



I N
H O N O R
A N D
M E M O R Y
O F

C A R O L Y N C U R L E Y

*For your tremendous example
of selfless giving and love.*

“I was once asked what Betterment meant to me. I have tried to explain it numerous times, but I never felt like my phrasing was enough. Then, I finally realized that it is never just one act of kindness or charity to be ‘enough.’ It is the never-ending ripple effect created with receiving and giving. It is the constant effort of recognizing need in a community and exceedingly meeting that need each and every year. It is the continuation of the most meaningful and compassionate legacy of the great Carolyn Curley. Betterment, to me, is everything that Carolyn Curley ever stood for, and I am proud to continue in her name.”

GABRIELLE SLATE

Daughter of 2008 Recipient John Slate

“What Betterment means to me is friendship, hope and this tremendous helping hand.”

SUE GINNETTI REID

FIRST BETTERMENT RECIPIENT IN 2000

HOW DO YOU DESCRIBE HOPE?

Is it a feeling? A sense? A tangible thing?

Webster defines it as an expectation of fulfillment or success; to want something to happen or be true.

Since 2000, hundreds of people began describing hope as ‘Betterment.’

Not just a feeling, not just a wish, but a group of people who believe in the power of changing lives with one simple gesture of kindness. A group that gave them the gift of a helping hand when they needed it most. A group that sees in those they assist a promise of a better world. Because, even in a time of great need, those recipients they help continue to serve others.

This is our story of hope. Our story of the Foundation for Community Betterment. For 20 years, we have learned the meaning of hope through the eyes and hearts of the 400 recipients we have served, and through the hands and hearts of all the volunteers and donors who have served them.

Whether a donor, volunteer, board member, or recipient, we all have been touched by Betterment’s ripple of kindness, and have experienced the power of that wave of hope as it has changed lives.

OUR HISTORY OF HOPE

In April of 2000, then 29-year-old Brendan Curley, shared a story of a young man named Justin with seven of his peers: Jennifer Curley Reichert, Shannon Curley Tower, Jody Graham, Erin Greenlee, Steve Pinkos, and Alex and Andy Rodman.

Brendan met Justin through mutual friends in Virginia Beach, VA. They would see each other periodically as they both loved sports and participated in the Muscular Dystrophy Association (MDA) summer camps and fund-raisers. Justin had been suffering with MD for several years and was confined to a wheel chair. Brendan was immediately drawn to his strength, sense of humor, and fighting spirit in facing his illness.

As time progressed, Justin told Brendan that he needed a new wheelchair, and insurance wasn't going to cover the type of chair he needed. The money they were working together to raise for MDA would go into a large national research fund, that although very important, would never touch Justin personally.



OUR ORIGINAL TEAM OF EIGHT WAS INSPIRED.

We not only wanted to help Justin, but we realized that there are thousands of Justins in our communities. And, that through our personal networks, we could not only find those in need, but join together to help them.

WE WERE ENERGIZED.

We gathered by conference call, and the energy of eight dynamic individuals across the country funneled into Betterment's mission statement and our three recipient-funding criteria:

AN IMMEDIATE IMPACT – Because of Justin and his pressing need for a new wheelchair, Betterment helps individuals and organizations like him who have immediate and tangible needs.

A NETWORK CONNECTION – Because we want to fund a varied group of individuals and organizations, we want to ensure our recipients have touched someone in our network. It is our way of encouraging all of our volunteers, donors, friends, and family to reach out and make a difference in the lives of people in their communities.

A GIFT THAT KEEPS ON GIVING – Justin's volunteerism, even at his time of need, really made an impact on our Betterment group. By assisting someone as philanthropic as Justin, we help them continue their good work in the community. A true ripple effect in action.

WE WERE UNIFIED.

With our mission and our recipient criteria in place, we planned our first golf tournament in Washington, D.C. for August of 2000. That event focused on one recipient, Anthony Ginnetti. Even though only one person at the 100-person event knew that recipient, the energy was palpable and it ignited Betterment's wave of goodness that continues to spread throughout communities today!

"Anthony brought us all together for the weekend and affected all of our lives and hearts. I want to thank him for giving us that moment when we all became better in his honor. That was a gift few lives have given and we'll forever be indebted."

MIRANDA KNAPP GRAHAM

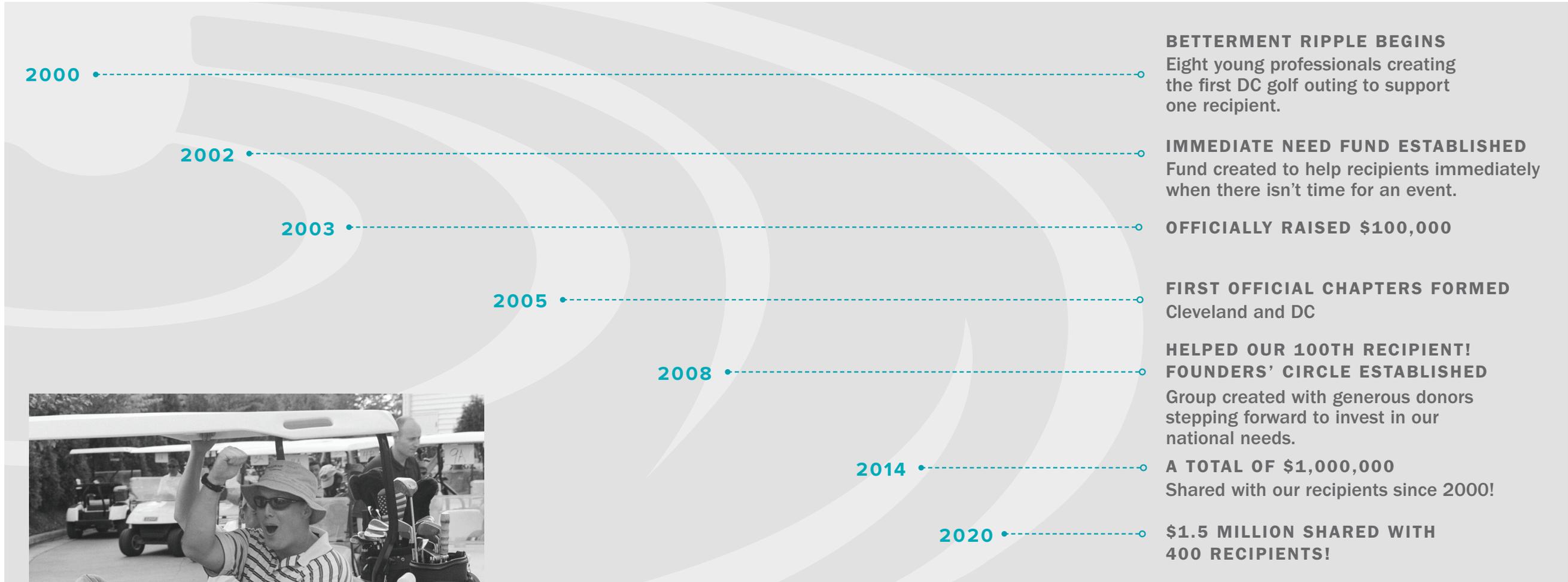
WRITTEN TO SUE GINNETTI, WIFE OF ANTHONY,
BETTERMENT'S FIRST RECIPIENT

SPREADING THE RIPPLE EFFECT OF GOODNESS

Since that first event, thousands of people of all ages have shared tremendous Betterment moments together with one simple goal – spreading the ripple effect by helping others.

As more people experienced the power of Betterment’s mission and the energy of those who gathered, more events were created in Charlotte, Alexandria Bay (NY), Cleveland and Buffalo. In less than 10 years, we grew from our original national board of eight people, to a national board of 16 and nine chapters with individual boards in each of those cities.

As we grew, Betterment took a unique shape in each community based on how the volunteers determined they could best serve those in need. These amazing chapters and volunteers are the reasons Betterment still thrives today. They continually share their generous gifts of time, expertise and energy to spread the Betterment ripple effect of goodness across the nation.



CHAPTERS CHANGING LIVES



As the original host community for Betterment's national events, the [WASHINGTON, D.C./ANNAPOLIS](#) team of volunteers has been active since the beginning. D.C. has played host to 17 golf outings, casino nights and cocktail gatherings that have raised funds to support 27 recipients in D.C. and beyond.

Just next door, the [ANNAPOLIS](#) team was ignited in 2015 and has been a part of numerous community events, as well as hosting their annual signature event, Betterment Bash.



In 2001, [ALEXANDRIA BAY](#) hosted its first Paddle for Betterment kayak event expanding Betterment's reach to Upstate New York. Since its first event, the Alex Bay team has hosted 19 Paddles and expanded the weekend event to include both a tennis match and golf tournament, as well as a kids bike-a-thon organized by children in the community. The Alex Bay chapter has donated to over 70 recipients and has started an endowment fund to ensure the chapter continues to help those in need in the Thousand Islands for years to come.



CHAPTERS CHANGING LIVES CONTINUED



CLEVELAND rocked the Betterment ripple as the first official chapter formed in 2005. Their annual event grew from flappers to movie stars to their Black & White Ball, and for 13 years they raised more than \$500,000 for 57 recipients.

BettermentBash has become a signature event in the **CANTON, OHIO** community and its success has provided more than \$189,000 to 50 deserving recipients in the Canton area. From Boo Bash to Rocktoberfest to the Roaring '20s, Canton's themed events continue to draw a bigger crowd each year. Since 2007, when the Canton Chapter was formed, their volunteers have created opportunities for outreach at food banks, domestic violence shelters and other local nonprofits. Their philanthropic spirit has also spread to the younger generation who formed Betterment's first junior board, JBB (Junior Betterment Board) in 2017.



"There are many nonprofits that raise money for important causes, but I don't know of any that micro focus on an individual or family so closely. You didn't just raise money and give it. You came into our hearts and home and stayed. And stayed. And even 2,000 miles away you are with us."

MONICA SNYDER
CANTON CHAPTER RECIPIENT AND
FORMER CANTON BOARD MEMBER

CHAPTERS CHANGING LIVES CONTINUED



From Cinco de Mayo events in CHICAGO and bike races in PALM BEACH to outdoor fitness classes in SEATTLE and wine festivals in NORFOLK/VIRGINIA BEACH, our chapter volunteers create opportunities for hundreds of people to get involved with Betterment and give hope to people in need right in their own neighborhoods.

We are honored to have amazing teams of volunteers create chapters in the following cities in our 20 years.

- ALEXANDRIA BAY, NY*
- ANNAPOLIS, MD*
- BINGHAMTON, NY*
- BUFFALO, NY
- CANTON, OH*
- CANTON, NY
- CHARLOTTE, NC
- CHICAGO, IL
- CINCINNATI, OH*
- CLEVELAND, OH*
- COLUMBUS, GA
- HAMMOND, NY*
- NORFOLK/VIRGINIA BEACH, VA*
- PALM BEACH, FL
- SEATTLE, WA
- WASHINGTON, DC*

* Denotes presently active chapter boards

IMMEDIATE AND IMPACTFUL

As our network began to grow, so did the number of recipients who came to us with very immediate needs. In some cases, their needs so pressing that there wasn't time to plan an event. To address this, Betterment established our **IMMEDIATE NEED FUND (INF)** in 2002 to enable us to act quickly in sharing support when time is of the essence.

Since its inception, the INF has enabled Betterment to share more than \$100,000 with 50 recipients with gifts ranging from \$250–\$5,000.

Our INF was just one of the many ways we adapted to the needs of our recipients and volunteers. Long before 'Go Fund Me' existed, many in our network came to Betterment for help in creating and managing email blasts, special donation webpages and fundraisers for their friends and family in need.

2008 recipient Julien Henley was the perfect example of our agility in response to needs. Julien's friend and Betterment supporter, Anthea Knapp Turner immediately turned to Betterment when Julien was accidentally shot and paralyzed. Anthea had Julien's network of friends, but she needed Betterment to provide the e-infrastructure to reach Julien's supporters and organize their gifts. Together, we raised more than \$13,000 from 35 individuals across the country in just a few days to help with Julien's extensive bills so he could focus on getting stronger.

The friends of Chicagoan Matt Isenberg are another great example of responding to the needs of our supporters. In 2009, Matt's friend and Betterment donor, Matt Cushing approached Betterment because Isenberg had suffered a brain hemorrhage and his friends wanted to help the young father. The Chicago Chapter worked with the Isenbergs' team of friends and family, and together raised more than \$200,000 to help the Isenbergs, and other Immediate Need Fund recipients. These funds helped the family begin to start the long journey towards Matt's recovery.



THE ROLLY FAMILY, ONE OF OUR 50 INF RECIPIENTS,
JULIEN HENLEY AND THE ISENBERG FAMILY

INVESTING IN OUR GROWTH

This adaptation and growth of our national office efforts required an investment in our infrastructure. In the early years of the Foundation, Betterment utilized the help of wonderful recent college graduates to manage our website, database and donation acknowledgments. The time had come to invest in hiring a foundation manager who could help us better serve the needs of our volunteers across the country so that many more recipients could be helped.

In 2009, Betterment asked for the support of our closest friends and donors to create our **FOUNDERS' CIRCLE**. Twenty-three individuals said 'Yes' to sharing a \$1,000 tax deductible gift a year for five years.

Their generous 'yes' enabled Betterment to hire our first full-time staff person to support our community-led chapters. It also allowed us to expand our website and database to better support and empower the hundreds of volunteers across the country. And, the Founders' Circle gifts also allowed us to secure our INF so that our recipients with the most immediate needs can always be helped.



"After years of attending various Betterment events, the Founders' Circle was a natural next step in our support. It is the perfect way for us to continue to be a part of ripple effect of giving that attracted us to Betterment in the first place."

MARK AND LISA WASKO
FOUNDERS' CIRCLE MEMBERS

INVESTING IN OUR GROWTH

In 2010, we expanded on this generous circle by creating the **FRIENDS OF BETTERMENT** to recognize those who also invested in our mission with gifts of \$200 a year for five years. This additional support of our overall foundation efforts truly launched our growth for the next 10 years.

Overall, there have been 41 Founders Circle members and 31 Friends of Betterment and together, they have shared more than \$290,800 to support our general foundation efforts and our INF recipients.



"I'm proud to be a part of a group that is so giving and so willing... so giving that they give their greatest asset - their time. So willing to help that they will help those often forgotten in their communities - even someone they have never met."

TED BAROODY

FC MEMBER & NATIONAL BOARD MEMBER

FOUNDERS' CIRCLE

DONORS WHO HAVE
SHARED GIFTS OF
\$1,000/YEAR
FOR FIVE YEARS

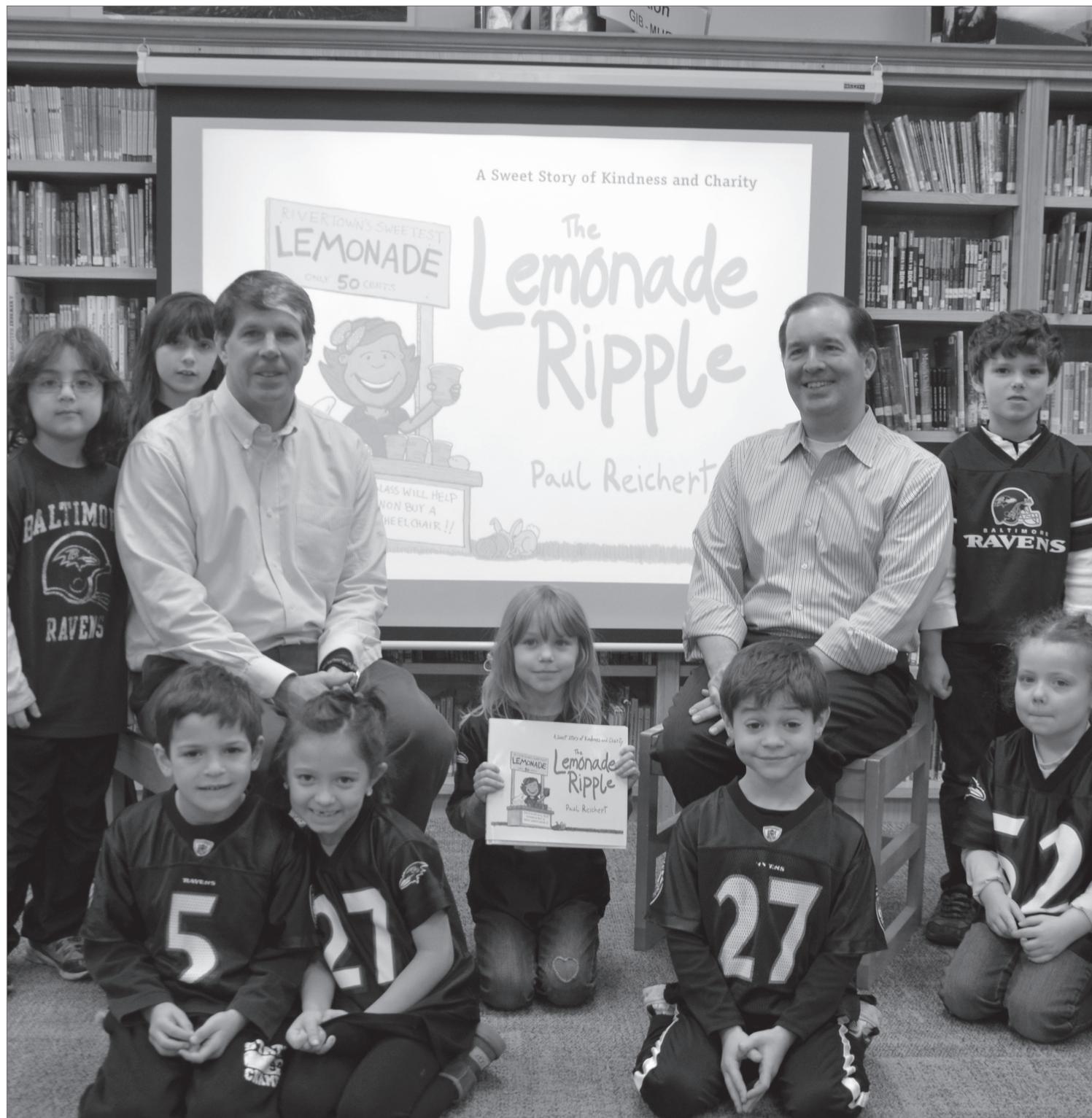
*Ted Baroody
*Elizabeth Baroody
*Norman & Jennifer Rankin Byrne
*Julie Chamberlain
Michael & Elisabeth Curley
Brendan & Ali Curley
Pat & Carolyn Curley
Max & Jennifer Deuble
Kelli Emerick & Marc Anthony Signorino
Sean & Melissa Garry
*Jody & Miranda Graham
Walter & Moira Hammond
Mary Ellen Holcomb
Ben & Deb Johns
Todd & Carolyn Kennedy
Edward & Judith Knapp
*Joe & Jeneen Marziani
Mandy McAllister
Brett & Kristine Milkie
*Marc & Kay Milkie
*Dana Milkie & Mary Parray
Matt Oates
Keith & Julie Patterson
Diane Pinkos
Stephen & Camillie Pinkos
*Paul & Jennifer Curley Reichert
*Alexandra & Andrew Rodman
Joe & Kerry Schmit
*Dale Smith & Barbara Lum
*Nate & Shannon Curley Tower
Shane & Anthea Knapp Turner
*Mark & Lisa Wasko
Darren & Lois Willcox

FRIENDS OF BETTERMENT

DONORS WHO HAVE
SHARED GIFTS OF
\$200/YEAR
FOR FIVE YEARS

Faye & Carol Babcock
Michelle Barnes
*David Berndt
*Jared Bowling
*Darla & Scott Brown
Duane & Patricia Chalk
*Jennifer Rossley Cook
*Daryl & Tom Cooke
*Jeff & Brien Dunn
*Jennifer & Brian Dunne
*Trevor & Erica Garlock
*Bob & Janine Graff
*Bowman Johns
Cara Lanza
Nancy Medford
Chris Palmer
Leopoldo Pozuelo
Harold Prenatt
*Tom Ryan
Joseph & Mildred Savarese
James & Elizabeth Schmit
Joe & Kerry Schmit
Meagen Springer
*Sean & Suzanne Stewart
Deb Straniero
*Robert & Roslyn Weinstein
*Amy Weisbrod
Laura Wortman
*Amy Young

*Denotes current FC &
Friend of Betterment Members



ENCOURAGING YOUNG PHILANTHROPISTS

Since our inception, people of all ages have been involved in making Betterment events a success. Being an example for the younger generation and providing opportunities for them to get involved are some of the most powerful ways to strengthen communities.

From raffle ticket sales to their own personal donations, children in our network have jumped in to lend a hand and shared their hearts with our recipients.

In 2011, Betterment partnered with long-time supporter and author [PAUL REICHERT](#) to further teach generosity to children through his children's book *The Lemonade Ripple*. Paul wrote and illustrated *The Lemonade Ripple* based on the Betterment ripple effect, and it has inspired hundreds of little helping hands in communities and schools where it has been introduced. The book launched with lemonade stands all over the country and continues to be an inspiration for young philanthropists to make a difference in their communities.

In Alexandria Bay, the next generation of philanthropists started a Bike for Betterment, raising over \$2000 in 3 years!

In 2017, our Canton Chapter launched the first-ever Junior Betterment Board to empower the next generation to get involved in understanding the importance of helping others.

POWERFUL PARTNERSHIPS

Throughout our history, Betterment has also seen tremendous growth by partnering with other like-minded groups. By offering event logistics and infrastructure assistance, we have helped fellow charities fundraise to expand their reach. Though we have highlighted just a few, we are grateful to all of the charity groups who have partnered with us, enabling all of our organizations to make a greater impact on the recipients we serve.



WHITE HOUSE GOLFERS

Betterment has always loved getting on the golf course for a good cause. So, when 2007 recipients Linda and Mike Finnerty introduced Betterment to the White House Golf Association in Washington DC, we were excited to partner. Mike had been active in the group who was looking for a charity partner. Given our support of the Finnertys and our mission, Betterment was the natural choice for them. In 2011, our national office created and managed the online event registration for their annual golf outing so that their group was able to focus on recruiting players and showing them a fun time to benefit those in need. Funds raised from this partnership supported our Immediate Need Fund and together we raised \$30,000 for INF recipients.

ZOONEYFEST, BINGHAMPTON, NY

Zooneyfest started in 2005 as a benefit for Joe Zunic who was diagnosed with ALS. Joe was an active participant in the game of life and was always a person to help other people out. Joe initially resisted the idea of a benefit in his honor, but he agreed to it on the condition Zooneyfest continue as a vehicle to help others facing similar circumstances. Zooneyfest joined Betterment in 2013 to leverage our national network and expand its role in their community. Together, with support from our national office, Zooneyfest was able to help 20 different recipients in its 10 years of events. It also brought Betterment new board members at the national level and a new chapter city.



THE GO BO FUND, WASHINGTON DC

When he was in the sixth grade, Bo Johns battled cancer which required him to spend 87 days at Georgetown University Hospital. During his time there, Bo and his parents Ben and Deb saw many other patients who could use extra assistance in order to help them through treatment. With that need in mind and through the generous support of the family's community, he and his family created The GO BO Fund. Through donations and 15 annual fundraisers, the GO BO Party, the Fund has provided over \$750,000 in financial support to children and families battling cancer and other blood diseases. GO BO, through Georgetown University Hospital's Department of Pediatric Hematology and Oncology Emergency Family Relief

Fund, provides immediate and critical support for needs such as transportation, lodging, and utility payments. The family wanted to expand their efforts and was introduced to Betterment through our National Board Members, Jared Bowling and Julie Chamberlain. GO BO joined forces with Betterment in 2015 and together have helped to expand the event and impact for patients at Georgetown University Hospital. The Johns are now Founders' Circle members and Bo serves on Betterment's national board to help grow our other efforts as he and his family have grown GO BO.

SPECIAL HELPING HANDS



Over the years, Betterment has been blessed with thousands of tremendous volunteers and donors. There aren't enough pages to recognize all those whose generous hands have shaped Betterment, but we've highlighted a few here that best represent the unique and giving spirit of all who join in our mission. We are so grateful for each donor and volunteer recognized in this book for their special partnerships with us, and for all those who have stepped up to make the ripple effect continue.

THE CHAMBERLAIN FAMILY is one of those special partners. Since our inception, Robert and Patricia, and their children Julie and Rob have attended Betterment events, rallied support from others and donated to Betterment. Julie became an active national board member in 2010 and has been instrumental in growing our Washington D.C. Chapter.

The Chamberlain's also introduced Betterment to our first international recipient, Kiyas Nasrudeen, who we helped after his village was ravished by a tsunami in 2005 (pictured on left).

In 2010, the Chamberlains created a fabulous opportunity for Betterment to expand our reach and encourage others to support our foundation in a fun way. With the generous gift of a 2-week stay at their time-share condo, Betterment created our **NATIONAL RAFFLE** giving our network the chance to win a free condo for a week anywhere in the world! And, the second week is used every year at the chapter level to give our chapters the chance to offer it as an auction item or raffle to raise money for their recipients.

We are so thankful for the Chamberlain's unique and continued support that has helped us raise an additional \$6,500 every year in our National Raffle.

Just a few years prior to Betterment's first golf outing in D.C., Chicago entrepreneurs **DAVID HALPERN AND BEN KLOPP** launched their first entertainment venue, aliveOne in Chicago's Lincoln Park. When Betterment founders shared their desire to launch our philanthropic initiative, David and Ben didn't hesitate to provide their support.

Though their business was based in Chicago, they still were one of our first donors to sponsor a hole at our inaugural Betterment golf outing in D.C. Like Betterment, their business grew and developed by adding partners **BOB DECK** and Dan Cronican to create **FOUR ENTERTAINMENT GROUP (4EG)**.

4EG was critical in helping launch the Chicago Chapter by playing host to all meetings and events at aliveOne Bar and Estelle's. They also provided support to our growing Cleveland chapter, and most recently have been instrumental in supporting our newest chapter in Cincinnati where they have hosted our Mardi Gras Happy Hour and our Haunted Hustle. We are so grateful for 4EG's partnership in helping us grow as they have.

SPECIAL HELPING HANDS



In 2016, during our annual D.C. golf tournament, longtime Betterment supporter **TIM SULLIVAN** learned that our event recipients, The Kolb Family, were enduring a leaky roof in addition to fighting a cancer battle. Tim (pictured top left) immediately offered to fix their roof free of charge by the skilled tradesmen at his company **CAPITOL HILL CONSTRUCTION**. That extremely kind gesture allowed us to use event proceeds to help an additional recipient: a neighboring family of the Kolb's who lost a husband and father of three to a sudden heart attack. Since then, Tim has joined the national board and has been invaluable in garnering support for our yearly DC golf tournament. We are thankful for Tim's generosity as well as his gift of always giving his warm heart to Betterment.

SANDY CROUCHER started out like any other Cleveland Chapter volunteer; focusing on a specific portion of planning an event - food, decorations, music, etc. It became very apparent early on that Sandy was destined for a bigger role. Whenever the committee needed special attention paid to a detail, Sandy always stepped up; not only by lending a hand, but by providing strategy and guidance. When the Cleveland's Black & White Ball Chair position became vacant in 2010, there was really no other choice. Sandy (pictured bottom left) was clearly the person BettermentCLE wanted and needed to fill the role. For several years and events, Sandy led with a passion for the mission and a true love for the recipients. She proved an invaluable asset to BettermentCLE's success and we can't thank her enough!

When **KARA WEDEKAMM** of Canton, Ohio and her friend (and Betterment Board Member) Amy Weisbrod talked about sharing their time and talents in their community, Amy suggested Kara should join a meeting of the newly formed Canton Chapter. That first meeting turned into more than ten years of Kara pouring her heart, organizational skills and talent into changing lives and improving our community. From using her skills in graphic design and event planning to always be willing to raise her hand, Kara (pictured left) has been a difference-maker in Canton. The Canton Chapter has grown in large part because of her constant willingness to help with anything that is needed, but most of all because of her unwavering spirit. Her legacy is that we are all challenged to forever to live up to her example.

"All of our volunteers are tremendous and continue to have a lasting impact on our chapters and recipients."

ELIZABETH VERNICK
NATIONAL BOARD
PRESIDENT



THE FACES OF BETTERMENT

The size of their smiles matches the enormity of their hearts. Whether recipient or volunteer, event attendee or long-time donor, the people who have gathered in Betterment's name are special. Special because they believe in the power of their one act of generosity, their one simple gesture of giving.

They understand that hope flourishes when it can take root in the strength and generosity of others.

For two decades, the Foundation for Community Betterment has brought together hundreds of generous people to spread a ripple effect of hope that has touched hearts, changed lives and strengthened communities. These are the stories of a handful of our recipients who have been our reason to come together. For every recipient highlighted on these pages, there are 20 more, representing the 400 recipients who have been helped throughout our history.

Their lives are our inspiration. They are Betterment.

And we are forever grateful.

ANTHONY & SUE GINNETTI

CHAGRIN FALLS, OH

RECIPIENT IN 2000

Anthony was just 31 years old when he was diagnosed with cancer. As a construction professional who had to stop working, the costs of his experimental treatments soon became overwhelming for he and his young wife, Sue. Even through their toughest times, Sue and Anthony still managed to bring joy to others by working and serving the children of the cancer ward where Anthony was treated.

Theirs was a story that truly epitomized what Betterment's original founders envisioned in a recipient. People who, even when faced with difficult times themselves, still manage to help others. They were the perfect first recipient. With the help of over 100 guests at our inaugural D.C. golf outing in August of 2000, Betterment raised enough funds to pay for the Ginnetti's mortgage for one year.

Sadly, not long after the golf outing in their honor, Anthony passed away. Thankfully, Sue was able to remain in their home and stay involved in their community. She later remarried and feels blessed to have raised two beautiful daughters in Chagrin Falls.



"I am thankful each day for the hope and courage Betterment gave me, and I am equally honored to be the Foundation's first recipient."

SUE GINNETTI REID

PROJECT HOPE

CHARLOTTE, NC

RECIPIENT IN 2001

Helping Others Prepare for Employment was a program designed to train Charlotte's chronically unemployed individuals with carpentry skills – a much-needed trade in the community as the construction industry grew. Betterment's Charlotte volunteer team, led by one of our founders, Erin Greenlee, wanted to help Project H.O.P.E. because this unique organization gave those in need the skills and confidence to better themselves and their communities.

The Charlotte team created a St. Patrick's Day weekend celebration with golf, boat rides and parties that enabled Betterment to fund the tools and equipment each participant would need to learn their new trade. According to Project H.O.P.E. founder, Betterment's investment helped to build the workforce for the Charlotte community, but more importantly build confidence for people who need it most.



To see young people like you looking for a way to give back to your community and finding a way to play while you're doing it is inspirational. I've never seen anything like it before.

PATRICK SHEA
FOUNDER PROJECT H.O.P.E.

MARC MILKIE &
THE MILKIE FAMILY

CLEVELAND, OH

RECIPIENT IN 2002

The waves of the Milkie ripple effect have reached far beyond where we ever imagined when we first met Marc and his brother Dana in the early years of the Foundation.

At age 39, Marc was training for his 4th marathon when he went into the hospital with breathing problems. He left the hospital eight months later as a dual amputee. The devastating effects of the rare disease, Granulomatosis with Polyangiitis (GPA), ravished his body, but not his spirit and his drive to serve others.

When the Betterment Board first learned of Marc's story, we knew we wanted to help. More than 120 guests joined together at our 3rd annual D.C. golf outing to raise funds for Marc, his wife and four young children. However, Marc didn't want to accept our financial help until he was rehabilitated enough to truly give back to his community. After months of successful rehab, he used Betterment's support to equip his vehicle with hand controls and to take a special driver training course so that he could stay active in his community as a coach and volunteer.

Marc's involvement in his community wasn't the only way his ripple effect spread. In 2003, he inspired hundreds as he drove the first ball off the tee of our 4th annual D.C. golf outing! With that inspiring swing, and by officially joining Betterment's national board in 2003, he propelled Betterment to new heights. Marc has been a tireless leader for the Cleveland chapter and our national board serving as vice president from 2014 – 2018. He has strengthened every chapter by participating in and promoting events throughout the country. By always engaging his friends and family in our Betterment mission, he continues to help us grow.

Marc's brother Dana, who initially introduced Marc to Betterment, has also made tremendous waves in our Betterment ripple. Dana started and grew a chapter in Seattle, helped build our Founders' Circle, worked tirelessly on various committees of our national board, and became the national board's 2nd president in 2014.

The Milkie brothers have been a powerful force in our Betterment ripple, and there is no one who embodies the spirit of Betterment more than the Milkie Family. Their impact will forever be felt in the lives of hundreds of recipients who have benefited from their influence.



"Betterment is hope and a sense that you are not alone."

MARC MILKIE

RACHEL DOROCAK

STRONGSVILLE, OH

1ST CLEVELAND EVENT RECIPIENT IN 2004

At only seven months old, Rachel Dorocak became paralyzed from the effects of Transverse Myelitis (TM) due to spinal cord swelling following a respiratory infection. Initially, she was paralyzed from the neck down. After four years of extensive therapy, she gained use of her arms and hands and could ambulate short distances with long leg braces and cuffed crutches.

For her first birthday, her brothers – then ages 4 and 6 – started a program called Reading for Rachel. Through their creative endeavors, they encouraged their peers to get sponsors for reading books to raise money for TM research in Rachel's honor.

What Kevin and Matthew did for Rachel, and the 34,000 other Americans affected by TM, truly embodies the Betterment mission. That is why Rachel and her family were such worthy recipients for Cleveland's 1st Annual event in 2004.

Funds raised at the event helped the Dorocak's purchase a piece of Rachel's therapy equipment that is critical to her ability to walk but not covered under her family's insurance. This equipment also helped other children as the Dorocaks shared the equipment when Rachel progressed to the next level of therapy.

Today, Rachel is an active 20-year-old attending The Ohio State University and is on her way to a career as a pediatric occupational therapist. Together, with her brothers, they have raised a total of \$50,000 with the Reading for Rachel program!



JACKSON REBUILD PROJECT

JACKSON, MS

IMMEDIATE NEED RECIPIENT IN 2005

In the last 20 years, the world has seen a number of devastating natural disasters. Unlike other large nonprofit relief agencies, Betterment created a unique approach to addressing the needs of those most affected by these tragedies by empowering others to help. In the aftereffects of natural disasters like the 2004 tsunami in Sri Lanka and Hurricane Katrina in 2005, Betterment rallied support for individuals who were driven to jump into the heart of the disaster and get their hands dirty in the process.

Louis Linsmeyer of Chicago, IL was one of those people when Hurricane Katrina hit the Gulf Coast in 2005. Louis rallied a group of young volunteers from Chicago who committed their personal time and money to help rebuild areas near Jackson, MS. Their dedicated team of nine rented a U-Haul truck over the holidays, loaded it with building materials (that they knew were in desperate need along the coast) and headed south to help a local church and residents rebuild.

Betterment donated \$2,600 from the Immediate Need Fund to pay for their truck and fuel costs, then created an online donation page and email blasts to help them raise over \$7,000 to purchase the needed tools and building supplies.

At a time when deploying dollars through large agencies had challenges, Betterment donors appreciated knowing exactly how their donation was used, and could truly see the impact their gifts made through the hands of the volunteers immediately putting it to use!



"Your foundation is everything we need in America and the world today."

LOUIS LINSMEYER

JOHN SLATE

ALEXANDRIA BAY, NY

RECIPIENT IN 2008

John, a former fishing guide, was diagnosed in 2008 with the most progressive form of Multiple Sclerosis (MS) and was having great difficulty managing stairs in their home. The Slate family had volunteered, worked and lived in the Alex Bay community most of their lives, and in their time of need the community wanted to help. With Betterment's help, their friends and neighbors in Alex Bay were able to give back to the Slates by supporting them at the 8th annual Paddle for Betterment.

That Paddle event raised funds to build a ramp at the Slate's family home. This support not only helped John, but it also ramped up the Slate family's involvement with Betterment. Their daughter Gabrielle recently shared that "Betterment, and its thoughtful members, left a lasting impression on our family. The outpouring from the community forever changed our passion for helping others and spreading the ripple effect."

Gabrielle also shared the following update: "My family have been regulars at Betterment events. Local municipal workers would always save a front row parking spot at the beach so my dad could sit comfortably in the air conditioning while enjoying the view of the river and paddlers, and waving at the many

local 'river rats' that came in support. Due to the progression of his MS, my dad is no longer able to attend, but still enjoys the many stories and pictures shared with him.

My mom, Lisa is an active member on the Chapter's board. She aids in the planning of events, suggests recipients, mans the registration table and heads the lemonade stand with help from local children. Her efforts are unmatched as she wholeheartedly attends, supports and uplifts those in her community just as they did for her. My brother John also volunteers in helping to man the details behind the scenes as part of the set up and tear down crews for the weekend events.

I also return every year to help emcee the Paddle's program. I love writing the speeches to present the recipients, paddlers and awards. I also have the honor of braving the early morning local news shows to promote the Paddle for Betterment events.

We love knowing we can help the people in need in our tight-knit community in the best way we know how: by continuing the ever-flowing ripple effect created by the Paddle for Betterment Weekend that once helped us."



"Thank you for being our silver lining."

LISA SLATE

CHRIS PETTY

SEATTLE, WA

RECIPIENT IN 2010

Chris Petty was hit by a drunk driver in 2010 and as a result, his hips were smashed and both legs broken among many other injuries. As a successful carpenter in the Seattle area, this accident was devastating.

After three months in the hospital, Chris returned home, but remained unable to work in his trade. His medical expenses had been covered, but he needed financial assistance to make ends meet.

The newly formed Seattle Chapter went to work in creating their first event in honor of Chris. Despite a rainy day, fun was had at an indoor golf and fitness challenge. The funds they raised helped to pay for rent and groceries so Chris could focus on his recovery.

Chris was eventually able to go back to work and recently got a promotion. He also continues to be involved in his community, especially with the organization Community for Youth (CFY). Chris has spread the ripple effect by not just supporting CFY financially but also serving as a CFY big brother and mentor to a local high school student.



"The relationships I've been lucky enough to have with our recipients is such a special gift. To see the ripple effect Betterment created with Chris and his family really connects me with our vision. I truly believe I am a recipient because of them!"

DANA MILKIE

NATIONAL BOARD MEMBER AND FORMER NATIONAL BOARD PRESIDENT

MEGAN & BRANT KOLB

ANNAPOLIS, MD

RECIPIENT IN 2012

Megan and Brant Kolb and their two young children were always very engaged with coaching and other activities in their Annapolis community. Megan was diagnosed in 2008 with breast cancer and after four years of fighting to recover, it moved to her liver and brain. In the midst of their medical battles, their leaky roof needed to be replaced.

With funds raised at our annual golf tournament, Betterment was able to give the Kolb family something to smile about and provide some hope and support during their very difficult time. Sadly, Megan lost her battle in 2012, but her fighting spirit ignited Brant's drive to give back to help more families like his.

Brant joined the Betterment Board of Directors in 2014 and has been the catalyst in the formation of the Annapolis Chapter. He has led the planning of the annual Annapolis Bash, which has grown from 100 attendees to nearly 200 in the past five years. He continues every day to spread Betterment's message and share his personal story.

"Betterment is very special to me. When I needed it most, they helped me and my family tremendously. I was so grateful and overwhelmed that an organization like this was in my 'backyard.' After realizing how amazing this group was, I was excited to give back and help someone else, just like me."



"I will forever be grateful for Betterment and look forward to seeing how many more lives we can help with this ripple effect."

BRANT KOLB

JEREMY & KATE MORRIS

WEST PALM BEACH, FL

RECIPIENT IN 2012

Jeremy is the perfect example of the generous spirit of a Betterment recipient. He needed our support because he donated his kidney to his wife's best friend, Ashley Quinones. To help Jeremy during recovery while he wasn't able to work, the proceeds from West Palm Beach Chapter's Bon Voyage event helped to pay their monthly bills.

Jeremy and Kate both continue to remain active in their community as they raise their three young children. Jeremy shares his generous spirit by being a member of his neighborhood association and serving as president of the Board of Directors for Abolition Men Collective, a non-profit that focuses on inspiring men to be involved in reducing sexual violence and exploitation.

They are also active members of their church as Kate sits on the Women's Ministries Committee and hosts a monthly social gathering for the ladies of the church in their home. She also plans and decorates for any special events for the church. In addition to their community involvement, Jeremy and Kate also support the Urban Youth Impact, FirstCare and Youth for Christ.

For the past year and a half, the Morris family has also been a licensed foster family. They have cared for several children and feel that fostering is a wonderful way for them to

serve their community while in the stage of raising young children. According to Kate, "It has been a wonderful lesson for their own children to learn what it means to open their hearts and home, and unconditionally love others."

Beyond their outstanding community support, both Jeremy and Kate helped to spread Betterment's ripple of goodness in WPB. They spearheaded the creation of the Chapter's Play for a Purpose event to support families with children with disabilities. Together with the WPB volunteers, they raised \$2500 to support two young families.

Ashley, the recipient of Jeremy's kidney, continues to battle Cystic Fibrosis, though her gift from Jeremy allowed her to become the healthiest she had been in years. Ashley had three years of health and strong kidney function and stayed involved in her community as a volunteer for the Cystic Fibrosis Foundation and a performing arts center, as well as a caregiver for the Jeremy and Kate's twins. Sadly, in 2015, Ashley developed an allergy to a medication that caused her body to attack her new kidney. The damage was so significant, that she is now in stage 4 renal failure, receives dialysis 4 times per week and is currently searching for a new living donor.



"We are so thankful for Betterment for coming along side of us at a time when we were trying to help someone else. It was an amazing and uplifting experience to have your organization rally behind us. Thank you so much for your continued work."

JEREMY & KATE

THE SNYDER FAMILY

CANTON, OH

RECIPIENT IN 2010 & 2012

The Snyder's story is one that most wouldn't believe. We came to know their family when we helped their youngest daughter Danica in 2010 when she was diagnosed with Chiari Malformation, a condition in which brain tissue extends into your spinal canal. In 2012, we helped mom, Monica, who was diagnosed with the same condition. Both Danica and Monica have undergone numerous surgeries to help relieve the pain that is caused by their condition. Just recently, their older daughter was diagnosed with the same condition. Their story and spirit is best shared in the words Monica wrote in her blog in 2010.

The Canton Chapter of the Foundation for Community Betterment adopted our family this year and Danica became one of the recipients for their annual fundraiser, Rocktoberfest, an event held at the end of September. Recently the check came in the mail. It was exceeding, abundantly more than we could have hoped for. It will be used to help pay our bills over the next months while Danica is recovering and in therapy and I am not working so I can care for her. I left it on the counter for several days before depositing in her account. Every time I saw it my heart swelled with profound gratitude.

It's a beautiful part of our story I haven't been able to tell, because it began with a drop and it has rippled over and over these past months into an ocean my heart cannot contain. How do you really talk about love that comes not just from one person or ten but from a community bigger than you ever thought could touch your little world. The giving and the receiving has made me a student of grace, expecting undeserved blessings with my heart and hands lifted to heaven.

Our journey is paved with love. Each stone, big or small, makes the path we find ourselves walking smoother and more bearable. The gift from The Foundation for Community Betterment goes so much further than just the amazing people on the board and the volunteers at the events. Each business who donated items for the raffle, each one of you who bought tickets to attend, each one of you who gave \$5 or \$500 as you were able, are the life blood of the giving and receiving that changes lives like ours. We humbly thank you.



"I am so excited to join Betterment and be part of the large work that begins with you and me."

MONICA SNYDER

2010

2012

BRYAN TIDD

ALEXANDRIA BAY, NY

RECIPIENT IN 2012

Bryan Tidd has lived with cystic fibrosis from childhood. Despite his health issues, he graduated from Alexandria Central HS and went on to college to receive a BA in criminal justice.

In 2012, Bryan underwent a successful double lung transplant in New York City and has recovered well. Unfortunately, due to the complexity of the surgery, he was unable to work steadily. Through the generosity of the Alex Bay Chapter, Betterment helped Bryan and his family get back on their feet after this prolonged period without an income.

“Immediately I felt a sense of hope and my spirits were lifted, not just mine but my family’s too. If not for the Foundation for Community Betterment, and my community support, I don’t know where I would be right now.”

Since then, Bryan has been extremely active in Alexandria Bay’s yearly Golf and Paddle for Betterment, along with his father and stepmother. Today, Bryan helps run another local non-profit called PAYIT, and Betterment works together with them on many projects to better the Alex Bay community.

“For my family and I, a simple thank you was not enough to express how we felt. Soon after my transplant, I helped create PAYIT (Public and Youth Improvement Team) a non-profit organization for which I am now Vice President.”

He has truly embodied the ripple effect by continuing to give back abundantly through his service.



“Paying it back is now my main focus in life and it’s all because of the selfless act of my community and the Foundation for Community Betterment. From building a new playground to joining forces with Betterment to build new tennis courts, there isn’t anything PAYIT wouldn’t do to help the needs of our community. Watch me go, because now the sky’s the limit!”

BRYAN TIDD

LILIANA CORDOVA

CHICAGO, IL

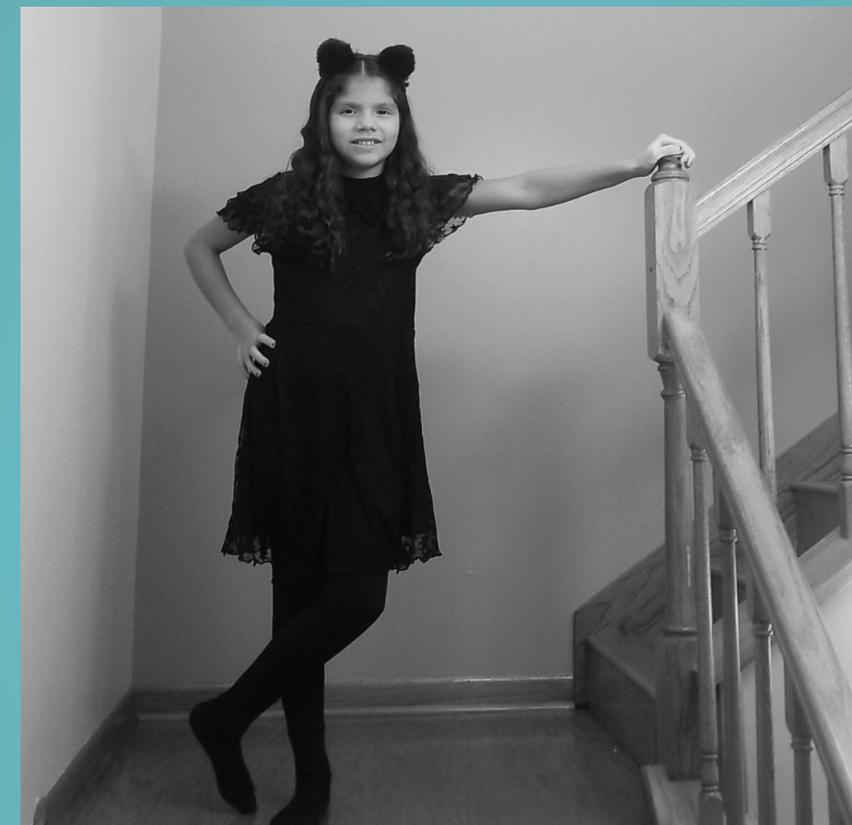
RECIPIENT IN 2015

At just 5 years old, Liliana Cordova was diagnosed with Pre-B Acute Lymphoblastic Leukemia (ALL). Then, she and her family received a second set of frightening news – Liliana also had a rare subtype called Philadelphia Chromosome Positive (Ph+)ALL. This subtype classified Liliana as high risk, but through it all, Liliana fought her battle with this rare cancer with strength and courage. Today, her mother, Heather, shares the following good news:

“It’s been two years since our precious Liliana stopped her chemo treatment and so many wonderful things have happened since then as Liliana began a more normal life after treatment. Our Liliana was able to stay in her grade level, regardless of so many hospital stays and treatments during those two years.

Since November 2017, when she stopped her treatment, Liliana has continued to thrive - excelling in school making honor roll while also learning to play the piano, the drums and the saxophone. Liliana’s beautiful spirit never swayed as she learned to play tennis and swim. She took ballet during treatment and was in several performances of the Nutcracker where at the end of one of the recitals, the entire audience applauded her for her bravery!

She is healthy and thriving and growing as tall as her big sister. During our family’s journey, Chicago Betterment gave us financial support which was so welcoming and needed at that time.”



“It was so heartwarming knowing that other people, like those with Betterment, cared about our family’s struggle.”

HEATHER CORDOVA

KATE PINKLEY

BINGHAMTON, NY/DC

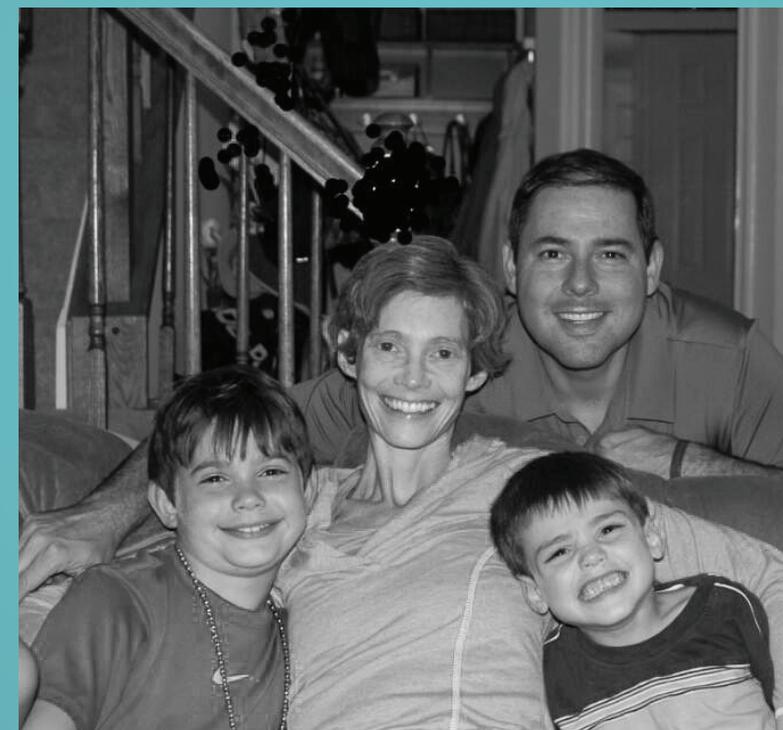
RECIPIENT IN 2016

Kate was fighting pancreatic cancer for two years when she received the unfortunate news, in February 2015, that her cancer was labeled stage IV. After chemotherapy weakened her body, she eventually had to stop working. Her husband, Bo, had dedicated himself to getting Kate back and forth from medical appointments and taking care of their two boys, all while trying to maintain his own full-time job.

In addition to the battles with Kate's illness, one of their sons has Joubert Syndrome which is a rare genetic disorder that affects the part of the brain that controls balance and coordination and can result in malformations.

The Binghamton Chapter created the event, Go the Extra Mile for Kate to bring the community together to support the Pinkleys. In addition to the event proceeds, a gift from Betterment's Immediate Need Fund covered a portion of the Pinkley's mortgage, car payments, and miscellaneous bills so that they could focus more on Kate's treatments.

Sadly, in August 2016, Kate lost her battle, but the generous outpouring that she inspired lives on. Her husband, Bo was very appreciative of the assistance Betterment offered to their family in their time of need.



THE BARR SISTERS

CLEVELAND, OH

RECIPIENTS IN 2016

In September 2016, Sophia and Sierra Barr were in a catastrophic car accident. The 17- and 16-year-old sisters sustained traumatic brain injuries and required long term care and rehabilitation.

Betterment's Cleveland Chapter immediately jumped to help the Barr's with monies from the chapter's annual Chili Cook-off Event. The support helped the Barr's pay off their family car, so they had one less bill as the medical bills for the girls mounted.

"It was a long road after their accident...it really was not looking good for either of the girls," said Tina Barr, their mother. "But through the power of prayer and many good people, like Betterment, the girls have come so far."

Before the accident, the Barr Family was involved in their schools and their community. After their recovery, they became even more committed.

Tina annually spearheads her company's holiday giving tree for families in need in their community. She has also entered Betterment's annual Chili Cook-off twice and won once! Both girls now attend Cleveland State University. Sophia is involved with campus ministry as a volunteer with their Kids Club and Sierra plays on the CSU Quidditch team. Sophia also tutors children in grades K-3 and serves the less fortunate on Mondays at Malachi House. Tina and Sophia regularly volunteer for the Annie Dawson Foundation that shares scholarships for first year college students. Sophia earned one of their scholarships, so they always try to give back by helping them out at their events.



"Your generosity helped get us back on our feet, so we are always trying to give back in any way we can - at work, school, community, and to your organization as well."

TINA & SOPHIA BARR

GRACE HOUSE

MEMPHIS, TN

IMMEDIATE NEED RECIPIENT IN 2016

Grace House is a nonprofit organization in Memphis that provides treatment and recovery support for women who are starting a new life without drugs or alcohol. The home provides a safe place, where women trying to reclaim their lives find support from other women impacted by the same disease.

Long-time Betterment donors, Julie and Keith Patterson, knew firsthand the great services Grace House provided to the Memphis community because of Julie's active involvement on the board of directors. She also knew, as a supporter of our Betterment network, that Betterment's Immediate Need Fund provided financial help to worthy recipients who needed it right away. So, when Grace House needed funds to help repair their van, she knew she could turn to Betterment for help.

Transportation is an absolute must for Grace House. As a nonprofit serving women who have many needs and very few resources, their van is a critical tool in their mission. Reliable transportation enables their volunteers to get clients to services that are not directly provided at Grace House. In addition, the van gets a great deal of use for such important tasks as trips to medical or mental health appointments, as well as shopping for food and other necessities for Grace House clients.

Because of the critical and urgent need, Betterment shared funds to provide needed repairs to the van's brakes and tires. The funds allowed the van to get back into use for the good of Grace House's clients.



"I loved working with my Betterment friends to help support an organization I hold near and dear to my heart. It's special when two great organizations work together to spread a ripple of goodness."

JULIE PATTERSON

BETTERMENT DONOR & GRACE HOUSE BOARD MEMBER

JEFF DIFULGO

VIRGINIA BEACH, VA

RECIPIENT IN 2018

On July 14, 2018, a day at the beach turned life-threatening for Jeff. He dove headfirst into the water and mistakenly hit a sandbar. Jeff was rushed to the hospital, where he was diagnosed with a spinal fracture that has paralyzed him from the chest down.

Prior to his accident, Jeff served as a personal trainer at a YMCA in Virginia Beach. In that role, Jeff helped many people meet their fitness goals. In particular, Jeff took special interest in a gentleman named Willie who was in a wheelchair. He spent over three years working with him which led Willie to eventually walk and stand. Because of his efforts, the local news covered the story.

Unfortunately, after his accident, Jeff found himself in a wheelchair and needing a champion of his own. Betterment's Norfolk/Virginia Beach Chapter was able to give back by providing funds through our "Wine-Down" event to make Jeff's home more wheelchair accessible.

A year and a half after the accident, Jeff continues to spread a ripple effect of positivity despite his circumstances – he has found a new role at the YMCA's Camp Grom in Virginia Beach, that caters to children and adults with differing abilities. In addition, Jeff also supported the Betterment "Wine-Down" event in 2019 demonstrating his desire to give back and help others.



THE SETH FAMILY

ANNAPOLIS, MD

RECIPIENT IN 2019

The Seths were strong members and supporters of the Annapolis community and held many fundraisers through their Annapolis Running Shop. When Ryan Seth was diagnosed with a rare sarcoma called Myxofibrosarcoma, the Annapolis Betterment community and their friends rallied around the family to help them as Ryan fought valiantly through surgeries and infections.

Ryan's wife Jenny rarely left the hospital. The couple had to shut down their Running Shop and with the mounting medical bills, their financial situation became very difficult. Betterment's Annapolis Betterment Bash went towards paying two months of mortgage to ease some of that burden.

In May 2019, unfortunately, Ryan lost his fight. While this has been a very difficult time for their family, Jenny still wants to give back. Jenny and her family and friends are looking forward to the 2020 Betterment Bash event to support those who need a helping hand; just like they did a year ago.



HEARTS FOR YOUTH

ALEXANDRIA BAY, NY

RECIPIENTS IN 2001, 2002, 2009, 2013, 2017, 2019

As the first recipient for the Alex Bay chapter, Hearts for Youth (HFY) became a very special partner with Betterment to enhance the young lives in the Alex Bay communities.

HFY is a grassroots organization dedicated to providing opportunities, services, and support, so youth in the Alex Bay Community will become healthy, educated, respectful, and productive citizens. As a recipient of Alex Bay's Annual Paddle for Betterment in six different years, the impact of HFY can be felt all over the community.

Betterment has helped fund lifeguard training programs, expand summer program opportunities, build an entire playground, and purchase kayaks and equipment for an on-the-water program serving at-risk children.

According to HFY, Betterment's support allowed them to "provide an outlet of creativity at no cost to the youth in our community, many of whom may not otherwise have this chance. Without the support of the foundation and others like them, our programs would remain a dream instead of a reality. We are able to make a difference for these kids because of the Betterment's generosity."



"The playground has given the community a central location for kids to go and hang out so they aren't on the streets or on the corner."

KIM KERNEHAN
HFY DIRECTOR

2001

2002

2009

2013

2017

2019

**MEDSTAR GEORGETOWN
UNIVERSITY HOSPITAL
DEPARTMENT OF PEDIATRIC
ONCOLOGY**

WASHINGTON, D.C.

RECIPIENTS IN 2016-2019

Under the original leadership of Dr. Aziza Shad, this special fund provides support directly to hundreds of families who are dealing with a child with cancer and the pressures of daily life. In average increments of \$500, gifts from the fund help to pay medical bills, transportation, babysitters, insurance premiums, etc. for these patients and their families.

Deb and Ben Johns know firsthand what it is like to be family experiencing the pressures of a child with cancer. Inspired by their son, Bo, and his own fight against pediatric cancer as a 6th grader, the Johns created The GO BO Fund and throw an annual fundraiser to support pediatric patients at Georgetown University Hospital.

Dr. Jeffrey Toretsky, MD, Division Chief, Pediatric Oncology and Hematology shared: "The GO BO Fund has been an invaluable resource over the

years to the MedStar Georgetown University Department of Pediatric Hematology/Oncology patients and their families. A diagnosis of cancer or chronic medical condition can sometimes create a financial burden for the families due to the demands of the medical care which becomes the priority of the family's life. We are fortunate to have a generous and understanding donor that allows us to meet the unique needs of our families throughout the year."

Betterment became a partner with GO BO to help the Johns family expand their event by providing a broader community reach, donation processing, and logistics support. Since partnering in 2015, more than \$150,000 has been shared with Georgetown's relief fund, the Johns' became a member of the Founders' Circle, and Bo joined Betterment's National Board.



"This picture of me and my siblings at our 15th Annual GO BO Party, The GO BOLYMPICS, perfectly captures the energy and spirit of all those who gather to give back each year."

BO JOHNS
CO-FOUNDER OF THE GO BO FUND
AND BETTERMENT NATIONAL BOARD MEMBER

JACOB ZEREBNIAK

CANTON, OH

RECIPIENTS IN 2019

Jacob was born with a serious heart condition called Hypoplastic Left Heart Syndrome (HLHS), meaning at birth he had only three of the four necessary heart chambers. Only two years old, Jacob has already endured five critical surgeries in connection with this condition, requiring extended stays in the PICU at Akron Children's Hospital.

As a result, Jacob's family has staggering medical bills and stress. Our 2019 Canton Bash brought together 160 guests to help raise funds to cover mortgage and car payments so the family can focus on the rising medical needs.

Jacob's dad, Mike shared his gratitude for Betterments' support: "We cannot thank you and your team enough for all that you've done for us. This has been a year of feeling like we are constantly fighting a losing battle and it's can be incredibly difficult to keep going on with a positive attitude. Getting beaten down gets old and it makes it difficult to smile... What your gift has given us is the ability to get ahead of and plan for the steady stream of medical bills; basically, self-sufficiency.

We will keep you updated on his progress and we hope that you take us up on the offer to help with your Betterment efforts in 2020."



"The list of opportunities your gift opens up for our family is endless."

MIKE ZEREBNIAK
FATHER OF JACOB

OUR BETTERMENT RECIPIENTS

AFFONTI FAMILY
 JOE ALDEN
 ALEXANDRIA BAY COMMUNITY
 FOOD PANTRY
 ALEXANDRIA BAY FIRE DEPARTMENT
 ALEXANDRIA BAY FOOD PANTRY
 ALEXANDRIA BAY
 HIGH SCHOOL SCHOLARSHIP
 ALEXANDRIA BAY HISTORICAL SOCIETY
 ALEXANDRIA BAY POLICE DEPARTMENT
 ALEXANDRIA BAY PUBLIC TENNIS COURTS
 ALEXANDRIA BAY RON MCLENNAN
 IMMEDIATE NEED FUND
 ALEXANDRIA BAY ROTARY CLUB
 ALEXANDRIA CENTRAL SCHOOL
 BACK PACK CLUB
 ALEXANDRIA COMMUNITY THRIFT STORE
 ALLIANCE FOR THE GREAT LAKES
 CHRIS & JILL ALVES
 AMELIA
 AMERICAN ASSOCIATION OF
 CAREGIVING YOUTH
 ARCHBISHOP LYKE SCHOOL
 ASHDOWN FAMILY
 BECCA BABCOCK
 CARLOS BAILEY
 ARIEL & ROSETTA BALLARD



BARKER FAMILY
 DAMION BARKIE
 BARNES FAMILY
 BARR FAMILY
 TAMMY BARTLETT
 TAMMY BARTON
 JEFF BATES
 RHONDA BECKER
 BEECH CREEK BOTANICAL GARDENS
 AND NATURE PRESERVE
 BELLEFAIRE JCB
 SHAWN BENTLEY
 DAWN BERNAS

BERNIE HOUSE
 DANNY BEST
 BETHEL-LUTHERAN CHURCH
 DUSTIN BEYER
 BILLINGSLEY FAMILY
 BLACK LAKE FISH & GAME ASSOCIATION
 SARA BOYD
 BRADY FAMILY
 LAETITIA BRICE
 BRIERE FAMILY
 MITCHELL BROWN
 SAM BROWN
 SARA BROWN QUATTROCCHI



ANDY BUEHL
 BUFFALO SKI CLUB ADAPTIVE SKI PROGRAM
 BUFFALO SLED HOCKEY
 BUFFALO URBAN OUTDOOR
 EDUCATION, INC.
 JIMMY BURNS
 KAREN BURNS
 CHRISTINA C.
 MATT CAHILL
 CANINES HELPING INDEPENDENT PEOPLE
 CANTON CHALLENGER BASEBALL LEAGUE
 CANTON CHURCH & COMMUNITY PROGRAM
 CANTON JAYCEE'S HOLIDAY SHIPPING TOUR

CANTON NEIGHBORHOOD CENTER
 CANTON PALACE THEATRE
 LORETTA CARNAHAN
 CHRIS CARRASQUILLO
 AIDAN CARTER
 KRIS CARTER
 CHIPPEWA BAY FISH & GAME CLUB
 BRANDON CISAR
 CLAXTON-HEPBURN MEDICAL CENTER
 TRACIE CLAY
 COBB FAMILY
 MADGE COIRO
 ADAM COLDSNOW
 LAURA COLES
 ANGIE CONLEY
 COOKING WITH CUYAHOGA KIDS
 LILIANA CORDOVA
 TOM CORT
 CHRIS COULON
 TILLY COYLE
 CATHY CROSS
 JEREMIAH CROWE
 BRENDA & TONY CULLEN
 KIM CUMMINGS
 CUYAHOGA COMMUNITY COLLEGE
 WOMEN IN TRANSITION PROGRAM
 BECKI DEAN

FRANK DEFRANCO
 DENA
 DEPUY FAMILY
 EVA DETHIER
 KATELYN DEWELL
 CICI DIAZ
 JEFF DIFULGO
 ROSE DOBBINS
 RACHEL DOROCAK
 KELLY DOWNEY
 DUPUY FAMILY
 EARTH CONSERVATION CORPS
 PAUL EDGAR
 MONYATA EVANS
 EXCALIBUR LEISURE SKILLS CENTER
 MIKE & LINDA FINNERTY
 PAUL FITZGERALD
 DIANE FOWLER
 FRIENDS OF THE POUND
 FUND FOR ALEXANDRIA'S CHILD
 ADAM GASPAR
 GEORGETOWN UNIVERSITY HOSPITAL
 DEPT. OF ONCOLOGY & HEMATOLOGY
 GESU SCHOOL
 WILLIAM GILLIS
 SUE & ANTHONY GINETTI
 MAURICE "SHORTY" & JUDY GIONET

OUR BETTERMENT RECIPIENTS

GLOBAL BRIGADES	HINMAN FAMILY	ALICIA JORDAN	LUTHERAN METROPOLITAN MINISTRY
GOOD SHEPHERD MINISTRIES, INC.	HISER FAMILY	JOSEPH'S HOUSE	LYON FAMILY
GORDON COURT APT. COMPLEX	HOLIMONT ADAPTIVE SKI PROGRAM	KEITH BRABANT MUSIC SCHOLARSHIP	LAURA MANNAS
ROB & LIZZIE GORSKI	MARK HOLLAND	KILMARTIN FAMILY	ROB & MOLLY MARCINICK
GRACE HOUSE OF MEMPHIS	KAREN HOLMES	KISER FAMILY	MARGARET B. SHIPLEY
GUERIN FAMILY	NORMAN HORNER	KISSING BRIDGE ADAPTIVE SKI PROGRAM	CHILD HEALTH CLINIC
HAMMER & NAILS	HOSPICE OF THE NORTH COUNTRY	MICHAEL KLOTZBACH	JOSHUA MARTINELLI
HAMMOND HIGH SCHOOL SCHOLARSHIP	HOWARD FAMILY	COOPER KNAPICK	LANIE MCCAULEY
HAMMOND BACKPACK PROGRAM	HUMANE EDUCATION ADVOCATES	MEGAN & BRANT KOLB	STEPHANIE MCCAULLEY
HAMMOND BARN QUILT TRAIL	REACHING TEACHERS	FRED KORHUMMEL, JR.	MCFARLAND FAMILY
HAMMOND FREE LIBRARY	RYAN HUNTER	LACROSSE ON 3, INC	SHAWNI MEHAFFEY
HAMMOND HISTORICAL MUSEUM	MARK HURST	LAKE TOWNSHIP FISH FOOD PANTRY	MID-TOWN EDUCATION FOUNDATION
HAMMOND PTO	RALPH & HANNELORE HURST	HALLE LAND	MARC MILKIE
DONNA HAND	TONY HYDE	MALLORY LANGILL	DANIELLE MILLER
HANHAUSER FAMILY	ILIANO FAMILY	LEFEBVRE FAMILY	RACHEL & RILEY MOLHMAN
BRENNA HANNAN	INTERNATIONAL RELIEF TEAMS	LEONARD FAMILY	MOMS CLUB OF CARNATION
RON HARALSON	MATT ISENBERG	ADAM LEWIS	ANA MORALES
HASEK'S HEROES HOCKEY PROGRAM	ISSAQUAH VALLEY	DAVID LIEBIG	GUSTAVO MORALES
TAENISCHA HATTERY	ELEMENTARY SCHOOL PTA	LIFE WITH CANCER	JEREMY MORRIS
MARCIA HAYDEN/JERRY FITZGERALD	JACKSON RE-BUILD PROJECT	KELLY LISKAY	MOVING MIRACLES
HEALING WATERS	BRIAN JAMESON	LITTLETON FAMILY	LEVI MURPHY
HEARTS FOR YOUTH	CHUCK JANKE	CATHY LOFLIN	MURPHY FAMILY
HEIGHTS YOUTH THEATRE	JAY BOWLING CHILDREN'S FUND	AMY LOPER	BILL MURTHA
FAMILY OF MITCHELL HEIMBACH	EILEEN JOHNSON	LORAIN COMMUNITY MEALS PROGRAM	JENNIFER NAGEL
JULIEN HENLEY	KATHLEEN JOHNSON	LORAIN COOPERATIVE MINISTRY	KIYAS NASRUDEEN
HERNANDEZ FAMILY	JENNIFER JONES	LOTHLORIEN THERAPEUTIC RIDING CENTER	KIMMY NAWARA
GRETCHEN GRACE HETZEL	MARY JONES	LOUNSBURY ADAPTIVE SKI PROGRAM	NEW LIFE COMMUNITY



OUR BETTERMENT RECIPIENTS

NEW START FOR CHILDREN FOUNDATION

ROYCE NEWBERRY

NORMAL MOMENTS

COLIN O'DONOGHUE

OH SLED HOCKEY

OLIVIA

SCOTT PARK

PELLETIER FAMILY

CHRIS PETTY

MIKAELA PINAFLOR

PINDER FAMILY

KATE PINKLEY

JOHN & SAMANTHA POLAMOBARO

POZUELO FAMILY

PRESBYTERIAN CHURCH

PROJECT CHILDREN

PROJECT H.O.P. E.

PROJECT REBUILD

QUIJADA FAMILY

TED RALEIGH

MARY RAMSDELL

RAUNER FAMILY YMCA

RAY FAMILY

REYNOLDS FAMILY

DONOVAN RIGGLEMAN

RIVER HOSPITAL WELLNESS PROGRAM

CHERIE ROGERS

ROLLEY FAMILY

RONALD MCDONALD HOUSE

RONALD STOKES, JR. MEMORIAL FUND

ROOTS OF AMERICAN MUSIC

ROSELAWN CONDON ELEMENTARY SCHOOL

ADRIENNE ROTH

PATRICK ROWE

SPENCER RUMER

BOB RUSS

CAROLYNE RYAN

SAFE KIDS STARK COUNTY

NICK SANTUCCI

ROSEMARY SAVAGE

SCHAUER FAMILY

SCHNEIDERS FAMILY

ROBIN SCOTT

SEAWAY YOUTH FOR CHRIST

JOANNE SENEAL

RYAN & JENNY SETH

DANNY SHANZ

RYAN SHAOFF

SHERIFF'S SUMMER CAMP

SHOFFER FAMILY

MELISSA SHOLDERS

SHANE SIMPSON

SINGER/SMITHIR FAMILY

JOHN SLATE



ANN SMITH

PAUL SMITH

SARAH SMITH

HARRISON SNOW

DANICA SNYDER

MONICA SNYDER

DON SOFONIA

SOLID ROCK THERAPEUTIC RIDING CENTER

PHILIP & JENNIFER SPENCER

SUSAN SPERANZA

CRYSTAL SPICER

KI SPICER

MICHELLE STALLINGS



DANIELE STANTUCCI

SAM STEPANOVICH

JEAN STEVENS

RONALD STOKES, JR.

STRANIERO FAMILY

DYLAN STURDIVANT

SUBURBAN BREAST CENTER

ASHLEY & CAROLYN SWANSON

SWANSON FAMILY

DESIREE T.

TAFT FAMILY

TAYLOR FAMILY

TEEN ADVENTURE CAMP



NANCY TEMPLE

THE BIN

THE CHILDREN'S NETWORK

OF STARK COUNTY

THE FRIENDS OF PALM BEACH

THE J. BABE STEARN CENTER

THE MACSHERRY LIBRARY

THE MULTIPLE SCLEROSIS SOCIETY

RESPITE CARE FUND

THE RIVER HOSPITAL

THE ROMAN CATHOLIC COMMUNITY OF

MORRISTOWN, HAMMOND & ROSSIE

THE SIERRA SCHOOL OF TODOS SANTOS

THE WEST SIDE CATHOLIC CENTER

DARCY THIEL/TIM COLVIN

HELEN LOUISE THOMAS

LACEY THOMAS

MARY THOMAS

THREE TRACKERS OF OHIO

THRIFT STORE OF ALEXANDRIA BAY

THRIVE D.C.

BRIAN TIDD

TIRADO FAMILY

TOWN OF HAMMOND

TRANSITIONAL HOUSING, INC.

TRIEPEL FAMILY

OUR BETTERMENT RECIPIENTS

- PAULA TRISCARO
- URSULINE PIAZZA
- US COAST GUARD AUXILIARY
- VILLAGE OF ALEXANDRIA BAY
PUBLIC & YOUTH
IMPROVEMENT TEAM
- MORGAN VITOU
- VOLUNTEER TRANSPORTATION CENTER, INC.
- WALL FAMILY
- WALLING FAMILY
- WALSH FAMILY
- CAITLIN WASHKO
- BRIAN WEBER
- DENISE WEBER
- WELLESLEY ISLAND FIRE COMPANY
- WHIPPLE FAMILY
- SIMON WIBBE
- WILLIAMS FAMILY
- TEGAN WISE
- MOLLY & RICKY WOOFER
- CYNTHIA WRIGHT
- JACKIE YANAFARO
- YOUTH CHALLENGE
- RACHEL Z.
- JOSHUA ZALUNARDO
- ZEREBNIAK FAMILY
- JESSICA ZIMMERMAN
- STEVE ZOFCHAK

OUR BETTERMENT NATIONAL BOARD MEMBERS

- | | | |
|---|---|--|
| <ul style="list-style-type: none"> ELIZABETH VERNICK BAROODY TED BAROODY BECKY BENTLEY DAVID BERNDT JARED BOWLING DARLA BROWN JENNIFER RANKIN BYRNE NORMAN BYRNE KRISTIN CAMPBELL JULIE CHAMBERLAIN MOLLY CONWAY JENNIFER ROSSLEY COOK *BRENDAN CURLEY MEAGEN SPRINGER DECK MAXWELL DEUBLE | <ul style="list-style-type: none"> KEN FITZGERALD TREVOR GARLOCK SEAN GARRY *JODY GRAHAM *ERIN GREENLEE R. WALTER HAMMOND, JR. BO JOHNS BRIEN JONES-LANTZY BRANT KOLB CARA LANZA MANDY MCALLISTER DANA MILKIE MARC MILKIE HEMING NELSON CHRIS PALMER | <ul style="list-style-type: none"> *STEPHEN PINKOS *JENNIFER CURLEY REICHERT *ALEXANDRA KNAPP RODMAN *ANDREW RODMAN AMY SCHMIT CHRIS SCHWARTZ DALE SMITH TIM SULLIVAN *SHANNON CURLEY TOWER ANTHEA KNAPP TURNER GUS VLAHOS AMY WEISBROD AMY YOUNG |
|---|---|--|

** Founding members
Current members*



WE ARE ALL BETTERMENT RECIPIENTS

It has been an amazing 20 years. Two decades of inspiring memories and life-changing moments.

We can all agree that each of us has become a Betterment recipient. What we have learned, and what we have received from those we've helped in the ways of inspiration, of generosity, of hope, is immeasurable.

And we can't forget the treasured gift of friendship that we have all been given in each other.

We are all truly Betterment recipients.

These are the first pages of our history, the first chapters of our 20 years. How will you help us continue to compose this story of hope for all of the recipients we have yet to meet?