The Education Activist: How Sue Glick Is Supporting Her Passion

When Sue Glick and her husband moved to downtown Baltimore in 1989, she viewed it as a fresh start. She had always wanted to be a teacher, so she started teaching adult literacy, tutoring one-on-one until she “inherited” a class that she taught for eight years before teaching English as a second language.

“I’m not a typical educator, with formal training,” she says. “But I love teaching, working with people, helping them, seeing the results, seeing their satisfaction with what they’re learning. It makes me happy.”

ADVOCATING FOR CHILDREN’S LEARNING

After working in adult literacy, Glick became a passionate advocate for children’s education, realizing that the foundation for literacy begins at birth. She is an active volunteer with The Ark, the state’s only accredited preschool for homeless children, and also with Reading Partners, where community volunteers help children in low-income schools master basic reading skills. Last year, she volunteered in a second-grade classroom through Experience Corps.

The aim of these programs is to help children become good readers before finishing third grade—the vital tipping point, according to most educators, between learning to read and reading to learn. About half of Baltimore’s third graders from low-income families are not reading at grade level, and they need support to become strong readers and lifelong learners.

““The kids at The Ark need a lot of social and language help,” Glick says. “Many of them are language-deficient. When you’re part of a homeless family, your parents don’t have a lot of time to sit and talk or read to you. If kids don’t get what they need from the start—as infants, really—they’re at a disadvantage. A lot of the children are very bright but have real language gaps. I help them with reading, playing, and conflict resolution.”

Glick is frustrated, however, at what she has witnessed in her work. “I volunteer in different elementary schools, and some of the settings—I don’t mean kids need a fancy pool, but they do need windows that open and floors that are clean and bathrooms that work,” she says. “Some of these schools are depressing, dreary, and smelly. It’s not fair to the kids. If they are to succeed, they need a good environment for learning.”

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Mark Furst

An excerpt from a conversation between Tom Wilcox and Mark Furst, President and CEO of the United Way of Central Maryland. You can read more of this conversation at [www.bcf.org/markfurst](http://www.bcf.org/markfurst).

**TOM WILCOX:** We are here to talk about our collective work. I know that we agree that every thriving community needs a strong United Way and a strong community foundation. I love the fact that Baltimore may be unique in our coordination of efforts.

**MARK FURST:** The power of collective impact has never been more clear. I really appreciate the partnership and look forward to seeing where it can go.
With the unrest following protests over the death of Freddie Gray reverberating across our city, and recognizing that people near and far would want to contribute to support Baltimore, BCF moved quickly to create the Fund within the first hours of April 28, 2015.

The circumstances were urgent, and we knew we couldn’t fall back on business as usual. We committed to taking no fees from the Fund so that 100% of contributions would be distributed as grants. We convened a committee of trustees, staff, and members of the community to oversee the grants, asking them to meet monthly until all the contributions received had been distributed to the community.

Staff and trustees spent hours on the phone with our philanthropic and civic partners to share information and identify opportunities to collaborate in response to a volatile situation. We reached out to community leaders to get their take on what was happening in neighborhoods across the city. And we stepped out of the office and into the streets, to assist with cleanup efforts and glean what lessons we could to community leaders to get their take on what was happening in neighborhoods across the city. And we stepped out of the office and into the streets, to assist with cleanup efforts and glean what lessons we could from the events that revealed painful rifts in our city.

Here is some of what we learned:

**OUR STRENGTH AS A FOUNDATION IS IN THE GENEROITY OF OUR DONORS**

By the time we ceased monthly grantmaking in November 2015, the Fund for Rebuilding Baltimore had received 652 gifts totaling $752,939. We received significant contributions from corporate partners, but also scores of smaller individual gifts and proceeds from spontaneous fundraisers. The outpouring of support and love for Baltimore was inspiring and humbling.

**SYSTEMIC PROBLEMS REQUIRE SYSTEMIC REMEDIES**

Many observers were caught off-guard by the demonstrations, property damage, and clashes that we saw on April 27 and the days that followed. But for residents of Sandtown-Winchester and other economically marginalized communities, the unrest was but a highly visible manifestation of the daily realities of injustice and inequality. We are more aware than ever before of the need to listen to those we serve. Our work over the past year has deepened our dedication to solutions that involve advocacy, organizational capacity-building, and community engagement.

**CITY RESIDENTS ARE DOING VITAL WORK**

Among the groups that provided immediate, substantive responses to the unrest were small nonprofits and coalitions of residents who use community organizing to address community needs. These networks, many of which have been working steadily in their communities for years, typically lack access to public and private grant funding, and are frequently left out of conversations about policies and programs that affect them and the people they represent. Since last April, BCF has increased its support for the work of such organizations.

While the 46 grants allocated from the Fund for Rebuilding Baltimore in 2015 supported many worthy efforts, we are keenly aware that the ongoing challenges Baltimore faces are larger than any single fund can address. That is why we brought grantees together with foundation staff, trustees, and donors in June. At this forum, participants shared their experiences and offered their ideas about how we can work shoulder to shoulder to make Baltimore a city where all have the opportunity to thrive.

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**The Education Activist**

**ESTABLISHING A CHARITABLE FUND**

A native of Baltimore, Glick wanted to join other residents who care about our city, and she started reading grant applications for BCF’s Baltimore Women’s Giving Circle. “The things people are doing, a lot of them on a shoestring, are unbelievable,” she says. “Needs are being met in amazing, wonderful ways. It’s inspiring.”

When she reached the age at which she was required to draw money annually from her IRA, she thought, “I don’t need to put it in my bank account.” With her understanding of BCF’s support for learning and various options for charitable giving, she decided to take advantage of the IRA Charitable Rollover provision of the Tax Code to build a charitable fund at BCF. Each year, instead of taking a cash withdrawal from her IRA, the amount goes directly to the Glick Fund for Education at BCF. Glick trusts BCF to make the best choices of how to put her money to work, effectively co-investing with BCF in all of the work BCF is doing in her area of interest. Because the Glick Fund is a permanent endowment, BCF will be using the Fund to make grants for this purpose in Sue Glick’s name for decades to come.

The IRA Charitable Rollover, now a permanent provision of the Tax Code, allows people age 70½ and older to make direct transfers up to $100,000 per year to qualified 501(c)(3) charities, such as the Baltimore Community Foundation. When the transfers go directly from the IRA provider to the charity, they do not count as income for federal income tax purposes. The donor cannot take a charitable tax deduction for the gift, but it counts toward the required minimum distribution. It has proved to be an ideal structure for Glick.

**A TURNING POINT**

Twenty years ago, Glick’s life took a tragic twist, when her husband Steve suffered cardiac arrest while working out on their home treadmill. He died at the age of 56.

“It was just unreal,” she recalls, “but he would have been right with me on the fund. He would have been really pleased.”

Glick’s two daughters are social workers, and her bilingual son will begin work this fall in the Baltimore City Public Schools with infants and toddlers from Latino families. “All three of my children are in caring professions, and they all support the fund,” she says with pride. “My husband would be really pleased.”

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**The BCF Beat**

**Reporting on all things BCF**

- **FEBRUARY 20, 2016**
- **MARCH 21, 2016**
- **APRIL 5, 2016**
- **APRIL 11, 2016**
- **APRIL 27, 2016**

On our February 5-Minute Update call we described five strategies we are using to support Baltimore City school leaders and boost school effectiveness. Recordings of the call and other past calls, as well as info on upcoming calls, are available on www.bcf.org/5Minupdate

BCF awarded the first group of 16 Youth Leadership Grants totaling $60,000 from this new program, created in partnership with the Annie E. Casey Foundation. Find out more and read about one particular grant on page 5.

Continuing a 120-year tradition, BCF’s Fresh Air Society Fund will be sending 479 low-income or disabled children to camp this summer. Some will attend day camp and some will have the sleep-away experience, but all will have a chance to learn and, most of all, to have fun.

Maryland’s legislative session yielded successes in funding for city schools and for early childhood education as well as community development funding for neighborhoods. See our recap on a range of issues at www.bcf.org/advocacy

Annual Legacy Luncheon gathering of donors who have remembered Baltimore in their estate plan with a planned gift through BCF.

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**By Kevin Griffin Moreno, Interim Director of Community Investment**

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**Sue Glick**

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**Kevin Griffin Moreno**

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Fostering Family Stability in Greater Highlandtown

Homelessness often breaks up families. Mom might go with the children to a shelter that does not allow men, while Dad couch surfs with family and friends.Though the law protects children from having to change schools due to their family’s unstable housing, children sometimes do end up attending a new school in a different part of town. The stress, uncertainty and constant movement can have lasting effects on academic achievement, and a child who falls behind in school has less opportunity later in life.

Some estimates show that over 30,000 Baltimoreans are homeless at some point during the year. And families who are living paycheck-to-paycheck constantly face the risk of becoming homeless. This is why United Way of Central Maryland has chosen to play a major role in preventing family homelessness through its housing and income programs.

BCF has partnered with United Way of Central Maryland to bring these programs to Greater Highlandtown, one of BCF’s target neighborhoods.

Based on a program pioneered at the Siener Institute for Family Stability in Ohio, United Way’s housing and income programs are located in 12 communities across Central Maryland, including Baltimore City locations in Curtis Bay, East Baltimore, West Baltimore, Park Heights and now in Highlandtown. The program aims to help families stay in their homes, support families so children remain in their current schools and provide families with additional resources to help them maintain self-sufficiency.

The program matches families with case managers based in schools—locations families are already visiting daily—and provides financial assistance and skill building workshops to help families who are at risk of homelessness become stably housed.

Mark Furst, president and CEO of United Way of Central Maryland, says since the programs were conceived in 2012, they have helped 753 families, including nearly 1,000 children who have avoided a disruptive school move.

“We know what happens when families are forced to break up to go into homeless shelters,” said Furst. “Students struggle academically due to added stress, lack of resources and mentorship. Our programs are designed to help reduce that stress, keep families together, and put them on a path for success.”

In general, parents in the program work one-on-one with a case manager to assess the family’s strengths, set and work on concrete goals, and connect them to additional community resources. Families can receive help with budgeting, financial literacy, and finding jobs, as well as access to workshops on parenting skills, home energy savings and more. Flexible, short-term financial assistance, up to $2,500 per family, is also available to keep them in their homes. Intensive case management is provided for six to nine months, with up to three months of ongoing support.

The bilingual Family Stability case manager at Highlandtown Elementary #237 has helped more than a dozen families over the past 10 months and the program is expanding to another site in the neighborhood to provide more resources to families.

Mark Furst says, “We’re going to change the vector of those children’s lives and those families’ lives.”
IRA Charitable Rollover Provision Made Permanent

By Lawrence J. Macklin, CPA, Esq., AE®, Wealth Strategist at U.S. Trust, Baltimore.

Since 2006, a special provision of the U.S. tax code has allowed individuals age 70 1/2 and older to direct transfers from their IRAs to qualified charities, tax free. This temporary provision has expired and been extended several times, but has now been made permanent by the “Protecting Americans from Tax Hikes Act of 2015.”

Without the IRA Charitable Rollover provision, to make a charitable gift with your IRA, you would first have to withdraw the funds, pay taxes on the withdrawn amount, and then contribute the funds to charity. The contribution might not be fully deductible, depending on whether your itemized deductions exceed limitations which are based on your adjusted gross income (AGI).

With the IRA Charitable Rollover, if you are age 70 1/2 or older you can contribute up to $100,000 annually to a charity directly from your IRA. The amount of your contribution does not count as income for tax purposes. Further, assuming all other requirements are met, the distribution directly from your IRA to a qualifying charity will count towards fulfilling your Required Minimum Distribution.

Note that a rollover contribution will not be allowed as a charitable income tax deduction. The tax benefit is gained by excluding the contribution from your taxable income, so claiming it as a deduction would amount to double-dipping.

In order to fall within this provision, the contribution must meet the general charitable deduction rules, and the transfer must go to a “qualified charity”—which by definition excludes private foundations and donor-advised funds. Contributing to a non-qualified charity will cause the transfer from the IRA to be taxed like any other IRA withdrawal.

Using this provision may provide ancillary benefits as well. Excluding the rollover contribution from your income may reduce the 3.8% net investment income tax (partially based on AGI) and/or increase those itemized deductions which are reduced by a percentage of AGI (such as medical expenses and miscellaneous itemized deductions.)

You should always review all the options for giving with your independent tax advisor before making a major contribution. In some cases, funding your charitable gift with appreciated long-term stock could produce a better personal tax result. But thanks to Congress, the IRA Charitable Rollover option is now permanently among the options for tax-efficient giving which are available to you as you plan your philanthropy.

Lawrence J. Macklin, CPA, Esq., AE®, is Managing Director and Wealth Strategist at U.S. Trust, Baltimore.

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**Conversation with Tom Wilcox**

We both want Baltimore to know that when we had the unrest [following the death of Freddie Gray] we weren’t working in silos, in fact we were trying to break those silos down and respond collectively.

We found this model to stabilize families who have eviction notices or virtual eviction notices by going into those neighborhoods where we were getting a lot of calls about evictions and foreclosures. We put a case manager into schools in each of those neighborhoods. The model calls for us to provide intensive case management and financial support for as many as 20 families at a time who have these eviction notices but have young kids in school.

Our job was to keep the kids in school by keeping the families under the same roof, not having to move, becoming adversely mobile. We heard what good work you were doing in Greater Highlandtown … so we said, “Why can’t we bring that same model, put a case manager inside one of the schools in Greater Highlandtown?”

You can have the greatest principals, the best teachers in each of those schools but if the children are becoming uprooted because the families are unstable they are never going to be successful. We both know what happens when families are forced to break up to go into homeless shelters. The scholarship of the students goes down because their stress is up. Our program is designed to reduce that stress, keep the families together, and stabilize them.

We’ve developed case plans for, we prevented from becoming homeless, so we know it’s a successful model.

We’ve just gotten started this school year in Greater Highlandtown. We have a bilingual case manager that, together, we’re funding. She has 11 families under her care who otherwise would have become homeless but are not. Now the kids are safe in school. She has the capacity to handle as many 20 families, and we are going to be doing this for multiple years. We’re going to change the vector of those children’s lives and those family’s lives, and I think it’s due to our partnership.

Think about the implications of all of those kids staying in school, all of those families staying in their homes. 9,000 children are born in Baltimore each year and 6,000 are born Medicaid eligible. Providing services to upwards of 1,000 of them is really a big statement. If you and we can follow these families; if we can do what we do well through the Judy Centers and through the deep neighborhood work in Greater Highlandtown and Reservoir Hill, I think we can get fellow philanthropies and the government to pay attention, perhaps all the way across Baltimore.
Investing in: Rebuilding Baltimore

BCF started The Fund For Rebuilding Baltimore in April 2015 to make grants to organizations that were working in the neighborhoods most affected by the Baltimore Uprising to make immediate repairs, replace services that had been interrupted, and start the process of healing and securing a better future for the city. Here, the story of one grant.

CASA MULTIRACIAL YOUTH LEADERSHIP DEVELOPMENT PROGRAM

In April 2016, protests sprung up in Baltimore following the death of Freddie Gray in police custody. Many of the protestors were engaged youth who had a stake in improving their neighborhoods for the future. They cared about political participation, ending institutional racism and systemic inequity, and curbing police brutality.

Some of those youth became engaged that month; some had been engaged before that. But it was that hunger for change that Fund for Rebuilding Baltimore grant recipient CASA de Maryland harnessed in the Multiracial Youth Leadership Development Program.

Elizabeth Alex, CASA regional director explains, “We started in August with a one-week intensive training of about 35 young people, mostly high school students and recent high school graduates. The students were from across the city, and included a mix of Latino, Black immigrant and African American youth.”

That initial training began the goal of building a connected network of African American and Latino youth leaders who work in their high schools to educate their peers about power dynamics and how to address injustice, improve police community relations and participate in political campaigns and the electoral process.

Throughout the year, the group of young people has registered over 400 young voters. The group facilitated 15 events to increase political engagement among Baltimore youth. They are also working on a video project to capture the stories of Latino and African American youth as well as police officers around the theme of “what I wish they knew about me.”

“The training included some deep thinking on their current situation in Baltimore, policy solutions, and ways to engage young people in long term work to change their own environment through community organizing, advocacy and policy reform,” Alex says. “The project has honestly been a truly powerful experience for both the youth and for us as an organization.”

Check the web page: www.bcf.org/RebuildingBaltimore for more about how Rebuilding Baltimore grants were put to work, thanks to the hundreds of donors who showed their love for Baltimore by contributing.

COMMUNITY INVESTMENT UPDATE

BYKE COLLECTIVE

When you enter the Baltimore Youth Kinetic Energy Collective during open shop hours, you see young people clad in orange and blue work aprons as they service bicycles in the organization’s East Oliver Street headquarters.

If they’re wearing orange, they’re working on their own bike. If they’re wearing blue, they’re helping others.

The color-coding system sets a tone at BYKE, as the group is known. Everyone chooses their own apron color, and as BYKE founder Chavi Rhodes puts it, “It is an indicator that you are taking on other responsibilities.”

It’s this sense of leadership and responsibility that made BYKE a choice to be part of the first group of nonprofits to receive a Youth Leadership grant from BCF.

The grants, offered under the umbrella of BCF’s Neighborhoods Grants Program and funded by the Annie E. Casey Foundation, are awarded to organizations which are youth-led or carried out with youth involvement. They build the leadership skills of youth and aim to address the root causes of injustice and inequity in their lives and neighborhoods.

“I like the way this grant is organized—it seems really intentional and includes the voice of youth in a logical way,” says Rhodes.

BYKE Collective is a youth-led bike program which focuses on giving youth personal and professional skill development through learning bicycle mechanics, practicing safe ridership, and building community. It does this by offering bike mechanics classes which can result in an internship opportunity with BYKE for participants, keeping “open shop” hours where youth can either work on their own bikes or help others, and organizing group rides to build safe riding habits for both youth and their families.

The $10,000 grant to BYKE will help pay for additional intern positions. Future plans for BYKE include expanding its open shop hours and connecting youth to trauma services and other resources in the community.
Rosemary Calderalo believes in making the world a better place, and has spent her career trying to do just that. After about six months in her role as BCF’s Director of Gift Planning, she is finding her niche in helping make Baltimore a better part of the world.

Rosemary is responsible for helping donors discover how they can structure a charitable legacy through BCF, and is the go-to source for professional advisors who are helping their clients plan their charitable giving.

“It’s truly a privilege to be part of such a personal journey,” Rosemary says. “I enjoy the opportunity to be a facilitator who listens to what’s important to a donor, and to help them find the best match, what I think of as ‘heart meeting opportunity.’”

Rosemary joined BCF after working as the chief development officer at Habitat for Humanity of the Chesapeake. Prior to living and working in Maryland, she led fundraising and marketing for the Salvation Army of New Jersey.

Rosemary has spent the majority of her professional career in human services, including 13 years with the American Red Cross in executive leadership positions. Rosemary has also worked with the United Way and for the Guideposts Foundation with responsibility for major gifts and planned giving.

“I was originally drawn to the nonprofit sector by way of volunteer work at a crisis hotline,” Rosemary says. “I had not at that time thought that it would turn into a career, but the chance to become part of a community to address short term needs and aim for long-term solutions drew me in. Although I started my career in direct services, I came to enjoy and focus on fundraising, primarily because of having had the blessing of working with some very passionate donors over the years. They showed me that giving is a way they found a deeper meaning in their lives.”

Rosemary holds a B.A. in writing arts from the State University of New York-Oswego, an M.S. in women’s studies from Mankato State University, and a Ph.D. in adult education from Syracuse University.

“One of BCF’s primary goals is to help donors plan and carry out their charitable goals,” said Tom Wilcox, BCF President & CEO. “Rosemary’s extensive background gives her the knowledge and experience to excel in this role, supporting professional advisors and their clients as they plan lifetime and legacy gifts.”

Dave Roberts

What matters to me most is I know that the assets I leave behind will make a difference. I’m grateful to BCF for providing flexibility for my legacy—so that depending on the amount of money available when I’m gone, gifts can be made for different organizations and projects that will really benefit. I like the idea that money is catalytic, that my charitable legacy won’t just be extra drops in a very large bucket. And BCF’s donor-advised funds make it possible to have that flexibility.

Ready to think about your legacy?
Contact Rosemary Calderalo by phone: 410-332-4171, or by email: rcalderalo@bcf.org, or visit www.baltimorelegacy.org.