The Franks: Staying Close by Reaching Out

This is a story of immigration and opportunity, hard work and generosity, faith and family, legacy and laughter.

“Our family is like a lighthouse,” says Kyle Frank, a member of the young adult generation. “It’s light in the darkness. It’s a beacon; always there, something you can count on.”

The family character—full of fun and camaraderie with varying points of view—was on display recently at a meeting in Cambridge. Keisha Leverette, BCF Director of Development and Donor Services, conducted group exercises that helped family members identify the experiences and priorities of different generations, including their perspectives on philanthropy.

When asked to choose an image that best represented their family’s legacy, Kyle was drawn to the lighthouse. Some chose a tractor, representing hard work and care for the environment, while others chose a conductor because “you have to work together to make a big sound,” and “we’re a well-orchestrated family.”

FAMILY HERITAGE

For four generations, the Frank family has created its own American narrative, dating from 1920 with the marriage of George “Buck” Frank and Arneda “Nellie” Nicoletti, children of immigrants from Germany and Italy. Buck worked in Chicago for an international can company, and when the Depression hit and times got tough, he accepted a transfer to Baltimore.

With experience came confidence, and Buck started his own lithography business, printing sheets of steel for companies that manufactured cans. He brought his son George into the company, and when the Depression hit and times got tough, he accepted a transfer to Baltimore.

GUY FLYNN: Most people don’t really know all the facets of BCF, including some of us, like me, who are newer trustees. What’s the elevator speech that explains it all?

TOM WILCOX: Well, we’re on the ninth floor with a very slow elevator!

Tom Wilcox

Distilled from an extended interview of Tom Wilcox conducted by BCF trustees Guy Flynn and Mark Fetting for Warfield.co, an online publisher of video interviews with innovative executives in Baltimore, Philadelphia, and Washington D.C.

Baltimore boasts a growing economy, in which all have the opportunity to thrive. It’s about merging economic development with poverty reduction.

GUY FLYNN: Who are the various constituencies that BCF serves?

TOM WILCOX: Community foundations were founded to serve donors. Many, like BCF, were founded by banking institutions who wanted to help their trust companies help their clients—individuals and families with wealth—be as effective in their philanthropy as they were in their other financial transactions. So our constituencies include our hundreds of donors, our board members who oversee the work, our philanthropic partners, and the nonprofit organizations we fund—we would be useless without our grantees. But the broad stakeholder is Baltimore.
Advocating for Equity

By Kevin Griffin Moarano

In 2016, the Maryland General Assembly formed the Commission on Innovation & Excellence in Education (the "Kirwan Commission"). Its charge is to recommend policies to improve the quality of education in Maryland’s public schools, and to ensure that schools are adequately funded. The commission was scheduled to have submitted its recommendations to the General Assembly in December, but the release of that report has been delayed.

Policy recommendations by the Kirwan Commission, the General Assembly, and the Governor have major implications for public school effectiveness, educational outcomes, and Maryland’s economic future. The policies that flow from those recommendations cannot be fully successful if they ignore the effects and legacy of structural racism.

Among the critical issues to be addressed by the Commission, the legislature, and school districts around the state is the fact that state education funding formula does not fully account for economic factors like inflation and poverty, which results in severe consequences for Baltimore City and other jurisdictions.

Inadequate funding for public schools has a disproportionately negative impact on the futures of minority students and their families. Thirty-four percent of Maryland public school students are African-American and 13% are Hispanic. Many attend schools that are increasingly segregated and under-resourced.

Racial disparities in education results hurt not just these students and their families, but Maryland’s long-term economic vitality. By 2024, the U.S. population is expected to be majority-minority, with similar trends forecast for Maryland. By adequately funding public education, policymakers can dramatically improve the prospects not just for minority children and families, but for the state’s workforce and regional economies throughout Maryland.

That is why BCF is launching a campaign to advocate for adequate education funding and innovation, using racial equity as a framework. Beginning in fall 2017 and continuing into 2019, this campaign will use grantmaking, strategic communications, research, coalition-building, and lobbying to recommend policy solutions that promote opportunity, equity, and justice. We will work in close partnership with policymakers and with other advocates, both locally and throughout the state.

In October, BCF hired a policy advocate, Ageta Casey, who will work to mobilize diverse stakeholders—including BCF’s donors, trustees, volunteers, and partners—in support of adequate education funding for our public schools and equitable education opportunities for our students. Also joining the BCF team is communications associate Kristen Jeffers, who will help the Foundation develop a public information campaign that will bring greater clarity to the dynamics of school funding and impact the racial disparities in public education.

Ensuring a bright future for our young people requires the participation and good ideas of individuals and organizations throughout the state. We hope you will join us as we work together to chart a path to a great education for all.

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The Frank Family

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By Mimi Frank

estate and business planning, my dad developed the family governance that includes a forum where we can discuss issues and keep family members communicating.

George and Mary Catherine grounded their family in the Catholic faith and taught their children the importance of helping their community. The siblings realized they needed a place to carry out their philanthropic commitment. “We were asking if there was a tax benefit that could help the community,” recalls G3 Mimi Frank. “We needed a place that would help us figure out how to do that—and that was BCF. We began in 2006 with a donor-advised fund. For a few years, BCF took our ideas, vetted charities, and presented options. It was a good learning experience for us, but eventually, we wanted to streamline it.

“My dad loved education and thought it was the greatest gift you could give anybody,” Mimi continues. “He encouraged us to focus our giving to make a bigger impact. So we created a endowed BCF fund for tuition at St. Ignatius Loyola Academy, which my dad had long supported. Then several of us said, ‘What about the girls?’ So we also fund tuition at Sisters Academy.”

After both George and Mary Catherine died, there were more resources to direct to charity, and the family decided to focus on sustainability. BCF suggested designated endowments to create a permanent legacy that will carry on the Frank family spirit through the Community Foundation, even if some current recipients cease to exist. Through BCF, the family is increasing its tuition commitment for the schools and extending support to Mary Catherine’s church and Loyola University.

“Without BCF, this process would have been a nightmare,” Mimi says. “Their practical experience helped guide us, and doing this with my siblings has been enriching. It has made our giving purposeful and easy. The activities with Keisha made us do some soul searching—and we noticed that the G4s were more outspoken, more engaged.”

EXTENDING THE LEGACY

“I’m hoping the next generation continues to move forward with the family’s mission, with the values that came down from my father and mother—education, work ethic, and giving back to the community,” Tom says.

But the G3s know that transferring values is not automatic. “Setting an example makes the biggest impression,” says G3 Alice Hubbard. She works with her daughter Kate on a program that brings school children from surrounding neighborhoods to the Baltimore Conservatory. “Some of these kids only get to interact with weeds,” she says. “This is an opportunity for them to see what is in the rest of the world—like bananas and papayas growing on trees.”

Among other charitable activities, G4 Kate, a school teacher, developed the curriculum for the Conservatory program, “I’ve always tutored and given back to kids,” she says, “and now that my cousins are older, they’re also getting more involved. We have a different understanding of our grandparents’ interests.”

“Life is crazy,” says G4 Kyle, who is fond of analogies. “It’s like going on an Easter egg hunt in a minefield; you never know what you’re going to step on. But in this family, we talk about principles, and if things go awry, we have a foundation. A family business can always fizzle out, but genuine family connection is something you can build on.”

In turn, BCF will continue to build bonds with this remarkable family, helping each generation determine and fulfill its philanthropic mission.

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THE BCF BEAT

Reporting on all things BCF

A ribbon-cutting ceremony at Fort Worthington Elementary/ Middle School in East Baltimore celebrated the first “Century School” to be rebuilt under a $1 billion initiative to replace Baltimore’s aging schools. BCF fought for the innovative funding mechanism for school renovations and entirely new school buildings.

An enthusiastic group of 25 BCF donors, trustees and staff gathered in sewer repair for the Neighborhood Grants Program. After reading and discussing 46 proposals, the group recommended funding for 26 community groups in Baltimore City and County. You can read about the amazing array of projects at www.bcf.org/NGP2017

BCF Program Officer Billie Malcolm represented BCF at a packed public hearing held by Maryland’s Commission on Innovation & Excellence in Education (the “Kirwan Commission”). “One highlight of her testimony: “Please stop making the burden of equitable funding in education the children’s burden. It is not. As the adults, it is our burden. It is our burden to do right by those children.”

With the help of hundreds of donors, partners and friends, we celebrated Tom Wilson’s 70-year career at BCF. Thanks to all who turned out to make the evening memorable!
Welcome New Board Members

We have welcomed several new board members in recent months, including Mark Fetting (rejoining the BCF board after a brief hiatus) of the Camp Brightside Foundation and retired CEO of Legg Mason, Guy Flynn of DLA Piper, Matt Gallagher of the Goldsecker Foundation and Lisa Hamilton of the Annie E. Casey Foundation.

“BCF’s Board of Trustees works hard to identify and include diverse voices from many sectors of Baltimore's business and non-profit communities,” says Laura Gamble, BCF Board of Trustees chair. “Each of these new trustees has a very different background, but they share the passion we have for making Baltimore a better place to live. They have already made outstanding contributions to our work, and we’re excited for their future contributions to BCF.”

MARK R. FETTING
Mark R. Fetting served as chairman and chief executive officer of Legg Mason & Co. Inc. until October 2012. He joined Legg Mason in June 2000 and, after serving in positions of increasing authority, was appointed Chairman and Chief Executive Officer in 2008. Before joining Legg Mason, he served as President of Retirement Services at Prudential Financial Group. He also held prior executive roles at Greenwich Associates, T. Rowe Price and Citibank. He was Chairman of the 2013 Campaign for the United Way of Central Maryland. He has successfully managed a congressional campaign and advocated with BCF for funding for Baltimore City’s “21st Century Schools” building initiative. Mark chairs BCF’s Education Committee and served on the Strategic Planning Task Force.

GUY E. FLYNN
Guy E. Flynn is partner-in-charge for the Baltimore offices of DLA Piper LP/C. He is considered an expert in many areas of law, including commercial real estate investment, development, leasing and finance. He is a trustee or member of numerous boards, including The Walters Art Museum, Maryland Legal Aid, Baltimore Efficiency & Economy Foundation Inc., Family & Children’s Services of Central Maryland Inc., The Center Club, the Center for Urban Families and Baltimore City Board of Ethics. Guy is the chair of BCF’s Development Committee.

LISA HAMILTON
Lisa Hamilton serves as vice president of external affairs at the Annie E. Casey Foundation, where her responsibilities include oversight of grantmaking portfolios focused on federal and state policy advocacy, the KIDS COUNT initiative, leadership development, race equity and inclusion, strategic communications, nonprofit effectiveness and multi-sector partnerships. She is keenly focused on building the capacity of leaders and organizations so they have the ability to accelerate improved outcomes for children and families. Lisa sits on BCF’s Budget and Finance Committee and served on the Strategic Planning Task Force.

MATTHEW D. GALLAGHER
Matthew D. Gallagher is president and CEO of the Goldsecker Foundation. Before joining the Foundation in 2013, he served as chief of staff to Maryland Governor Martin J. O’Malley and was responsible for managing the day-to-day activities of the executive branch of Maryland State government. Prior to his position at the state, he was director of CitiStat, Baltimore’s nationally recognized public sector accountability program. Matt chairs BCF’s Advocacy Committee and served on the Strategic Planning Task Force.

New Role for Cheryl Casciani

For almost 18 years, Cheryl Casciani has been a key leader on BCF’s staff. In her new role as Director of Special Projects, that won’t change at all.

Cheryl will work as an internal consultant, initially on two major projects: facilitating implementation of BCF’s new strategic direction (adopted by the board of trustees in June), and supporting development of BCF’s policies, practices and portfolio for impact investing.

She is already meeting regularly with each department of BCF’s staff to identify what conditions need to be met so that BCF can reach the goals set out in the strategic direction. These efforts will enable BCF’s next CEO to hit the ground running to fulfill the strategic direction.

Cheryl has also been a key member of the team that helped develop BCF’s impact investing strategy. As BCF’s work on impact investing ramps up, Cheryl will continue to bring her experience in seeding new initiatives and programs at BCF to bear on this exciting new work.

“I think most people know how much Cheryl has done at BCF over the years,” says Erikka Seth Davies, BCF Chief of Staff. “Her role in creating Healthy Neighborhoods is a great example. She understands the power of community foundations and how philanthropy can be leveraged to bring change to systems and communities. She’ll continue to use that knowledge to help us focus our strategic direction and our impact investing work so that both are highly effective and successful.”

Cheryl is now a part-time employee of BCF, freeing her to fulfill her other duties as the chairperson of the Baltimore City Public Schools Board of Commissioners, a role she was elected to earlier in 2017.

Cheryl originally came to BCF to serve as Director of Programs, though in recent years carried the title of Director of Neighborhood Sustainability after being tapped to serve as the founding chair of Baltimore’s Commission on Sustainability in 2008. In addition to leading the city’s sustainability planning, she headed the package of projects housed at BCF supporting the goals of the city’s Sustainability Plan. The long list of programs she’s helped launch or support in that role include Cleaner, Greener Baltimore; the Baltimore Energy Challenge; the Green, Healthy, Smart Challenge (a Green Schools Initiative); and the Baltimore Food Policy Initiative.

Prior to joining BCF, Cheryl was executive director of Citizens Planning and Housing Association (CPHA) where she created Live Baltimore. She also worked at the Annie E. Casey Foundation on education reform efforts and founded and managed their Children and Family Fellowship.

Visit www.bcf.org for more upcoming events.
St. Mary’s Outreach Center: Helping Elders Thrive

Central Baltimore dynamic nonprofit helps ensure that long-time residents have the resources to remain in their homes.

REAL PEOPLE, REAL SOLUTIONS

One of Cornish’s favorite stories involves a third-generation Hampden woman whose mother became ill and moved to a care facility. This woman was devastated. She had disabilities that prevented her from driving and a communications disorder that necessitated a hearing aid, which was broken.

“We connected her to MTA Mobility,” Cornish recalls, “so she can now get around and visit her mom. In the interim, we gave her bus passes and showed her how to use the routes on her smart phone. After several sessions, she had a working hearing aid, had Mobility transportation, had food stamps again, and was empowered to advocate for herself when something goes wrong. It was really exciting to see the transformation from the emotional, stressed-out person who first came to my office.”

A SMOOTH LEADERSHIP TRANSITION

Cornish was no stranger to SMOC when she became its leader. A native of Maine, she started at SMOC as an intern in 2012 when she was earning her MSPH degree. “I fell in love with the work,” she says. “I was so inspired to meet people who were still lively and active. I stayed on the board for three years after I graduated… and here I am.”

Overlap with her predecessor, however, was probably most important during the leadership transition. “Our founding executive director retired in April but stayed on for about three months during the transition,” observes Cornish. “It was wonderful that she could describe relationships and help transfer some of that deep institutional knowledge.”

IDEAS AND ASPIRATIONS

As Hampden and other neighborhoods become increasingly gentrified, Cornish has plans to expand SMOC’s role. She hopes to find ways to bring the generations together, creating a program, perhaps, to match elders with young adults who want volunteer. And she is working on a training course so SMOC can share lessons learned with other communities.

“Like BCF, our work is creative and purposeful, and we have a problem-solving mentality,” she says. “I’m glad to have a job that, despite being demanding, breathes life into me at the same time.”

WHAT’S WORKING

City Schools Pre-K greatly increases kindergarten readiness

City Centers continue to prove their worth as the most effective way to boost school readiness. What’s in their special sauce? It’s the connections for children and their families to a host of services and tools that can help create a good learning environment for young children. The proof is in the numbers: Children served by Baltimore’s Judy Centers are 28% more likely to be ready for kindergarten than their peers in City pre-schools without Judy Centers. Thanks to BCF donors, we were able to open eight new Judy Centers to serve hundreds of children and families in some of Baltimore’s neediest neighborhoods. As a result, these children have reached a great starting point for their school years.

MORE LIKELY TO BE READY

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LESS LIKELY TO BE READY

City Schools Pre-K

City Schools Pre-K with Judy Center

Child Care Center

Family Child Care Center

Head Start

Home Care

Non Public Nursery School

Other MD Public Pre-K

1.28

0.72

0.31

0.45

0.19

0.61

0.46
NGP grants support projects that bring neighbors together to improve their community and express their pride – like this street mural created by residents of

Volunteer Grant Review Makes a Comeback in BCF’s Neighborhood Grants Program

What makes a Baltimore neighborhood great? If you lived one of Baltimore’s many diverse and vibrant neighborhoods, you’ll have your own answer to that question. At BCF, we’ve been working with neighborhoods for years, and through our grantmaking and conversations with residents, we have found a common thread that connects all Baltimoreans’ love for their neighborhoods. It’s their neighbors – and the passion they share for their communities – that makes this city a unique and great place to live.

That passion was on display in BCF’s offices in late September when a group of BCF donors, staffers, professional advisors and nonprofit leaders met to review grant applications for the most recent round of Neighborhood Grants Program (NGP) applications. It was the first time in several years that volunteers participated in the NGP review process.

BCF’s Neighborhood Grants Program funds projects such as creating community gardens, youth leadership training and community festivals. Though they reflect various interests and causes, each grant helps neighbors invest in their communities as they mobilize to complete projects such as creating community gardens, or build or strengthen neighborhood leadership.

Volunteers read 8-10 grant applications, then met in small groups at BCF to go over their individual comments, match up their scoring and make recommendations. They weighed project costs, adherence to BCF’s guidelines for NGP and whether or not the projects would serve to mobilize residents throughout the neighborhood.

“Volunteer grant readers help bring a new perspective to BCF’s neighborhood work and provide helpful feedback,” says Maya Smith, BCF’s program officer for neighborhoods. “This is a great way for donors to get an inside look at how we make grants, and get a better idea of the many projects going on in the community.”

Most of the donors who attended the grant review meeting were doing so for the first time. Experiences like this are what set community foundations apart from national gift funds which cannot provide rich local programing to their donors.

“The grant reading process is BCF at its very best. Donors love meeting community leaders and are universally blown away by the work being done to strengthen Baltimore, block by block,” says Tom Wilcox, BCF president and CEO. “Community leaders enjoy meeting our donors and establish new and important relationships that cross traditional boundaries of race and class.”

The BCF Neighborhoods Committee made its final decisions on NGP grant recipients during its November 8 meeting. To find out more about these grants visit www.bcf.org/NGP2017.

Tom Wilcox continued from page 1

GUY FLYNN: There are three main categories to the foundation’s work – philanthropic services, strategic grantmaking and civic leadership. Tell us about the philanthropic services side.

TOM WILCOX: Philanthropic services is the work our staff provides to people who establish charitable funds at BCF. Essentially we are extending to each of our funds the knowledge and infrastructure of a large foundation, at very low cost.

GUY FLYNN: A second important part of the mission is strategic grantmaking. Can you talk about how you leverage BCF’s investments for impact?

TOM WILCOX: Well, that is a great question. We are all about leverage. We are able to apply discretionary income from our endowment to generate both additional dollars and measurable change in Baltimore. BCF has leveraged hundreds of millions in investments that are really moving the needle through initiatives like Healthy Neighborhoods, the Middle Grades Partnership, the Transportation Alliance, Neighborhood Sustainability and Judy Centers.

GUY FLYNN: What about Judy Centers?

TOM WILCOX: Judy Centers are an extraordinary example. We were able to raise $6 million in private donations and $18 million in public sector commitments to expand an effort that makes a demonstrable difference in school readiness for children in Baltimore’s most underserved neighborhoods. I like to say that we can generate a 100 to 200% return on philanthropic investment while making a substantial difference. It is about leveraging not just dollars but change. On top of that, we use our advocacy voice to be able to make big things happen at City Hall, in Annapolis and sometimes in Washington.

GUY FLYNN: You’ve had a long and successful career in education including 19 years as head of Concord Academy before being recruited to BCF. That’s an interesting switch from education to philanthropy. What persuaded you to change direction?

TOM WILCOX: Well, I am not sure that it is totally a change in direction. I served Concord Academy for 19 years as head and we went from less than 5% kids of color to over 30% kids of color over that 19-year period, and witnessed an often-unheard minority become a very big voice among students and faculty, who made us change and all to the good. We became a more inclusive place, really looking at our privilege, looking at all the issues around structural racism. We have applied that learning to Baltimore.

I spent a sabbatical at the Packard Foundation in California and had a full year there while they were figuring out how to manage huge growth. Mr. Packard had just died and the Foundation’s assets were going from $1 billion to $9 billion. During my time there, I felt that as important as private foundations were, it seemed to be more about analytics than it was about actually doing things. You are more like a stock picker among nonprofits than you are an entrepreneur who makes things happen. I figured out that community foundations are where people can come together and make things happen.

When the time came to move on from Concord Academy, I heard about BCF. My mother was in her final months. She was from Baltimore. Coming here felt natural. Even though I had never lived here, in many ways I was coming home.
Starting a conversation about charitable giving should not be uncomfortable. After all, you are not asking the client to give you money or even asking the client to give money to a charity you support. What you are doing is giving the client the opportunity to evaluate his or her own desire to leave a charitable legacy – of any size – to help one or more institutions which are meaningful to that client.

As advisors, we ask our client who is important to them and how they want to benefit their friends and family. Failing to ask them if there are charities that are important to them deprives the client of the ability to benefit those charities. The question then becomes how to bring up the topic.

One question that opens the discussion is, “Are there any charities that will miss your gift when you are gone?” When a client has supported a charity regularly over a period of years, enabling the client to specify an amount of funds to leave to the charity allows the client to continue to make an impact on the charity. Conversely, failing to ask the question may leave the client in the position of not providing for an institution that was very important to him or her simply because no one thought to ask. If the gift is not memorialized, there usually is no mechanism for making it.

Another way to begin the conversation is a little less direct. Every Will or Trust should contain a “failures clause.” Sometimes referred to as the “catastrophe clause,” this clause fills in what should happen if no one mentioned in the document is alive when the time for distribution occurs or if a particular gift should lapse. When asked, many clients like to insert a favorite charity to be the recipient of any assets that are subject to the failure. Once the discussion is opened, sometimes the clients respond that they want to make an outright gift to charity at their death – something they had not previously considered.

Beginning a conversation about charitable giving is important. As advisors, we owe it to our clients to share with them the entire panoply of options. Charitable bequests are an important option available to every client. When we do not ask the question, the charities may not receive anything and our clients might not have the opportunity to leave a charitable legacy.