GUIDE TO GIVING

Cumberland Community Foundation, Inc.

Giving together to enhance the quality and spirit of community life.

Since 1980
You can make a difference. We can help.

Charitable giving is a powerful way to help make our world a better place to live — whether you support your local food bank, your library, your school, your animal shelter, your house of worship, or any cause that is important to you.

When you want to make a difference, Cumberland Community Foundation gives you easier and more effective ways to do it.

We can help you make a difference — whatever you support, wherever you give, whenever you want.
YOU CAN BUILD
a stronger community through charitable giving

What is Cumberland Community Foundation?
Cumberland Community Foundation (CCF) is a tax-exempt public charity founded in 1980, created by and for the people of Cumberland County, NC and the surrounding areas. Since the beginning, we have been helping people establish charitable funds to make life better in the community they love. We work with individuals, families, financial advisors and nonprofits. We can help you, too.

Our goal is simple: to strengthen our community and improve the quality of life for all residents in and around Cumberland County, NC.

We accomplish our work in several ways:

WE HELP YOU FULFILL YOUR CHARITABLE VISION
CCF makes it easy for donors from all walks of life and with all levels of assets to fulfill their charitable goals. We offer personalized service, local knowledge and expert giving advice. You can choose to give to an existing fund or establish one of your own. We make grants from these funds that improve the quality of life in our community—handling all the administrative and legal requirements to make your giving easier and more fulfilling.

WE CREATE PERMANENT COMMUNITY RESOURCES
CCF creates permanent endowments to meet long-term community needs. We invest your gifts so they grow and maximize the resources available to address community needs within the charitable purpose you design. Our goal is to ensure there will always be resources available to address community needs in the future.

WE PROVIDE VISION AND LEADERSHIP TO TACKLE COMMUNITY ISSUES
CCF goes beyond simply making grants that advance charitable activities. We identify current and emerging community issues, develop and channel resources to address them, and help prepare the community for the future—bringing together people, ideas, partners, and funding.

WE STRENGTHEN NONPROFIT GROUPS
Strong nonprofits are vital to the health of our community and ensuring the stability of our local nonprofits is essential to our mission. You can support and preserve your favorite charity through a nonprofit endowment with a gift of any size. An endowment generates support for the cause every year without additional solicitation and thus stabilizes the nonprofit organization’s operations. CCF also strengthens nonprofits by offering training and programs for the development of nonprofit staff and volunteers.

“I’m interested in supporting seniors, healthcare, human service, and education, and I can easily support them all through CCF.” — Sandra (Sandy) Monroe
10 Reasons To Give Through

Cumberland Community Foundation

We are a LOCAL ORGANIZATION with deep roots in the community.

We provide highly PERSONALIZED SERVICE tailored to your individual charitable and financial goals.

We offer diverse fund types which help you invest in the CAUSES YOU CARE ABOUT MOST.

We accept a wide VARIETY OF ASSETS, and we can facilitate even complex giving arrangements.

We partner with PROFESSIONAL ADVISORS to create highly effective approaches to charitable giving.

We offer you MAXIMUM TAX ADVANTAGES under state and federal law.

We are a COMMUNITY LEADER, convening resources and ideas to create positive change.

We build ENDOWMENT FUNDS that create a lasting impact to benefit our community and help create personal legacies.

We handle all the administrative details, MAKING IT EASY for you to give.

Our professional staff has BROAD KNOWLEDGE of community issues and needs.

“You can create a lasting impact for our future”

“When donors contribute to an endowment, they mean for their gifts to provide support for the charity - forever. CCF has a system that provides efficient stewardship of permanently restricted assets and ensures protection of those assets to be used according to the donors’ intent.” — Larry Bass, CPA
CREATE A FUND
Support a cause or place you care about passionately. Create a family tradition of giving. Honor a loved one’s memory. There are many reasons you might be inspired to start a fund at CCF, and many options for the types of fund you can create. With a designated fund, you can direct annual income to a particular nonprofit. With a donor-advised fund, you can play an active role in grantmaking. With a field of interest fund, you can direct your gift to a specific area of need or interest. We are always available to help you find the best way to fulfill your philanthropic vision and financial goals.

LEAVE A LEGACY
Members of our Legacy Society have included Cumberland Community Foundation in their wills or estate plans, ensuring that their charitable vision will endure forever. The Legacy Society is a way for us to recognize and thank you now for your foresight and commitment to a better future for our community.

MAKE A DONATION
CCF manages hundreds of funds that make grants to support specific places, organizations or areas of interest, including education, the arts, elderly services, health care, animal welfare, and environmental protection. By making a contribution to one of these funds, you are investing in the future of a community or your favorite cause.

SUPPORT YOUR COMMUNITY
When you give to CCF’s community leadership funds, you help us meet critical needs right now while anticipating those of the future. The Community Fund, an unrestricted endowment fund, allows us to address changing community needs, while various administrative endowments support our operations and leadership initiatives.

“CCF helps me share my many blessings in life with the causes I am passionate about: my church, education, and the greatest needs in the community. I support students with a scholarship fund, my church with a designated endowment, and the greatest needs in the community with an unrestricted fund.” — Ellen Parker, retired educator
1. THINK ABOUT YOUR GOALS
A conversation with family members or a professional advisor is a good place to start. CCF staff members can join in these confidential conversations if you choose and help you explore options for giving.

2. DECIDE WHEN TO GIVE
Based on your needs and interests, we can help you decide if it is appropriate to establish a fund now, or later through your will, or through other planned giving strategies.

3. DECIDE WHAT TO GIVE
We can talk with you about the different assets you can use to establish a fund. While most people establish a fund with cash or appreciated securities, you may also make a gift of real estate, insurance, retirement plans or other assets.

4. CHOOSE WHAT YOU WANT TO SUPPORT
Professional staff at CCF can help. Whether you are interested in a specific cause, organization or area of need, we will do research and provide information to help you refine your ideas.

5. TALK WITH US
We’ll help you think through options, including a variety of existing funds that enable you to start giving immediately. Or we can help you develop giving strategies that will make gifts to your fund later. You may choose to do both. Talk to us. We’re here to help you.

Charitable giving is one of life’s most rewarding endeavors. Cumberland Community Foundation can help you create your own legacy with a giving plan that makes sense now and in the future. Our goal is simple: to strengthen the community and improve the quality of life for all residents in and around Cumberland County, NC.

“...I like to support a variety of charitable organizations and through CCF I am able to help these organizations and the people they serve have a better life.” — Eleanor Manning
Decide When to Give

Cumberland Community Foundation offers you an easy and flexible way to accomplish your charitable goals and receive the maximum tax deduction allowed by law.

GIVE NOW

Give to an existing fund You can contribute to one of the many existing funds at CCF to address specific issues including: the endowments of more than 30 non-profit partners, scholarship funds; educational funds for the schools in our region; or hundreds of funds that improve the quality of life in specific fields of interest (health, education, animal welfare, environment, arts).

Create your own fund — You may wish to establish your own fund naming it whatever you wish, focusing on a particular organization, an idea, a community or leaving it open to change over time. You can set up a fund to support causes you care about during your lifetime and endow it to continue your vision for future generations. You and others can contribute to your fund at any time.

GIVE LATER

Create a charitable estate plan You can make arrangements to give after your lifetime. For many donors, the greatest opportunity for a major gift or to leave a legacy is with a gift at the end of their lifetime.

We welcome the opportunity to talk with you about your charitable interests and encourage you to speak with your professional advisor about what options might work best for your unique situation.

By working with CCF, you can:
• Keep assets now and give generously later, through your estate
• Know that your charitable wishes will always be honored
• Care for your loved ones and still be able to give back to your community
• Make a lasting impact that will convey your values to future generations

Join Our Legacy Society

CCF’s Legacy Society honors those who have chosen to shape their legacies through a future gift to CCF.

Membership gives the community foundation a chance to thank you now, providing recognition as well as opportunities to attend special events.

Please contact CCF if you have set aside a gift and wish to join our society of forward thinkers — donors who are planning for our community’s future. You may remain anonymous.

Dr. William C. Powell supported over 20 charities during his life through his donor advised fund. In addition, he named CCF as the beneficiary of his IRA along with a portion of his estate so he could continue to support his favorite causes in perpetuity. We continue to honor his memory by making grants every year according to his charitable wishes.
What to Give Now

Gifts to Cumberland Community Foundation come in all forms. Cash, securities, closely-held stock, business interests and real estate are all assets that have been used to establish charitable funds — or give to an existing fund at CCF.

**CASH**

A cash gift is the most popular type of charitable gift because of its simplicity. With a gift of $10,000 or more, you can establish an endowed fund of your choice ($25,000 for a scholarship) that will begin generating income for grants or scholarships immediately and continue in perpetuity. You can also donate any amount of cash to an existing fund.

**STOCKS, BONDS, MUTUAL FUNDS**

Giving gifts of long term appreciated property in the form of stocks, bonds or mutual funds will provide greater tax benefits than a cash gift of equivalent value, especially if they have a low cost basis. You may receive a charitable deduction for the full market value of your property — even if you initially bought it for far less. You may also avoid capital gains tax — money you’d have to pay if you liquidated the property. You may also receive a charitable deduction for the full market value of your gift of equivalent value, especially if they have a low cost basis. You may also avoid capital gains tax — money you’d have to pay if you liquidated the property.

**REAL ESTATE & PERSONAL PROPERTY**

A home…a farm…business property…undeveloped land. If you have real estate assets that you would like to use for a charitable gift, Cumberland Community Foundation can help. We accept the gift outright, or show you how a charitable trust can be used to convert your asset into a gift that also produces income. Because each gift of real estate is unique, a Foundation staff member will be happy to meet with you to discuss the process and details of making such a gift. You can also give tangible personal property (e.g. art, antiques, rare books, jewelry, gems, collections, etc.).

**CONVERTING A PRIVATE FOUNDATION TO A COMMUNITY FOUNDATION FUND**

Sometimes creating a private or family foundation makes sense, but the complexities and time needed to run a foundation might be more than expected. When compared to a private foundation, an endowment fund at CCF is a smart way to achieve your philanthropic goals with greater tax advantages, fewer administrative hassles, more cost savings and a highly comparable level of grantmaking flexibility. The information in this publication is not intended to be tax or legal advice. Please consult your professional advisor about your personal situation.

**BENEFITS TO YOU**

- Give as much or as little as you want
- Combine multiple gifts to establish a fund
- No payout requirement
- Greater privacy
- Long term control
- Gain a charitable deduction
- Avoid capital gains tax
- Combine multiple gifts
- Recognizable tax savings
- Reduces the size of your taxable estate
- Avoid income and estate taxes
- Deploy a higher percentage of your retirement assets toward your charitable goals
- Create a charitable legacy today by indicating your intentions for the fund after your passing
- Reduces your taxable estate
- Recognizable tax savings
- No capital gains tax
- Relieves you and your heirs of the burden of selling the property

What to Give Later

Whether you want to simply remove assets from your estate to save estate taxes, avoid taxes on capital gains or establish a life income, Cumberland Community Foundation can help. Our staff is happy to meet with you to discuss giving alternatives and opportunities.

**A GIFT IN YOUR WILL**

You can, through a bequest, establish any kind of fund or give to an existing fund. Gifts provided through wills or trusts have become the foundation of the American philanthropic tradition. Such gifts enable you to make significant contributions that may not have been possible during your lifetime.

When you remember Cumberland Community Foundation in your will, you may reduce your estate taxes while supporting your community. You may give a specific dollar amount, property, or a percentage of your estate. You may also give a remainder of your estate after bequests to family and friends.

When planning a bequest to Cumberland Community Foundation, be sure to talk with a member of our staff. We will help ensure that your wishes are clearly understood so that they can be carefully carried out in the future.*

**RETIREMENT ASSETS**

Retirement plan assets are some of the most tax-efficient assets to transfer to charity upon your death. Deferred income tax and estate tax can erode the value of retirement assets; in some cases, the combination of taxes can reach as high as 80 percent, leaving very little for your heirs. By leaving retirement assets to your fund at Cumberland Community Foundation, you can preserve more of your hard-earned assets for the good of the community — forever.*

*Naming CCF as beneficiary in your will or of your retirement assets is as easy as adding a few lines: “I leave x% of my assets to Cumberland Community Foundation, Inc., a nonprofit corporation of North Carolina, as an addition to a component fund (to be) known as the _______________ Fund.”

“A community foundation enables a person to make a gift that will last forever. The donor may make smaller gifts during his or her lifetime and then add to that gift through the estate. Many of my clients have continued their giving through endowments at Cumberland Community Foundation.” — Robert G. Ray, Fayetteville attorney
LIFE INSURANCE POLICIES

Giving a life insurance policy is an inexpensive way to make a substantial contribution to your favorite cause through Cumberland Community Foundation. Many people find in later years that they don’t need all the insurance they did when they were younger, or they may choose to purchase a new policy to donate in order to leverage their gift.

Three common methods allow you to turn life insurance policies into a charitable gift:

OPTION 1: You may donate an existing, paid-up life insurance policy to Cumberland Community Foundation or purchase a new paid-up policy in CCF’s name.

OPTION 2: You may transfer an existing insurance policy or purchase a new policy on your life and name CCF as the owner. Every year you donate sufficient funds to CCF to pay the annual premiums.

OPTION 3: Purchase a new paid-up policy in CCF’s name.

Three common methods allow you to turn life insurance policies into a charitable gift:

OPTION 1: You may donate an existing, paid-up life insurance policy to Cumberland Community Foundation or purchase a new paid-up policy in CCF’s name.

OPTION 2: You may transfer an existing insurance policy or purchase a new policy on your life and name CCF as the owner. Every year you donate sufficient funds to CCF to pay the annual premiums.

OPTION 3: Purchase a new paid-up policy in CCF’s name.

What to Give Later

continued

BENEFITS TO YOU

Lower administrative costs
Greater tax benefits
No payout requirement
Greater privacy
Long term control

A charitable lead trust allows you to “donate the fruit and keep the tree.” Make significant charitable gifts now while later transferring wealth to your heirs at reduced tax values. Through the trust, you determine how much will be paid to CCF and for how long. The principal that remains after the trust terminates will revert back to you or pass to another designated individual.

Charitable lead trusts are an effective tool for excluding assets—and subsequent appreciation on those assets—from your taxable estate while ensuring your favorite causes receive significant charitable support and providing for your loved ones at the end of the trust term.

CHARITABLE LEAD TRUST

A charitable lead trust allows you to “donate the fruit and keep the tree.” Make significant charitable gifts now while later transferring wealth to your heirs at reduced tax values. Through the trust, you determine how much will be paid to CCF and for how long. The principal that remains after the trust terminates will revert back to you or pass to another designated individual. Charitable lead trusts are an effective tool for excluding assets—and subsequent appreciation on those assets—from your taxable estate while ensuring your favorite causes receive significant charitable support and providing for your loved ones at the end of the trust term.

CHARITABLE REMAINder TRUST

Giving through a charitable remainder trust (CRT) can support CCF’s future grantmaking while providing you, or someone you select, with income for life or a specified number of years. This option allows you to “donate the tree and keep the fruit.” You do this by placing cash, property or other assets irrevocably into a trust, which distributes an annual income for life or for the duration of the trust to the income beneficiary. The payments can be a fixed dollar amount (an annuity trust) or a percentage of the principal (a unitrust).

Charitable remainder trusts offer a great deal of flexibility. Payments may be made to you throughout your life, and then directed to your spouse or other beneficiaries after your death. Or, the trust may be set up by your will, benefiting a loved one for his or her lifetime. The eventual distribution to Cumberland Community Foundation will take effect only at the end of the trust term.

CHARITABLE REMAINder TRUST

Giving through a charitable remainder trust (CRT) can support CCF’s future grantmaking while providing you, or someone you select, with income for life or a specified number of years. This option allows you to “donate the tree and keep the fruit.” You do this by placing cash, property or other assets irrevocably into a trust, which distributes an annual income for life or for the duration of the trust to the income beneficiary. The payments can be a fixed dollar amount (an annuity trust) or a percentage of the principal (a unitrust).

Charitable remainder trusts offer a great deal of flexibility. Payments may be made to you throughout your life, and then directed to your spouse or other beneficiaries after your death. Or, the trust may be set up by your will, benefiting a loved one for his or her lifetime. The eventual distribution to Cumberland Community Foundation will take effect only at the end of the trust term.

THE HUMPHREY FAMILY

The Cole Humphrey Memorial Endowment is a designated fund created in loving memory of Cole Humphrey who was a standout baseball and football player for Cape Fear High School. The fund was created by his family to benefit Cape Fear High School to support its athletic programs every year, with emphasis on football and baseball, and to support its students.

“We wanted to do something for the Cape Fear community in memory of Cole but we didn’t know how. The community foundation helped us move forward.”

— Larry Ellis, grandfather of Cole Humphrey

MILDRED BRAXTON

Mildred Braxton is a retired educator who has been supporting education and programs for youth through Cumberland Community Foundation since 1999. She has contributed time, talent and treasure to many local efforts led by CCF.

“I believe in helping children have a better life. I have thoroughly enjoyed working with CCF and I know that a positive difference has been made with the people and projects I support.” — Mildred Braxton, retired educator

BOBBY MCCOY

Robert O. McCoy, Jr. (Bobby) lived a life of dedication to his family and friends, and to his community, which he avidly supported through Cumberland Community Foundation. He was a tireless leader and even established a charitable legacy by naming CCF as the beneficiary of a life insurance policy. This generous addition to the Robert O. and Mary Ann E. McCoy Family Fund will have a lasting impact on ever-changing needs in the community as the fund contributes to the foundation’s unrestricted grantmaking.

THE SLEHRIA FAMILY

The Slehria family is passionate about many causes and they are active volunteers in numerous organizations. They support their favorite causes through the Dr. Sanjeev and Seema Slehria Advised Fund including the local Hindu temple, local and national charities serving children, and charities promoting health and basic human needs.

LEON AND JUDY SHACKLEFORD

Leon and Judy Shackleford are thoughtful donors and strong advocates for a variety of causes. One of the many ways they give back to their community is through their donor advised fund. In addition, they have established the Leon & Judy Shackleford Charitable Remainder Unitrust at CCF which pays them income during their life, and the remainder will create an endowment in their name to support the greatest needs in the community, forever.
Choose What You Want to Support

Cumberland Community Foundation connects you with tangible ways to make a difference on specific issues you care about — in areas that help our community thrive.

HEALTH & HUMAN SERVICES
You can provide a safety net for the most vulnerable among us including senior citizens, the homeless, and young children. Together, we can see that everyone has the opportunity to thrive—not simply survive—in our community.

EDUCATION
You can transform good educations into great ones for our children. Scholarship funds established through CCF have helped hundreds of students realize their dream of higher education. In addition, Summertime Kids endowments ensure that children continue to learn during summer break.

ARTS & CULTURE
You can support an important aspect of a thriving community. The arts generate jobs, business, and tourism and make a critical contribution to the quality of life in the Cumberland County region. CCF has a rich history of strengthening arts and culture by supporting our flagship—and emerging—cultural institutions.

ENVIRONMENT
You can protect our environment and create a thriving region now and in the future. By working to preserve the health of the Cumberland County landscape, engaging residents in environmental issues and promoting sustainable growth, CCF donors act as stewards of our vital resources for generations to come.

Sheltering victims of domestic abuse
Helping homeless families • Meals for senior citizens
Strengthening childcare centers
Funding area hospitals, mental health facilities, substance abuse programs and hospice care

Scholarships & travel grants • Artists and speakers
Performances • After-school programs • Field trips
Art, athletic, robotics & nutrition programs

Funding cultural institutions • Supporting new programs
Providing grants to support artists
Supporting historic preservation
Preserving and sustaining our extraordinary cultural life

Protecting our most vital resources • Protecting our watershed
Building trails • Preserving forest lands and open space
Supporting local farms and community gardens

Funding cultural institutions • Supporting new programs
Providing grants to support artists
Supporting historic preservation
Preserving and sustaining our extraordinary cultural life

Turn your passion into action
You can support and preserve your favorite charity through a nonprofit endowment at Cumberland Community Foundation with a gift of any size.

Nonprofit endowment funds are established for the benefit of the nonprofit organization, or educational or religious institution of your choice. With a nonprofit endowment fund at Cumberland Community Foundation, you can direct the annual grants from that fund to that organization alone. Individual donors or nonprofits themselves may establish these funds to benefit one, or more, specific charities or organizations now and in the future.

This is a simple and efficient way to create sustainability for a nonprofit organization. A permanent endowment fund affords organizations the opportunity to generate investment income, year after year, so the organization’s staff and volunteer hours are concentrated on fulfilling the mission.

2020 VISION STRATEGY — An Initiative for Nonprofit Sustainability

Strong nonprofits are vital to the health of our community and ensuring the stability of our local nonprofits is essential to our mission. Contributions to nonprofit endowment funds are for the exclusive benefit of the specific organization designated by the donor. In 2011, CCF adopted the 2020 Vision Strategy to help our local nonprofits become more sustainable. Our goal is to raise $20 million in nonprofit endowment assets by the end of the year 2020. We are working with over 30 individual charitable organizations to grow their endowments at Cumberland Community Foundation. These endowments will support the nonprofit organizations designated by individual donors — forever.

CCF has managed endowments for nonprofits, individuals and families since 1983. CCF’s Investment Committee is comprised of experts in investment management who provide oversight and guidance to all our funds. With close to $72 million in assets (as of April 2015), nonprofit endowment funds benefit from substantial economies of scale and diversification of invested assets.

A field of interest fund allows you to direct your gift to an area of need or interest you care about, whether it’s fostering the arts, providing support to low-income families, preserving the environment or any other worthwhile cause.

Field of interest funds are flexible enough to fund a variety of recipients and yet focused enough to create a highly personal and permanent charitable legacy. We honor your wishes forever by working with you to establish the criteria and a process for competitive grantmaking. CCF invests the funds and provides all necessary legal and record-keeping services.

Unrestricted funds ensure that resources are available to seed important ideas, close the gap on critical needs, address emerging challenges and seize opportunities across Cumberland County. When you establish an unrestricted fund your gift can address a broad range of local needs—including future needs that often cannot be anticipated at the time your gift is made. We evaluate all aspects of community well-being, arts and culture, economic development, education, environment, health and human services, and more. The flexibility of your unrestricted gift enables your community foundation’s program experts to respond to the community’s most pressing needs today and tomorrow.

Each of these funds makes a difference in the lives of many and helps build a stronger community. Whatever your charitable vision and financial goals, we can help you find the right fund to achieve them.
Types of Funds

Higher education has long been seen as one of the surest paths to increased opportunity. Unfortunately, many people who could benefit the most from a college education are least able to afford it. Scholarship funds can help these students on their path to higher education.

CCF is the region’s largest provider of scholarships and has helped hundreds of students from all walks of life attain the goal of a college education and, in some cases, a graduate degree. Your fund can help propel promising students toward academic and professional success.

We hold funds for aspiring artists, engineers, musicians, doctors, teachers and others. Our program team can assist you in establishing the selection criteria that match your goals and expectations.

Selection committees, comprised of responsible and knowledgeable community members, help screen and select candidates according to your priorities. Awards are decided based on a competitive process, which may consider academic achievement, extracurricular activities, a statement of the applicant’s personal aspirations and goals, and/or financial need.

Scholarship funds are endowed and may be named to honor your family or loved ones.

Donor-advised Funds are a simple, powerful, and a highly personal approach to giving. A donor advised fund at Cumberland Community Foundation is simple to establish and operate, allowing you to easily manage your giving without the burden of running a private foundation. CCF handles all the investment, administrative and grantmaking work and complies with IRS guidelines.

Establishing a Donor-Advised Fund allows you to make a gift to Cumberland Community Foundation, then remain actively involved in suggesting uses for your gift. You can work with CCF’s professional staff to suggest ongoing uses for the fund—targeting the issues you care about most. Grant awards are issued to charities in the name of the fund (or anonymously if you prefer).

Donor-Advised Funds are convenient, flexible tools for individuals, families, businesses or groups that want to be actively involved in supporting community investments made possible by their gifts. Parents or grandparents may choose to share their giving opportunities with family members by starting an advised fund for their heirs to carry on a tradition of family giving.

SCHOLARSHIP FUNDS

YOU CAN CHANGE the life of a student

FUND SPOTLIGHT

Curtis E. Torrey Scholarship Fund

Mrs. Rosa Lee Torrey created the Curtis E. Torrey Scholarship Fund in loving memory of her husband “Curt” to honor his memory and legacy of faith, commitment, compassion and leadership. She established the scholarship with criteria that would have been important to her husband – financial need, strong religious beliefs, work ethic, and character. She trusts the foundation to administer the scholarship just like Curt’s students trusted him to guide and encourage them.

Dr. Gloria Gordon Dantzler Memorial Scholarship

Dr. Gloria Gordon Dantzler was a strong, consistent advocate for the advancement of education in the lives of young people. Her family created this scholarship in her memory for the purpose of making a college education accessible to exemplary students who will pursue a degree in education. Her lifelong commitment to education and her tenure with the Cumberland County School system is honored every year when the foundation awards a scholarship from this fund to deserving students. The Dantzler family works closely with the foundation and enjoys meeting the recipient every year.

Dr. and Mrs. Stephen Rochman Advised Fund

Dr. and Mrs. Rochman worked with the foundation to create an advised fund to improve the quality of life in Cumberland County and other areas. The Rochmans are able to support a variety of charities aligned with their interests including Jewish causes, healthcare, children, the arts and more. They have automated quarterly contributions to the fund so when opportunities arise they can support their favorite causes with a simple recommendation. The foundation performs all the necessary due diligence to ensure grants from their fund are directed for the intended charitable purpose, so they don’t have to.
For more information on how you can make a difference, please contact us:

PHYSICAL ADDRESS:
308 Green St., Fayetteville, NC 28301
Parking and entrance in back.

MAILING ADDRESS:
PO Box 2345, Fayetteville, NC 28302

910.483.4449 phone
910.483.2905 fax
info@cumberlandcf.org
www.cumberlandcf.org