workplace outside of the CFC;
- Clarification of procedural requirements for charitable organizations seeking participation in the CFC;
- Expanding local eligibility by defining and enumerating criteria for organizations that provide services on a statewide basis;
- Removing all general designation options not required by statute; and
- Expanding the solicitation methods and the pool of potential donors.
- The 1999 Combined Federal Campaign currently consisted of 387 regional campaigns and the 1998 campaign receipts were \$206.4 million.

continued on page 7

FIND A CAUSE THAT SPEAKS TO YOU

Courtesy of GiveCFC.org



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 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.








**Clean water gives us HOPE.**

The Chesapeake Bay Foundation (CBF) works with community partners, businesses, governments, and people like you to create a healthy and resilient ecosystem where people, plants, and animals thrive together.

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.**



CFC #11325




**Charitable Service Trust**



**\$10.9 million** in grants were awarded throughout the United States in 2024.


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.



Scan the QR code or visit [cst.dav.org](https://cst.dav.org)



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

**CFC #11322**



# Standing Strong with Landstuhl Fisher Houses

**Help support the Combined Federal Campaign and Fisher House Foundation in honoring the sacrifices of service members, veterans and their families.**

At Landstuhl Regional Medical Center, two Fisher Houses provide free, welcoming lodging to families during medical care, keeping loved ones close when it matters most. Since opening, Landstuhl Fisher Houses have served more than 25,000 families from across Europe, Africa and the Middle East.



**Donate Today.**  
Visit [servicecu.org/fisherhouse](https://servicecu.org/fisherhouse) or scan the QR code.



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Proudly Serving the U.S. Military Since 1957



from page 5

## The CFC Today - A Time for Transformation

The CFC today is known to be the most inclusive workplace giving campaign in the world with the number of participating charities estimated at over 20,000 nonprofit charitable organizations worldwide. The charities supported through the CFC range from nascent community groups to large, well-known charities.

Partnerships with nonprofit organizations are a core part of the CFC structure. In each of the 320 CFC areas throughout the country, local and national nonprofit organizations collaborate closely with committees of volunteer Federal employees to design marketing strategies for the campaign and to process the receipt and distribution of Federal employee contributions to the charities they choose.

CFC also directly involves participating nonprofit organization leaders in the design of new policies and programs that are shaping the future of the Combined Federal Campaign. These partnerships are promoting greater direct giving from Federal employees to local and national nonprofits while helping nonprofit organizations use these contributions to leverage financial resources from other sources.

CFC campaigns are delineated geographically along county lines. While the structure of the campaign and parameters of responsibility established in the early 1980s remains essentially the same, an emerging trend is for greater collaboration among campaigns through the merging of local campaign operations and other arrangements. Each campaign is managed by a volunteer group of Federal employees who work with experienced nonprofit executives in their communities to generate contributions and distribute them to eligible charities. This partnership provides an opportunity for Federal workers to become involved in their communities and adds great value to the Combined Federal Campaign for both Federal employees and the participating nonprofit organizations.

The increase in the number of participating charities over the past decade has been great. The number of participating national Federations increased from 3 to 27 and the number of national and international charities has grown to over 1,600. Many federations also operate a network of local affiliated federations which participate in the CFC locally.

Today, the vast majority (75%) of the charities that participate in the campaign as national organizations do so as members of national Federations. While it is estimated that the total number of CFC participating charities in the



country exceeded 20,000 in 2004, national organizations and Federations alone received over 45% of the \$256 million recorded in campaign contributions in 2004.

Contributions have also increased steadily. Despite dramatic downsizing in the Federal workforce during the 1990s, the amount received in donor contributions rose steadily—with half of the nearly \$5 billion in contributions raised since results were recorded in 1964 received in the last ten years since 1990. This upward trend in giving continues strong. In 2001 alone following the September 11 terrorist attacks, Federal donor's contributions rose by 8% over 2000 for a total of \$241 million, the largest increase in 12 years. By 2004, contributions increased to \$256 million.

New opportunities have emerged with the use of new technology. What seemed impossible just a few years ago is now entirely possible and will be more commonplace five years from now.



# CONSIDER THESE CAUSE AREAS

Courtesy of GiveCFC.org



## Education

Education unlocks potential: from the most basic level of providing literacy to the highest levels of post graduate work. Promoting education sets the stage for higher lifetime earning potential for individuals; stronger, more empathetic communities; and a safer, more peaceful world.

Unfortunately, many children (and adults) around the world still struggle to reach their full potential due to barriers in education from tuition, the cost of books and supplies, extracurricular fees, or lack of access to technology and other resources.

Many CFC-participating charities ensure educators have the resources they need, and students have the opportunities to receive the education they deserve. Offering educational advancement is an investment in our future.

Here are a few examples of how when you give through the CFC, you can GIVE KNOWLEDGE through charities working in the education cause area:

- Provide scholarships for deserving students who cannot afford to continue their education.
- Encourage young girls to develop an interest in a scientific field.
- Teach illiterate adults how to read.







# How the CFC Works

Courtesy of GiveCFC.org

The federal community demonstrates a strong, caring commitment through the CFC to create a more hopeful future for those in need. The CFC offers federal employees, active duty military members, postal service personnel, federal retirees, and even federal contractors the opportunity to donate to thousands of vetted participating charities.

**1. Choose your cause.**

Whether you care about finding cures for diseases, supporting military families, or eradicating hunger, the CFC has charities working in any area you are passionate about. You can even give to multiple charities with one pledge.

**2. Complete your gift.**

The online giving system allows you to easily renew your pledge each year and offers the full range of pledge options. Other options include paper pledge forms, the CFC Giving Mobile App, and Text-to-Donate. Federal employees also have the option to donate volunteer hours to charities that accept them.

**3. Create a hopeful future.**

Just \$5 per paycheck or 5 hours a month to your favorite charity makes a big difference! And thousands of charities receive the support they need through the year when we give together.

## 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 three great reasons:

1

**Give through Payroll Deduction.** Designate recurring gifts from each paycheck for a greater impact over time.

2

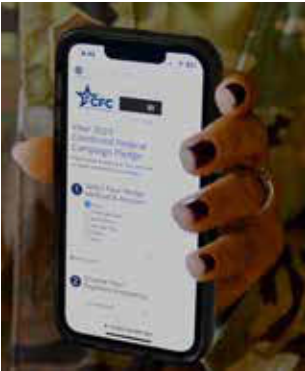
**Give to Multiple Charities.** Make all of your charitable donations and pledge volunteer hours in one place.

3

**Give for Collective Impact.** The world is a better place when changemakers like us give together.

**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.*

## FIND A CAUSE THAT SPEAKS TO YOU

Courtesy of GiveCFC.org



### 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 fur-ever 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 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.





# 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 see appeals asking you to help veterans? Many charities 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 and how to avoid donating to a fake charity.

### Spot and Avoid Fake Charities

Many legitimate charities support local firefighters and police, active duty military, 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.

To avoid donating to a fake charity:

- **Pay attention to the charity’s name.** Do an online search of the charity’s name with the word “fraud” and “scam.” 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.** Don’t donate to anyone who insists you can only pay by gift card, wiring money, or cryptocurrency. That’s how scammers tell you to pay.
  - » 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 often make their calls look like they’re from your local area code or an organization you know. But that call could be coming from anywhere.
- **Don’t trust someone who rushes you into donating.** One tactic scammers use is pressuring you to donate immediately. They don’t want you to have 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, veterans, 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. If you get a second call from that charity, report it to the FTC. 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.

If a fundraiser breaks any of these rules, that might be a sign of their dishonesty. Consider



finding another way to donate to the cause you care about.

### 4 Questions To Ask a Fundraiser

Ask these questions whenever someone 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. Confirm this information before you donate.
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. After the fundraiser gives you their answer, check it out: call the organization directly and ask them, or see if the information is on the charity’s website. If you want to make sure your donation is tax deductible, check out the organization in the IRS’s Tax Exempt Organization Search Tool.
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 sound like a call from a charity but are from a PAC, where donations are not tax deductible.
4. **Are you registered to fundraise in my state? Is the charity also registered in my state?** Most states require charities and their fundraisers to register with the state regulator. Check to see if a fundraiser and the charity they’re fundraising on behalf of are registered with your state’s charity regulator.

### Mail Asking You To Donate

Organizations that help veterans, first responders, and military families often use direct mail to create awareness and fundraise. Getting a charitable solicitation in the mail gives you time to research the organization.

When you get a donation request in the mail:

- **Look for details about what happens with your donation.** Find out how much of your donation goes directly to

charitable purposes. 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.

- **Research the charity before you give.** Search the charity’s name with words like “complaint,” “fraud,” or “scam.” Some organizations like BBB Wise Giving Alliance and Charity Watch have curated lists of well-rated charities.
- **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 — even if you donate. It may take some work to get each charity to do this. Also, some donation response forms offer you the option to opt out of sharing your personal information. Make sure that box is checked if this is important to you.

### Social Media Posts Asking You To Donate

Many organizations also solicit donations online and on social media. To help you give safely:

- **Don’t assume the donation request is legitimate because a friend posted it.** Contact your friend privately or offline to ask them about the post they shared. Do they know the organization or the person who first posted the request on social media?
- **Research the charity.** Just because a friend recommended it doesn’t guarantee the charity will spend your money wisely. Do your own research.
- **Check where the link to donate goes.** Does the link take you to the charity’s donation site or a fundraising platform? If it goes to a fundraising platform, how long will it take for your donation to get to the charity? Does the platform charge fees? If the link goes to an individual who promises to collect all the donations and then send them on to the charity, there’s no way for you to be sure that the money makes it to the charity. It’s faster and safer to donate directly to the charity’s website.



# How to Give

## through the CFC!

Courtesy of GiveCFC.org

### 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.

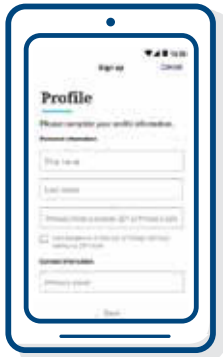


## ONLINE

- 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.*







# 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 come 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.'"



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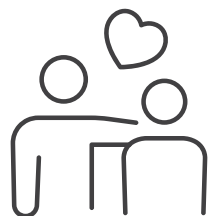
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REVIEW & FOLLOW!





Eight-year-old Ryleigh Messmer marches Oct. 26, 2018, in a formation at the Air Force Academy through the Cadet for a Day program, a partnership with the Make-A-Wish Foundation. Air Force Maj. Krystal McGuiness, DLA's deputy chief of readiness for nuclear support, was part of the academy staff that hosted Messmer, who was diagnosed with cystic fibrosis.

Courtesy photo

# DLA EMPLOYEE MAKES WISHES COME TRUE THROUGH CFC

By Beth Reece, Courtesy of the Defense Logistics Agency

Maj. Krystal McGuiness started granting wishes with just \$5 a month as an 18-year-old Air Force Academy cadet contributing to the Make-A-Wish Foundation of Colorado through the Combined Federal Campaign.

Over fifteen years later, the Defense Logistics Agency's deputy chief of readiness for nuclear support has given over \$7,000, enough to pay for one child with a life-threatening condition to have a wish of his or her choosing granted.

McGuiness' interest in Make-A-Wish began when a childhood friend died of brain cancer at age 17.

"Before she died, she had the extreme fortune of going on a Make-A-Wish trip to Ireland to watch a soccer match because that was her dream. Watching the joy that wish brought to her entire family still brings me goose bumps today," she said.

CFC has given McGuiness an easy way to keep her promise to help make other children's wishes reality.

"We all have busy lives, so CFC is a way for me to have auto-pilot donations that let me know my promise to my friend is still going on in the background," she said. "I don't have to actively think about it every month."

McGuiness also participated in the Air Force Academy's Cadet for a Day program, a partnership with Make-A-Wish, while teaching English at the academy before arriving at DLA. As officer in charge of the program, she helped cadets plan activities like aircraft rides and flyovers.

"Being present for a kid's wish is rewarding and over time it just hits your heart even more," she said.

Helping children is now more meaningful than ever to McGuiness.

"I'm a new mom, so the impact of being able to contribute to helping families in need takes on a new meaning when you start to imagine how that could impact my own family if we ever needed it," she continued.

McGuiness recommended employees who are hesitant to give to find a cause that speaks to their heart and start small.

"The benefit of CFC is you can really curate what you contribute to so you know it's something that matters to you personally," she said.

Employees can donate by credit card or payroll deduction on a one-time or recurring basis at GiveCFC.org or the CFC Giving Mobile App on their cell phone. Both options are secure and allow users to search for specific charities or view a list of organizations that support specific categories by location. A hand icon appears next to charities needing volunteers.

Each week throughout the campaign will be dedicated to raising awareness for causes like ending hunger, environmental protection and human rights. For more information, go to GiveCFC.org or contact a keyworker in your directorate.

## FIND A CAUSE THAT SPEAKS TO YOU

Courtesy of GiveCFC.org



### Children & Family

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 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.







# IMAGINE THE FUTURE YOU CAN CREATE WHEN YOU GIVE THROUGH THE CFC!

Courtesy of GiveCFC.org

For more than 60 years, incredibly generous federal employees, retirees, and contractors have contributed more than \$9 billion to help those in need through the Combined Federal Campaign (CFC).

- Giving a little each paycheck or a few hours a month to your favorite charities can create a more hopeful tomorrow.
- More than ever, charities are counting on these donations. You can even donate to multiple, vetted charities with one pledge.
- The ease of giving via payroll deduction, our most popular method, allows you to spread your gift over the year.
- The CFC's partnership with America250 offers a tangible way to honor our country's 250-year legacy of service through volunteer pledges.

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ONE PLEDGE AT A TIME.



www.givecfc.org

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# 2024 CFC HEROES

Each year, dedicated campaign workers bring the CFC to their agencies, installations, offices, and units. Thanks to their efforts, the federal community pledges tens of millions of dollars to thousands of charitable organizations, and together, they change the world. CFC Heroes go above and beyond the requirements to bring about extraordinary results. Each of the 35 CFC zones receives nominations for CFC Heroes and submits the best of the best to be considered for the national award. In 2024, OPM awarded 16 National CFC Heroes. Congratulations to all the award winners and nominees!

## 2020 Mississippi Delta/ Gulf Coastal Plains CFC

- Allen James and the New Orleans VAMC CFC Team
- Denny Skiles and Vikrant Vijay
- Vivian Thiele, Danielle Frost, and the CAVHS CFC Team

## 2021 Southeast Tristate CFC

- Major Kierstin Flores and Major Katelin Staley
- Shynta Hudson
- LCDR Brian Buckley and Chief Hunter Rehberg

## 2023 Peachbelt CFC

Adrienne R. Jones

## 2029 Western Pennsylvania and West Virginia CFC

Teresa Rogers

## 2033 South Central VA and Albemarle Bay CFC

Nicole Oman

## 2034 Garden Empire CFC

Michele Bassetti

## 2035 Greater New York CFC

Michelle Love-Davis

## 2039 MidAtlantic Area CFC

Chester Damian



# FIND A CAUSE THAT SPEAKS TO YOU

Courtesy of GiveCFC.org



## Community

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, 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 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.



# 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.



# Federal Retirees and the CFC



Courtesy of GiveCFC.org

## Currently or Recently Retired?

Did you know that you can continue supporting the charities you care about by giving from your annuity through the Combined Federal Campaign (CFC)? **Federal and military retirees are a powerful and generous group—contributing more than \$6 million in 2024 (9% of overall donations)!**

Whether you are returning or pledging for the first time, participation in the CFC is a great way to extend the spirit of service you demonstrated during your career.

Here's how it works:

1. **Choose your cause.** Whether you care about finding cures for diseases, supporting military families, or eradicating hunger, the CFC has vetted charities for any cause you are passionate about. You can even give to multiple charities with one pledge.

2. **Complete your gift.** The online giving system allows you to establish an account and easily renew your pledge each year. You can choose to donate from your annuity, credit/debit card, bank transfer, and more. Prefer using paper? Download a paper pledge form at GiveCFC.org.
3. **Create a hopeful future.** Thousands of charities receive the support they need throughout the year when retirees come together to give.

Looking to pledge using a DAF or other account? Check out the CFC website for instructions on donating from third-party financial institutions.

## 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.

**Did you know?** Federal retirees can also serve as members on the CFC's Local Federal Coordinating Committees (LFCC). Contact the CFC if you are interested in serving and guiding the CFC into the future.

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	
A Helping Paw .....	CFC# 12603
Air & Space Forces Association .....	CFC# 12214
Chesapeake Bay Foundation .....	CFC# 11325
Disabled American Veterans .....	CFC# 11322
Fisher House Foundation .....	CFC# 11453
Tunnel To Towers .....	CFC# 74047
Unidos .....	CFC# 11505
Wounded Warriors in Action Foundation .....	CFC# 94512





# A HOME AWAY FROM HOME

FOR SERVICE MEMBERS, VETERANS, AND THEIR FAMILIES.



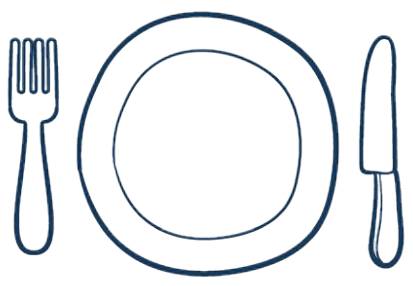
On any given night, up to 1,400 military and veteran families can call Fisher House home. These comfort homes are no-cost to families while a loved one is receiving care at military and VA hospitals.

## 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.