

YOUR COMMUNITY. YOUR FOUNDATION.



2014 ANNUAL REPORT

THE COMMUNITY FOUNDATION
OF SOUTH CENTRAL KENTUCKY
WWW.CFSKY.ORG

THE COMMUNITY FOUNDATION OF SOUTH CENTRAL KENTUCKY

ESTABLISHED: 1995 AS BOWLING GREEN/WARREN COUNTY COMMUNITY FOUNDATION
NAME CHANGED 2011 TO THE COMMUNITY FOUNDATION OF SOUTH CENTRAL KENTUCKY



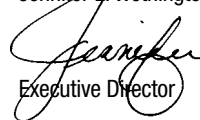
Dear Friends,

The story starts twenty years ago, when a few visionary residents from among our community did something brilliant for all of us. They imagined something that hadn't been here before — an establishment belonging to everyone, where generous people could go to get expert support and hear creative ideas that would help them to amplify and achieve their charitable intentions.

They pictured a prudently managed hub overseen by a diverse board of civic leaders, where donations could be invested together to grow, where anyone could become a donor, and where donors became true philanthropists—able over time to grant out even more than they had put in, and able at any moment to call on a team of professionals with a knowledge of the community's needs and resources that truly runs deep.

All this they imagined—and then they created it. Their idea was, and is, your Community Foundation. The secure, well-managed public resource they envisioned is now a \$5.8 million group of funds, growing so it can be organized to tackle our region's most urgent challenges and seize promising opportunities to improve lives throughout South Central Kentucky. The Community Foundation is one public institution that is preparing us for the future instead of borrowing against it. If we owe anything to anyone, it's simply to celebrate the foresight of the generous people who came before us, and are all around us, still contributing, still imagining. Their example inspires every one of us to think about the needs of our neighbors and be good stewards of their gifts, and of our community, for those who will come next.

Sincerely,
Jennifer L. Wethington



Executive Director

YOUR COMMUNITY. YOUR FOUNDATION.

STRUCTURE AND GOVERNANCE

The Community Foundation of South Central Kentucky is a 501(c)(3) nonprofit organization, as defined by the IRS. We are governed by a distinguished Board of civic leaders. Charged with providing stewardship, the Board of Directors is vital to our work to broadly encourage and facilitate effective, meaningful philanthropy for the benefit of our community.

MISSION

Our mission is to encourage philanthropic giving for positive impact upon our communities for now and generations to come.

OUR WORK

We exist to help people support the causes they care about most. With one gift a donor can support multiple non-profits, receive the highest tax benefit and have the flexibility of giving various types of assets as donations.

We promote philanthropy, build & oversee a permanent collection of endowment funds and serve as a trustworthy partner and effective steward in response to community needs & opportunities while honoring donor intent.

FOUNDATION HIGHLIGHTS 2014

Total Assets \$4,445,042
Return on Investments 9.67%
Grants awarded \$369,881
Cumulative Grants awarded the last 18 years in excess of \$809,118
Our "Family of Funds" now totals 35

THE COMMUNITY FOUNDATION OF SOUTH CENTRAL KENTUCKY

Condensed Balance Sheet - December 31, 2014

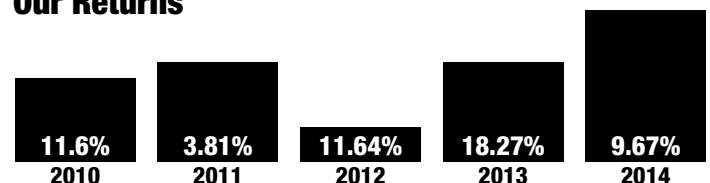
General Funds	\$552,569.67
Donor Advised Funds	\$1,292,101.10
LTD Fund for Allen County	\$356,074.20
Women's Fund	\$295,246.55
Non-Profit Agency Funds	\$1,678,753.38
Legacy Funds	\$270,297.90
Total Assets	\$4,445,042.80

Investment of Funds

The following local financial institution, acting as agent, manages the funds of the Foundation as the Foundation Board directs. This institution also invests each fund under the supervision of the Foundation's Investment Committee.

WealthSouth

Our Returns



The Community Foundation of South Central Kentucky

In 1994, then-Bowling Green Mayor Johnny Webb convened a committee to research community foundations and present their findings. The group included Paul Cook, Robert Kirby, Ron Shrewsbury and Wade Markham. Shrewsbury had moved to Bowling Green from Beckley, West Virginia, and he was familiar with community foundations and the positive impact they can have on a region.

After several exploratory meetings, the group recommended that the initiative move forward. "In September 1994, we had identified affordable support, and we decided that the foundation could be established and operate on a small 'bare bones budget' initially," Shrewsbury said. "Based on that information, the committee unanimously approved a motion to recommend that we proceed with the formation of the Bowling Green-Warren County Community Foundation."

In March 1995, the first Board of Directors met and approved the organization's Articles of Incorporation. By unanimous vote, Shrewsbury was selected as President and Markham was selected as Secretary/Treasurer.

At the time, Paul Cook, one of the founders, said, "As a group, we knew as the community grew, needs would emerge and the Foundation would be a lasting resource."

In 2011, the Bowling Green-Warren County Community Foundation beyond. Its mission is "to encourage philanthropic giving for positive impact upon our communities for now and generations to come." Over the past 20 years, the Foundation has grown its assets to include more than \$5.8 million and 30 individual funds.

Don Vitale of Bowling Green, Ky., was one of the first donors to the Community Foundation. "I decided to make a lead gift as a way to help get the Community Foundation off the ground at the suggestion of three outstanding professionals. Wade Markham, John Grider and Ron Shrewsbury were instrumental in the original development of the local organization. After several conversations with them, I agreed there was strong merit in my helping to establish a successful Foundation within our community."

Vitale says The Community Foundation of South Central Kentucky is a wise choice for potential donors. "It provides a perpetual vehicle for donors who

wish to support local charitable organizations on a specific giving, long-term planned basis," he explained. "Moreover, The Community Foundation of South Central Kentucky enables donors the opportunity to avoid establishing their own costly legal endowments or foundations; plus, the donors receive professional investment management and record keeping. It also has a Board of Directors, composed of responsible local community members and an Executive Director who provide solid perpetual oversight and administration of the funds as directed by the donors."

Executive Director Jennifer Wethington said community foundations are unique. "They make it possible for each and every citizen to affect the greater good of a city or region," she said.

A phrase she often uses is, "You give **through**, not to the Community Foundation." When you create an endowed charitable fund within the Foundation, you benefit the community forever by directing it to causes you care about.

"Your gift is invested over time," Wethington continued. "Earnings from your fund are used to make grants addressing community needs. Your gift, and all future earnings from your gift, becomes a permanent source of community capital, helping do good work today and in the future."

As a whole, community foundations are one of the fastest-growing segments of the philanthropic sector, as they offer a unique resource that provides individuals with the opportunity to realize their charitable goals and make a lasting impact on the community. They also offer linkages for a shared community vision, provide opportunities for diverse community perspectives, build collaborative networks, and increase opportunities to maximize human and financial capital.

"I am highly optimistic concerning the future of our Community Foundation, since it represents an excellent solution for those seeking to provide long-term support to the numerous worthy organizations throughout South Central Kentucky," Vitale said. "We have an excellent Board of Directors and Executive Director, and I am confident our Community Foundation will realize continued substantial growth in the future. This will permit it to strategically support the many important philanthropic organizations throughout the region."



Grant recipients with a few of the founding board members, Bob Kirby, David Wiseman, Shannon Vitale, Paul Cook

South Central Kentuckian of the Year

For the past four years, The Community Foundation of South Central Kentucky has presented the South Central Kentuckian of the Year award to honor an individual or organization for excellence in leadership as demonstrated by outstanding initiative, impact of work and inspiration to others.

Designed to honor people in the community who are making significant contributions through their life's work, the award celebrates those who make giving back a priority for themselves, their family or their business.

2012 Charles M. Moore

The inaugural award, presented in 2012, honored the memory of Charles M. Moore, who made many contributions to Bowling Green and South Central Kentucky through the Bowling Green Area Chamber of Commerce, the United Way of Southern Kentucky, the Noon Rotary Club, the Bowling Green Jaycees, Habitat for Humanity, Commonwealth Health Foundation, the University of Kentucky Alumni Association and Christ Episcopal Church.

2013 Romanza Johnson

In 2013, the award was presented to one of the region's most dedicated volunteers. Romanza Johnson's countless contributions to the community include Hospice of South Central Kentucky, the Salvation Army, the Bowling Green Woman's Club, Bowling Green Garden Club, Bowling Green Area Chamber of Commerce, American Heart Association, and many more.

2014 Kenny Perry

The 2014 award was presented to professional golfer Kenny Perry, whose involvement spans organizations including Franklin Church of Christ, Potter Children's Home, Franklin Boys & Girls Club, and Lipscomb University.

2015 Laura Turner Dugas

In 2015, the award honored Laura Turner Dugas, who has served as Chairman of the Laura Goad Turner Charitable Foundation since its inception in 1989. The Laura Goad Turner Charitable Foundation is an important source of philanthropy in Allen County and South Central Kentucky.

Each year, the recipient is honored at a luncheon, the proceeds of which benefit The Community Foundation of South Central Kentucky. The base of the award that is presented each year is composed of salvaged limestone, originally quarried by the historic Murphy Brothers Company, a successful limestone quarry business started by four Irish immigrants in 1886.

The brothers removed and cut limestone for many of the initial infrastructure projects in South Central Kentucky and other parts of the Commonwealth. Many of the buildings, first constructed more than a century ago, remain today as a testament to the foundation upon which they sit. In addition, the Murphys quarried and cut stone for the street curbing for many communities, including Bowling Green.

When G. Michael Murphy, a descendant of one of the original brothers, began his construction career in 1976, any opportunity to salvage these "stones of the foundation of our community" was preserved as a memory of their family's business beginnings in South Central Kentucky. Just as the philanthropic work of the individuals who receive this award is foundational to their communities, the base of the award is intended to represent the purpose of The Community Foundation of South Central Kentucky.



South Central Kentuckian of the Year Recipients



Charles M. Moore
2012 Recipient



Romanza Johnson
2013 Recipient



Kenny Perry
2014 Recipient



Laura Turner Dugas
2015 Recipient

Laura Turner Dugas Fund for Allen County

In 2013, The Community Foundation of South Central Kentucky partnered with the Laura Goad Turner Charitable Foundation to create a new endowment for Allen County.

Seeded by a \$100,000 grant from the Laura Goad Turner Charitable Foundation, the Laura Turner Dugas (LTD) Fund for Allen County supports non-profit organizations that are based in or provide services to Allen County. In addition to the \$100,000 initial grant, the Laura Goad Turner Charitable Foundation also pledged a dollar-for-dollar match to all donations to the fund, up to \$400,000, which would grow the fund to a potential \$900,000.

The LTD Fund is named in honor of Laura Turner Dugas, daughter of Laura Goad Turner. Dugas has led the Laura Goad Turner Foundation since its inception in 1989. Katherine Sikora, Dugas's niece, said her aunt is indeed worthy of the honor.

"Laura Dugas loves Scottsville and Allen County," Sikora said. "For many years, she quietly gave back to her community. She believes that one good act just might change a life forever. She has given her time, devotion and money to Scottsville, Kentucky, and not once has she expected anything in return. If the LTD Fund follows her example, just imagine the lives we will have the honor in touching, not just now, but long after each of us is gone."

Dugas said Allen County's future is definitely worth the investment. "I am honored to have my name associated with this fund that can be a huge catalyst for the support for generations to come," she said.

Sikora believes that some of the finest people on earth reside in Allen County. "This is a chance for Scottsville and Allen County to have a \$900,000 endowment that will be here forever," she explained. "One hundred percent of the LTD Fund will stay in the community, and the lives it will touch will be immeasurable."

The Women's Fund of South Central Kentucky

The Women's Fund of South Central Kentucky is an initiative to bring women together for the purpose of "making a positive impact on the lives of women and children of South Central Kentucky, now and forever" by collectively funding significant grants to charitable initiatives with the same purpose.

Over the last three years, women across the region have joined together to pledge \$1,000 each, either individually or collectively through a shared gift with up to three other women, toward a large, collaborative gift with other ladies in the community. Junior memberships are available for women under age 25, which allows up to eight women to join together to make the collective pledge of \$1,000 per year. In addition, an individual may contribute \$25,000 to become a lifetime member.

The basic premise of the fund is to build an endowment with half the annual pledge funds, which will provide support for the program in perpetuity, and then award a large grant each year with the remainder of the funds. Each year, the Community Foundation of South Central Kentucky opens a grant application process for non-profits that impact women and children. Four finalists are selected to make presentations at an annual meeting, and the fund's members vote to select the grant recipient.

Through the annual campaign, two Impact Grants have been made for renovation projects at Barren River Area Safe Space, which received \$51,000 in 2013, and the Family Enrichment Center, which received \$65,140 in 2014. In addition, finalists received smaller grants of \$3,000 in 2013 and \$4,000 in 2014.

Shannon Vitale of Bowling Green, Ky., was the program's visionary and served as the first Chair of the Women's Fund. Inspired by similar programs in other communities, Vitale gathered information and spearheaded the initiative, along with Jennifer Wethington, Executive Director of The Community Foundation of South Central Kentucky.

"Looking forward," Vitale said, "We envision a lasting legacy that continues to grow from our membership and endowment fund, allowing us to contribute to the inspiring ways our community is rising to meet the needs of its women and children."



A Donation of \$25,000 from Halton Group America is helping to meet the challenge grant in Allen County.



Women's Fund awarded \$65,140 Impact Grant to Family Enrichment Center

The Community Foundation continues to seek new and innovative ways to meet the needs of charitable donors. As the community's permanent "Charitable Investment Firm," our primary purpose is to work with donors who wish to return a portion of their resources to the community. Many donors choose to give through the Foundation because of the advantages a community foundation offers.

Permanent Guardianship of Gifts

A gift to the Foundation may establish, or be added to, an endowment fund. Endowment funds are structured to serve their charitable purpose(s) in perpetuity. The amount available for distribution is carefully established by the Foundation to ensure the preservation and long-term growth of each endowment fund. Donors appreciate knowing that their contributions will extend beyond their lifetimes and will be carefully safeguarded to serve the community as originally intended.

Maximum Tax Deductibility

The Community Foundation is classified as a public charity under Section 501(c)(3) and Section 170(b)(1)(A)(vi) of the Internal Revenue Code. This status affords donors tax deductions for income and estate tax purposes to the maximum extent permissible under current tax law.

Special Tax Benefits

Donors contributing appreciated assets to the Foundation receive the following benefits: (1) capital gains taxes will not be levied on the donated property, and (2) an income tax deduction can be taken on the full, fair market value of the gift. These advantages apply if the assets have been owned for the requisite period of time (currently for at least one year and a day).

Tax-Sheltered Growth of Funds

Contributions to charitable funds within the Foundation grow tax free. This means that donors are able to build charitable reserves in their names without incurring additional taxes.

Choice of Charitable Beneficiaries

Donors are able to realize most charitable intents by designating the organizations or the philanthropic purposes to be served by their fund. Through the Foundation, donors have the freedom to structure funds to accomplish their charitable objectives.

Economies of Scale

We strive to offer a better investment return to each participating fund within the Foundation through: (1) the pooling of assets, (2) the diversification of investments and (3) the reduction of costs to any one fund through shared expenses.

Recognition

Funds may be established in the name of the donor, the donor's family, a friend, a business, a charitable purpose, or another organization. Those establishing endowment funds are guaranteed perpetual recognition through publications and through the annual distributions of grants in the name of the fund. Conversely, the Foundation understands and respects a donor's wish for anonymity and will administer such gifts accordingly.

Flexibility

The Foundation carefully adheres to the terms of all gifts entrusted to its care. If the original purposes of a fund become obsolete or incapable of fulfillment, the Foundation has the responsibility to redirect the fund to other related purposes. That power is used sparingly and donors may rest assured that the spirit of their charitable objectives will be represented in perpetuity.

Accountability

Annual reviews through board oversight, filing of tax returns, public disclosure of all grant activity, and careful selection of board members ensure continued use of funds in the public interest.

Foundation within a Foundation

Affiliation with the Foundation offers the advantages of a private foundation without the attendant expense and time commitment. We relieve donors of the complications of administering their own foundations by assuming full responsibility for the efficient, prudent management of each fund entrusted to our care.

TYPES OF FUNDS

Donors can realize nearly any charitable intent by choosing from the variety of fund types offered by the Foundation. These fund types can be created as (1) "endowment funds" which are structured to serve their charitable purpose(s) in perpetuity or as (2) "pass-thru funds" which are temporary charitable vehicles that close upon the fulfillment of their purposes.

Unrestricted Funds

Unrestricted Funds permit the Foundation the greatest flexibility in responding to present and future charitable needs within the Foundation's service area. Donors establishing unrestricted funds rely on the expertise of the Foundation board and staff to identify and evaluate the most effective uses for the fund.

Field Of Interest Funds

These types of funds enable donors to choose a particular field of interest, such as youth, education, senior citizen needs, the arts, etc. The Foundation evaluates needs within the specified field and responds to those needs in the name of the fund.

Donor Advised Fund

Donor Advised Funds allow donors to make suggestions for distributions to meet current needs. Although Internal Revenue Service regulations require these suggestions to be nonbinding, each suggestion receives serious consideration by the Foundation's Board of Directors.

Restricted Funds

These funds are designed to benefit specific charitable organizations such as a non-profit agency, a civic institution or a religious house of worship. If a specific beneficiary of a fund ceases to exist, the Foundation will follow the original intentions of the donor by identifying organizations of similar purpose. Thus, donors have the assurance that their charitable objectives will continue to be fulfilled.

Scholarship Program Funds

The Community Foundation can administer scholarship programs. Many donors create Scholarship Funds as memorials to loved ones and friends. Donors have the option to define the criteria of their funds (e.g., to serve students entering a particular field of study or graduating from a specific high school, etc.). Scholarship Funds can be structured to reflect most charitable objectives or can be left "open-ended" to give the Foundation latitude in the selection of deserving students.

Grantmaking Program Funds

The Community Foundation is able to award charitable grants to the community due to the thoughtfulness of donors who have contributed to one of our unrestricted funds and also through the generosity of individuals who have created their own charitable funds which support our discretionary grantmaking program.

Agency and Institutional Endowment Funds

The Community Foundation manages the endowments of many organizations. These funds are structured to serve their intended charitable purpose(s) in perpetuity. The amount available for distribution is carefully established by the Foundation to ensure the preservation and long-term growth of each endowment fund. Through affiliation with our organization, the agency is relieved of the accounting and reporting requirements which accompany the management of an endowment. Finally, since the assets of the Foundation are pooled for investment purposes, each endowment is able to benefit from a more diverse investment portfolio.

Administrative Funds

Funds assisting the Foundation in its work enable our organization to maintain modest levels of fees for services to the community. Your Administrative Endowment Fund will receive ongoing recognition in the Foundation's Annual Report and will ensure our ability to maximize grant payouts to the community.

Combination Of Charitable Purposes

If you wish to support several charitable causes, it is possible to design a fund which will distribute a combination of charitable grants each year. For example, a percentage of your fund's annual income can be distributed to a specific charity and the balance can be reserved for scholarships. Or, set percentages can be awarded to specific charities with the balance earmarked for a particular field of interest, such as senior citizen needs or the environment. We welcome your participation and creativity in the design of your charitable fund.

WAYS TO GIVE

Gifts of any amount to an existing Foundation fund are always welcomed and valued. Or, donors may wish to establish their own fund. A modest administrative fee is charged for the services provided to these funds. Your gift may be made in one or more of the following ways.

Cash

A gift of cash is the simplest and most convenient way of giving to the Foundation. Cash can be given in the form of currency, checks, or money orders. Checks or money orders may be made payable to the Community Foundation of South Central Kentucky or to the fund designated to receive the gift.

Securities

Gifts of appreciated securities provide considerable advantages to donors. When securities have been held for the required period of time, a donor can deduct the full fair market value of the gift and avoid a capital gains tax on the appreciated amount of the securities.

Bequests

Many donors have created funds within the Foundation through a bequest. Bequests to the Foundation are not subject to estate or inheritance taxes, thus ensuring the maximum benefit to your charitable fund.

Life Insurance

Gifts of life insurance allow donors to make sizable gifts at relatively low cost. By assigning ownership of a life insurance policy to the Foundation, you receive an immediate tax deduction and eliminate the proceeds of the policy from your estate. All premium payments made by you thereafter will also be tax deductible, subject to Internal Revenue Service limitations.

Charitable Remainder Trusts

Charitable Remainder Trusts enable donors to transfer assets to a trustee to be held on behalf of specified beneficiaries during the trust's lifetime. You receive

an immediate federal tax deduction for the year the trust is established, subject to Internal Revenue Service limitations. Distributions of income from the trust will be made to you and/or to other beneficiaries for the life of the trust. When the trust terminates, the proceeds will be used to create a charitable fund in your name or in any other name as designated in the original trust agreement.

Charitable Lead Trusts

A Charitable Lead Trust is the reverse of a Charitable Remainder Trust. This type of trust allows for payments to your charitable fund within the Foundation for a specified number of years. Upon termination of the trust, the principal is paid to you or any other non-charitable beneficiary you select. This vehicle is especially useful for property that has the potential to significantly appreciate.

Transfer of Charitable Trusts

The Foundation provides for the efficient and cost-effective management of charitable trusts. Such arrangements enable a maximum flow of charitable dollars to the community.

Private Foundation Transfers

Maintaining a private foundation can be burdensome and costly. By transferring the assets of a private foundation to the Community Foundation, you can benefit from tax and administrative benefits while retaining the original purpose and identification of your foundation.

Corporate Giving

Corporations can ease the administrative work required to manage their charitable giving program by creating a fund within the Foundation. All paperwork, acknowledgments, filing of government forms, and audits are handled by the Foundation. Corporations continue to receive recognition of their philanthropic generosity, unless anonymity is requested.

Other

Contributions of real estate, closely held stock, are other ways of creating a fund within the Foundation.



Community Foundation Board of Directors 2014

Brent Austin	Independence Bank
Cara Benningfield	BKD
Kevin Brooks	Bell, Orr, Ayers & Moore
Teresa Faulkner	Neace Lukens
Dell Hall	Retired
James Harris, Jr.	Kerrick Bachert, PSC
Debbie Hills	United Way
Dion W. Houchins	Houchens Industries, Inc.
Derek Hull	Ridley & Hull Financial Consulting Group of Wells Fargo
Mark Iverson	BGMU
Debbie McCormick	American Bank & Trust
Mike Murphy	Scott, Murphy & Daniel, LLC
Mike Simpson	Chandler Property Management
Kevin Simpson	Wealth South
Carrie Taylor	Citizens First
Don Vitale	Manchester Capital, LLC
Chappell Watt	Van Meter Insurance Group
Rick Wilson	BB&T Bank

Laura Turner Dugas Fund Advisory Board 2014

Jamie Boler	Heart of Scottsville
Dell Hall	Retired
Beth Herrington	Scottsville Chamber of Commerce
Mark Huntsman	Retired
Tracy Oliver	NCTC
Susan Raby	Retired
Dana Russell	Smuckers
Katherine Sikora	Laura Goad Turner Charitable Foundation
Leta Ann Stone	Retired
Jeff Young	Young Electric HVAC

Women's Fund Advisory Board 2014

Page Beard	US Bank
Cara Benningfield	BKD
Mary Bryant	Volunteer
Teresa Faulkner	Neace Lukens
Lindsey Houchin	WKU
Shatana Johnson	Citizens First
Romanza Johnson	Retired
Debbie McCormick	American Bank & Trust
Elizabeth McKinney	Attorney
Sandy Sealey	Retired
Sherrie Simpson	Total Cheer All-stars
Stacey Sims	Doctor's Hearing Center of Bowling Green
Kendra Sutton	Consultant
Shannon Vitale	Hilliard Lyons
Regina Webb	Regina Webb Salon & Day Spa



The John B Gaines Fund was bequeathed to the Community Foundation with the intent of supporting the Warren County Library



C O N T A C T I N F O R M A T I O N

Executive Director: Jennifer L. Wethington

Phone: 270-904-2079

Email: jenniferw@cfsky.org

Mailing Address: P.O. Box 737, Bowling Green, Kentucky 42102-0737

2014 GRANT RECIPIENTS

Community Foundation's Unrestricted Fund

Big Brothers Big Sisters - \$500
 Southern Kentucky Community & Technical College Foundation - \$600
 Boys & Girls Club of Franklin-Simpson - \$1,200
 CASA of South Central Kentucky - \$500
 Community Action of South Central Kentucky - \$1,411
 Community Education - \$1000
 Habitat for Humanity of BG/Warren Co. - \$500
 Hospice of Southern KY - \$500
 Hotel, Inc. \$4,000
 Junior Achievement - \$1,000
 Salvation Army of Bowling Green - \$2,000
 The Symphony at WKU - \$1,000

Cheerful Giver Fund

Oakland Baptist Church - \$20,000

Hubert Craddock Scholarship Fund

WKU College Heights Foundation - \$5,904

John B Gains Fund

Warren County Public Library - \$4,899

Kelly Donor Advised Fund

New Beginnings Therapeutic Riding Inc. - \$4,250
 South Central Kids on the Block - \$2,605
 St. Joseph Interparochial School - \$2,755.59
 Smokey Mt. Dog - \$7,000
 WKU Suzanne Vitale Clinical Education Complex - \$100,000
 Center for Courageous Kids - \$20,000
 USA Cares - \$20,000

Laura Turner Dugas Fund for Allen County

Allen Co. Historical Society - \$3,400
 Allen County Board of Education - \$1,850
 CASA of South Central KY - \$1,988
 Cedar Springs Station 2 Vol. Fire Dept. - \$800
 Haven4Change, Inc. - \$1,375
 Outreach for the Needy Ministries - \$750
 Scottsville First United Methodist Church - \$750
 Scottsville Housing for the Elderly, Inc. - \$3,000
 The Scottsville-Allen Co Faith Coalition - \$750
 True Gospel Fellowship Church- God Store House Food Pantry - \$750

Vitale Donor Advised Funds

Big Brothers Big Sisters - \$1619.69
 Boys & Girls Club of BG - \$2,500
 Family Enrichment - \$2,500
 "Leader in Me" - \$5,000
 South Central Kids on the Block - \$1,000
 The Phoenix Theatre Inc. DBA PTK - \$2,500
 WKU Suzanne Vitale Clinical Education Complex - \$5,000

Women's Fund of South Central Kentucky

Family Enrichment - \$65,140
 Boys & Girls Club of Bowling Green - \$4,000
 Community Action of SKY / Kids on the Block - \$4,000
 HOTEL INC - \$4,000

2014 DONORS

In Memorium/Honor Gifts

Tributes make great gifts in honor of an individual's special achievement or service to the community. The following individuals have been honored this past year through gifts made on their behalf.

Memorial gifts allow family and friends to pay special tribute to loved ones. The following individuals were remembered through thoughtful gifts to the Foundation this past year.

CFSKY Non-Designated Fund

In Memory Buddy Adams
In Memory Jerry Kreke

Women's Fund of South Central Kentucky

In Memory Carolyn Guthrie
In Memory Andrea Hall
In Memory Andrea Hall
In Memory Andrea Hall
In Memory Andrea Hall
In Memory Andrea Hall
In Memory Andrea Hall

Laura Turner Dugas Fund for Allen County

In Memory Jessie Foster
In Memory Mary Nell Stivers
In Memory Brent Wagoner
In Memory Andrew Young
In Memory Coach Ernest Neil
In Honor Katherine Sikora
In Memory Robert Reynolds
In Memory Bailey Cosby
In Memory Shirley Pitchford
In Memory Jimmy (Susan Raby's brother)
In Memory Jimmy (Susan Raby's brother)
In Honor Jim Secrest
In Honor Jim Secrest
In Honor Jim Secrest
In Memory Andrea Hall

General Fund Donors

American Bank & Trust
BB&T
Bell, Orr, Ayers & Moore
BKD Foundation
Bowling Green Municipal Utilities
Bowling Green Noon Rotary Club
Charles M. Moore Insurance Agency, Inc.
Citizens First Bank
City of Franklin
Commonwealth Health Corporation
Drobosky Orthodontics
English, Lucas, Priest & Owsley
Franklin Bank & Trust
Franklin Simpson Chamber of Commerce
Franklin Simpson Industrial Authority
Gerald Printing
Hillard Lyons
Hilltopper Athletic Foundation
Hillvue Heights Church
Horton Hill, LLC
Houchens Food Group, Inc.
Independence Bank
Kerrick, Bachert & Stivers
Keystops, LLC
Laura G Turner Charitable Foundation Inc.
Leachman Buick, GMC Cadillac

PNC Bank
Reinhart Food Service
Scott, Murphy & Daniel
Simpson County Fiscal Court
Southern Ky Estate Planning Council
The Club at Olde Stone
United Way of South Central Kentucky
US Bank
VanMeter Insurance
Wealth South
Wells Fargo Advisors, LLC
S Basheer Ahmed
Mr. & Mrs. Felix Allen
Cara Benningfield
Mr. & Mrs. Kevin Brooks
Tom Carlyle
Joe Cheek
Tracy L. Conner
Scott Cooper
Elisabeth M. Curtis-Howe
Mr. & Mrs. Charles Davenport
Joe Davis
Mr. & Mrs. Tim Edelen
Vickie H. Elrod
Dana Emberton-Tinius
Malissa Gant

Carmen D. Gentile
Garth F. Griesse
Blake Hall
William C. Hall
Mr. & Mrs. Charlie Hardcastle
Heather Higgins
Mr. & Mrs. Fred Higgins
J.B. Holland
Mr. & Mrs. Dion Houchins
Todd Hudson
Cheryl C. Kirby-Stokes
Emily Klotter
Mr. & Mrs. Paul Lawless
Mr. & Mrs. Cliff Long
Thomas S. Lowe
Mark A. Marsh
Mr. & Mrs. Jim Martens
Mr. & Mrs. Timothy Mauldin
Mr. & Mrs. Kent McBrayer
Richard Montgomery
Phillip Neal
Mr. & Mrs. Tad Pardue
Mr. & Mrs. Tony Pelaski
Stephanie D. Pennington
Mr. & Mrs. Jase Pinerola
Mr. & Mrs. Troy Puckett

Julie Ritter
Mr. Ron Shrewsbury
Fredrick D. Siewers
Elizabeth Sigler
Mr. & Mrs. Andrew Sikora
Anna Simpson
Mr. & Mrs. Kevin Simpson
Cheri Smith
Col. & Mrs. Robert Spiller
Mr. & Mrs. George Strickler
Kelly Thompson, Jr.
Donald S. Turner
William N. Vaughan
Mr. & Mrs. Don Vitale
Mr. & Mrs. Michael Vitale
William Wade
Lannie White
Elizabeth Wilkins
Rick Williams

2014 DONORS CONTINUED

Laura Turner Dugas Fund for Allen County

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Allen County Extension Homemakers	Scottsville High School Class of 1958	Angela Goddard	Charlie Payne
Allen County JC's, Allen County Fair	The Citizens Times	Dr. John & Dell Hall	Jimmy & Connie Polston
Allen County Scottsville FOP	Union Chapel United Methodist Church	Matt & Tana Hancock	Chris Robison
Cheek Bros. Trading Post, Inc.	VFW Ladies Auxillary	Robert E. Harrison	Terry Scariot
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City of Scottsville	Catherine Alego	Steve & Terri Holder	Danny & Shawn Shipley
Clifton General Baptist Church	Anonymous	J.B. Holland	Dr. David & Geri Smith
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Red Hill Church	Stephen & Lynn Dugas	Ralph C. Meador	
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20 YEARS

Helping people support what they care about most \$980,000 in cumulative grants awarded since 1995

Allen Co. Historical Society	\$3,400	Kentucky Community & Technical College System	\$12,109
Allen Co. Scottsville Arts Council	\$2,500	Kentucky Legal Aid	\$1,500
Allen County Board of Education	\$3,350	LEADER IN ME	\$5,000
Bellewood	\$1,500	Lifeskills, Inc.	\$3,037
Big Brothers Big Sisters	\$6,620	New Beginnings Therapeutic Riding, Inc.	\$12,306
Bowling Green International Center	\$1,000	Oakland Baptist Church	\$40,000
Bowling Green/Warren Co Humane Society	\$3,759	Operation Pride	\$5,356
Boys & Girls Club of BG	\$35,709	Orchestra Kentucky	\$7,034
Boys & Girls Club of FS	\$5,467	Outreach for the Needy Ministries	\$750
BRACAC	\$4,000	Public Theatre of Kentucky	\$6,500
BRASS	\$51,500	Regional Child Development Clinic	\$7,500
Capital Arts Alliance, Inc.	\$34,157	Salvation Army of Bowling Green	\$11,250
CASA of South Central Kentucky	\$13,786	Scottsville Art Guild	\$2,500
CASA of South Central KY	\$1,988	Scottsville First United Methodist Church	\$750
Cedar Springs Station 2 Vol. Fire Dept.	\$800	Scottsville Housing for the Elderly, Inc.	\$3,000
Center for Courageous Children	\$25,500	Shaker Museum	\$55,000
CHC Free Clinic	\$6,000	Smokey Mt Dog	\$9,000
Community Action of SCKY	\$5,411	South Central Kids on the Block	\$48,207
Community Education	\$1,000	St. Joseph Interparochial School	\$24,567
Curbside Ministry	\$3,161	Sunrise Children's Service	\$1,500
Fairview Community Health Center	\$1,044	Suzanne Vitale Clinical Education Complex at WKU	\$145,772
Family Enrichment Center	\$81,145	The Core	\$3,000
Friends of Lost River, Inc	\$1,500	The Foundry	\$80,500
Friends of Riverview	\$300	The Scottsville-Allen Co Faith Coalition	\$3,250
Friends of the L&N Depot	\$1,100	The Symphony at WKU	\$15,500
Goodwill Industries, INC	\$2,500	True Gospel Fellowship Church	
Habitat for Humanity of BG/WC	\$41,500	God Store House Food Pantry	\$5,750
Haven4Change	\$5,875	United Way of Southcentral Kentucky	\$1,500
Hope Harbor	\$2,626	USA Cares	\$80,000
Hospice of Southern Kentucky	\$5,144	Warren Co Public Library	\$26,416
Hotel, Inc.	\$20,350	WKU Center for Gifted Studies	\$2,000
Housing Authority of Bowling Green	\$2,000	WKU College Heights Foundation	\$26,842
Junior Achievement of South Central Kentucky	\$13,430		
Kaleidoscope Youth in Arts	\$1,000		

