



**REBUILDING FUTURES, ONE CHILD AT A TIME.**



The Children's Fund of America  
2015 Annual Report



CFC# 11397

## our mission

The Children's Fund of America **rebuilds futures, one child at a time**. More than a declaration or tagline, these words represent a clear, strong and powerful focus. They not only reflect the determination the Children's Fund has in continuing to fulfill its mission, but also the conviction of its successes. Among its programs are the **Twin Towers Orphan Fund**, founded to help the children whose parents were brutally murdered during the terrorist attacks on 9/11 and **America's Child** founded to help the children whose parents sacrificed their lives fighting the War on Terrorism.

Our resolve to make a difference in the lives of children has been a constant, forward-thinking focus, as is reflected in our mission to provides education and welfare relief to American children enduring long-term sufferings due to a tragedy of national significance including catastrophic disasters and acts of terrorism.



[The Twin Towers Orphan Fund](#) was founded on September 11, 2001 for the sole purpose of providing educational and welfare assistance to the children who were orphaned (who lost one or both parents) by the terrorist attacks on September 11, 2001. The mission of the Twin Towers Orphan Fund is to provide long-term higher educational assistance and healthcare assistance for (a) children who lost parents in the World Trade Center, at the Pentagon, or onboard the four downed airliners, and (b) children of victims of future terrorist attacks.



**In the aftermath of 9/11**, America not only looked deep into its collective heart for compassion and into its soul for courage, but it also looked to its armed forces for strength. Honoring our nation's military, [America's Child](#) provides educational assistance and mental healthcare assistance for the children of our military heroes: the fallen men and women who proudly sacrificed their lives fighting terrorism and whose strength and courage has not only kept our freedoms, but has also kept our nation safe.





**Michele Ritter**  
President & Chief Executive Officer  
Children's Fund of America

**Rebuilding futures, one child at a time:** More than a declaration or tagline, these words represent a clear, strong and powerful focus. They not only reflect the determination the Children's Fund of America has in continuing to fulfill its mission, but also the conviction of its successes.

Our commitment goes beyond addressing a child's immediate need or illness. As an advocate and a resource for children and their families, we strive to make the greatest difference possible in the health and well being of all the children we serve. Each of us has a personal reason for dedicating our energies to this special cause. We are united in what inspires us on a daily basis; the chance to make a difference in the lives of children. We find inspiration in our ability to reach out to these children in need; to provide assistance with their higher education and well being; to offer the best information about other organizations that may be of assistance to them and their families; and to be an effective part of an expanded care team.

This fiscal year, the Children's Fund of America awarded over \$70,000 to 56 children – made possible through the compassionate commitment of individuals, communities and corporations working together to **rebuild futures**. Since inception, the Children's Fund of America has distributed \$4 million dollars to fund over 700 higher education savings accounts in the names of the child beneficiaries, allocated \$3 million dollars for mental and physical healthcare assistance, and awarded over \$2.8 million to the children we serve in direct assistance. We wish to express our gratitude, thankfulness and appreciation to those who have shown loving hearts, kind efforts and sincere generosity towards the smallest victims, the children who lost parents. Thank you for your support; we honor your compassion and contributions.

As CEO, I want to share that we look ahead with excited anticipation to meet new children, families and friends. We have done much, and we will do more. Please join us in continuing to create brighter, more hopeful futures – **one child at a time**.



## healing

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## founding

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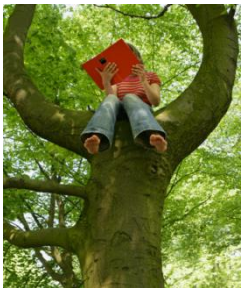


## giving

Kids-to-Kids **12**

Contributors **14**

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## rebuilding

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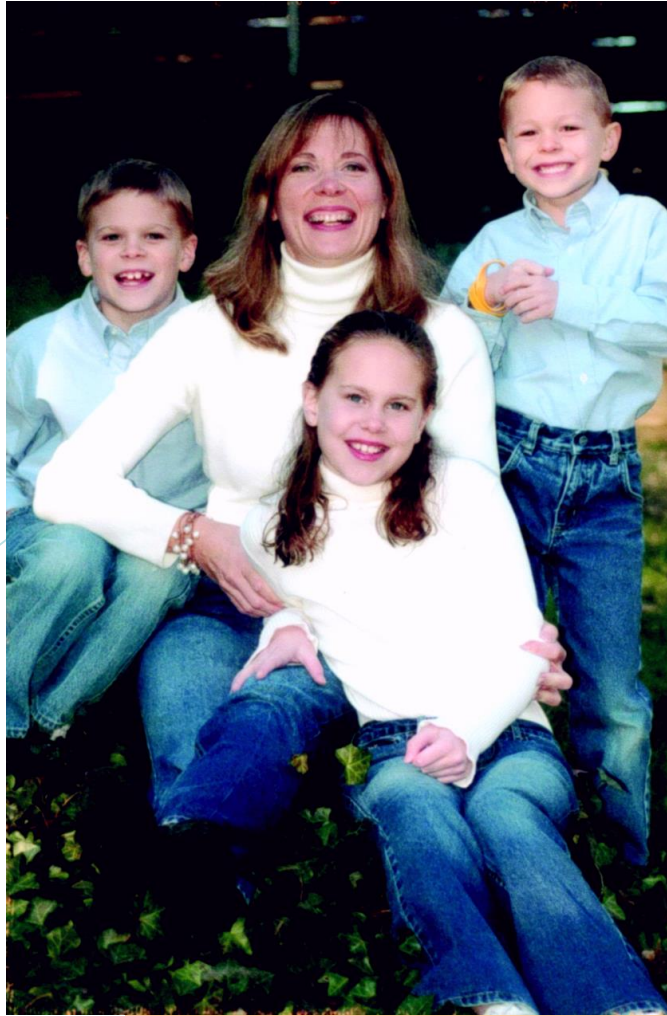


Katie age 9

Restoring **hope**  
Repairing **lives**  
Reviving **spirits**

Rebuilding futures...  
**one child at a time**

h e a l i n g



This has been a time of change for me and for Megan, Kyle and Sean, as all of us continue to adjust to life without Kevin. The children experience issues related to the loss of their father, from sleeplessness to sadness and anxiety, but these are intertwined with many joyful times as well. We remember Kevin and his positive effect on our lives; I know he would be proud of us and of everyone supporting us. We thank you; you have been a tremendous help.

**Lori C.**



# program **benefits**

## **Restoring Hope** with Higher Education

Via individual Sec. 529 Education Saving Accounts funded in the names of the child beneficiaries, the Children's Fund of America helps provide tuition assistance, books and supplies to enrolled students at accredited two- and four-year colleges and universities and recognized trade schools.

## **Reviving Spirits** with Mental Healthcare

The Children's Fund of America helps provide supplemental mental healthcare assistance by paying for co-pays and deductibles for individual and group counseling, where applicable, for children under the age of 18, or older if continually enrolled in institutions of higher learning.

## **Repairing Lives** with Advocacy

As an advocate and a resource for the children in need and their families, the Children's Fund of America strives to make the greatest difference possible in the health and well being of all the children we serve and to be an effective part of an expanded care team.

*Facing page, left to right,  
Kyle, Lori, Meghan and Sean.*

*Above, Sydney*



Katie & Emma

# program beneficiaries

Dedicated to providing higher education and mental healthcare assistance, beneficiaries include over 1,200 children in 26 states and territories – including 32 babies born after 09/11/01.

Nearly \$4 million dollars has been distributed to fund over 700 college savings accounts in the names of the child beneficiaries. An additional \$3 million dollars has been allocated for mental and physical healthcare assistance, \$500,000 has been allocated for future assistance, and over \$2.8 million dollars has been distributed directly to children in need.

In addition to monetary assistance, we provide the child's guardian information on other funds and organizations that may be of benefit to them and their family.



## In their words...

I wanted to thank you and for helping my family. Your organization eased a tremendous burden from my family. I've enclosed a picture of my daughters Emma and Katie. I wanted you to see the little faces of the children you have helped. We are forever grateful. Sheila S.

I am very grateful for your generosity and kindnesses. Were it not for folks like you, my family and I could not have survived this tragic ordeal. Thank you. Thomas H.

So much time has passed and our hearts are still broken. I regret we have not acknowledged your kindnesses more promptly; we are profoundly and sincerely grateful for your support. God Bless all of you.

Thank you for helping to fund Joseph's college expenses. This is a great gift to our family. It is an extraordinary example of the generosity and compassion of groups like yours, and the individuals like you; people who work so very hard to support us and stand with us in our grief. You have reached out to us in a spirit of genuine love and compassion, and we are very grateful to you and all those who work with you. We have been blessed and uplifted by your kindness, and we will always be grateful.  
Patricia C.

Thank you for your continuing assistance with Chris's medical expenses. I would also like to thank you for your assistance with my daughter Laura's college expenses. Laura graduated on May 17, 2003 with a B.A. Degree in Speech-Language Pathology. I know her Dad would have been very proud of her. Thank you for helping to make it possible. Janet D.

My grandchildren are scared for life on the anniversary of 9/11; they relive their father falling 106 stories and it tears them apart. Thank you for the help you have given them; you are making their lives easier.

If it were not for the generosity of the American public and your organization, my family and I could not have survived. The assistance was not just needed, but also greatly appreciated.



# founding

"IN THE FUTURE, I HOPE TO BRING HONOR TO ALL  
THOSE THAT DIED ON 9/11, INCLUDING MY FATHER,  
BY ACCEPTING THE RESPONSIBILITY GIVEN TO ME, AND  
TO SUCCEED IN EVERY WAY I KNOW HOW."

Evan Kanter  
Higher Educational  
Assistance Recipient



**On September 11, 2001**, W. Knox Richardson and Michele Ritter watched in silence as the towers collapsed: one, then the other. The reporters were saying upwards of 50,000 people a day worked or visited the World Trade Center. Aloud, Richardson wondered how many people just lost their lives. Ritter asked "I wonder how many children just lost their parents." The words hung heavily in the air... they knew they had to do something.

Within hours of the first explosion, not only was the idea for a charity to help the children formed, but also the plan to implement it. Richardson, a Public Relations professional, began exchanging e-mails on a PR Internet mailing list and within 24 hours had gathered enough PR support around the nation to build an instant national publicity campaign.

In the meantime, Ritter, a business systems and technology professional, obtained the Twin Towers Orphan Fund domain, TTOF.ORG, and developed its web presence, infrastructure and primary source of communications. Together, this national group of caring individuals agreed to dedicate the time and energy necessary to raise awareness for this new charitable trust fund – and to help the surviving children of parents killed in the Twin Towers disaster, in the Pentagon and on board the ill-fated airliners.

In the short weeks and months that followed, TTOF quickly grew from a concept – a desire to help – into a national grass roots campaign supported by tens of thousands of everyday men, women and children around the nation: each driven by a simple desire to help create a brighter future for the children of 9/11. Their efforts raised millions of dollars and touched thousands of lives.

**In 2009**, the organization expanded its vision and evolved into *The Charitable Children's Fund of America, Inc.* In addition to the TTOF program, a second program was developed: *America's Child*. This program provides college education and welfare assistance to every child whose military parent sacrificed their lives fighting the war against terror. Nearly 6,900 military personnel have died fighting terrorism; nearly 75 percent of them were under the age of 30. We are honored by their sacrifice and committed to providing assistance to their surviving children.

Today, still passionately involved and at its helm, Ritter is the fund's President and CEO.



2

Restoring **hope**  
Repairing **lives**  
Reviving **spirits**

Rebuilding futures...  
one child at a time

**Amanda** age 2  
Thomas (deceased)

foundi**ng**



## mission



The Children's Fund of America provides education and welfare relief to American children enduring long-term sufferings due to a tragedy of national significance. Among its programs are the [Twin Towers Orphan Fund](#), founded to help the children whose parents were brutally murdered during the terrorist attacks on 9/11 and [America's Child](#), founded to help the children whose parents sacrificed their lives fighting the War on Terrorism.

## values & guiding principals

Compassion, integrity, responsibility, communication, teamwork and continuous improvement are our values and guiding principles for The Children's Fund of America, as well as the catalyst for strengthening our relations within and outside this organization.

- We must never forget to make a personal commitment to each family and affected child, to work with care and compassion, and with a bias toward providing solutions.
- Through integrity we must be true to our values and honest about our commitment to them. We must recognize and acknowledge the value and contribution of each person by treating others, as we would like to be treated.
- It is our responsibility as a charity and as individuals to be accountable for our actions and obligations.
- We must actively listen in order to understand what is being said. We must also be clear, straightforward, and honest in sharing information.
- We must seek continuous improvement by encouraging initiative and risk taking. We must be willing to learn and grow, with the mindset to be open to new ideas and concepts.
- We must be as efficient and cost-effective as possible, maintain a minimum of professional and support staff to ensure proper execution of operations and policies, and be frugal at all times; this will help ensure the children receive as much assistance as possible.

## board of directors

### **Chairman of the Board**

#### **CEO/President**

Michele Ritter

Founder, Twin Towers Orphan Fund

#### **Treasurer**

Richard Williamson

Kern County Fire Department, Retired

### **Secretary**

Robert Byrne

Owner, Advanced Test Products, Inc.

### **Director**

Mary Virginia Pittman-Waller

Founder, MVP's Welcome Home Wounded Warriors Initiative USA

### **Director**

Pamela Williamson

Executive Assistant, Retired





giving



# kids [helping kids]

Four-year-old Ella wanted to help the children who lost parents due to the September 11, 2001 tragedy. She, with the help of her parents, decided to make buttons; some with a personal message to the families in New York and DC, and some for trading for donations. Ella has raised nearly \$3,000!

19 Third-Graders from Sacred Heart School in Wadsworth, OH raised \$ 1,142.00, by making and selling beautiful patriotic t-shirts, bead rosaries, bookmarks and bead pins.

13 year old Michael Kowaczyk and friends wrote and performed a play called The Wizard of Oz: The Halloween Special. The "Not Quite Ready for Broadway Players" raised \$150 for their performance.

Beardsley Junior High School, in Bakersfield, CA raised over \$15,500 through a variety of fundraising activities, including walk-a-thons and penny-drives. It is of special note that the district of this Junior High school has a population of only 1,500 people, which means every single person in that district donated more than \$ 10.00.



inspired to **act**





My wife miscarried 2 years ago; we lost a little girl around the end of the 1<sup>st</sup> trimester. We know she is in heaven and would be proud of us for helping kids who lost their parents.

My wife and I lived in Battery city when 9/11 occurred. I also flew in and out of Newark 9/10 and 9/11, originally it was reported the flight I was supposed to take was one of the planes that crashed. It has taken me years to talk about this...but I want to do

everything I can to help the children effected by this tragedy. I hope this contribution helps and you are in my thoughts and prayers and I hope that you can find peace and happiness because the loved ones you lost would very much want that for you.

On behalf of the San Francisco Bay Area Rapid Transit, we are proud to present the enclosed check. The Committee conducted a fund-raising campaign after the 9/11 attacks in New York and Washington, DC. The money was raised on behalf of our fellow Transportation and Public Safety Workers who lost their lives and who put their lives on the line to save thousands of people that day. We wanted the money to go to a special effort and we feel this is the one.

We thank you for your ongoing commitment and concern for these children and wish you the very best in your future endeavors. Let's hope and pray there is never a need like this again.

**In their own words...**



# financials

## STATEMENTS OF ACTIVITIES

### REVENUES

Individuals	6,177
Corporations	0

### INVESTMENT INCOME

Dividends	26,382
Realized Gains	50,763
Unrealized Gains	(88,969)
Other Income	5,993

### TOTAL REVENUE

346

### EXPENSES

Functional Expenses	378,182
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### INCREASE IN NET ASSETS

(377,836)

### NET ASSETS, BEGINNING OF YEAR

3,601,523

### NET ASSETS, END OF YEAR

**\$ 3,223,677**



## STATEMENT OF FINANCIAL POSITION

### **ASSETS**

#### **Current Assets**

Cash and Cash Equivalents	27,966
Investments	3,251,016
Property & Equipment, Net	3,129

#### **TOTAL ASSETS**

**\$ 3,282,111**

### **LIABILITIES AND NET ASSETS**

#### **Current Liabilities**

Accounts Payable	832
Other Payroll	57,602

#### **Total Current Liabilities**

58,434

#### **Net Assets**

Unrestricted	2,976,004
Temporarily Restricted	247,673

#### **Total Net Assets**

3,223,677

#### **TOTAL LIABILITIES AND NET ASSETS**

**\$ 3,282,111**



A low-angle photograph looking up at a child sitting in the fork of a large, leafy green tree. The child is wearing a red and white striped shirt and blue jeans, and is holding a large red book open. The tree's trunk and branches are thick and textured, and the background is a dense canopy of green leaves.

4

Restoring **hope**  
Repairing **lives**  
Reviving **spirits**

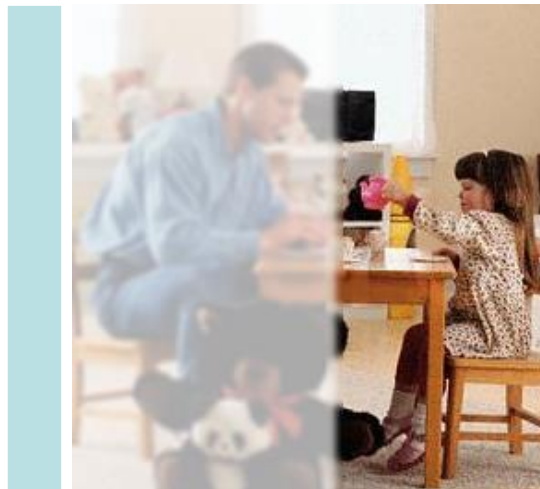
Rebuilding futures...  
**one child at a time**

rebuilding



## daniel reid

a composite



Daniel Reid spent Sunday afternoons having tea parties with 4-year-old daughter Paige. The burly former college quarterback looked awkward sitting on the floor with a tiny flowered teacup between two large fingers. But as the father of 4 boys, it was important for Daniel to make his only daughter feel special.

The tea parties ended on 9/11. Daniel died that day. He wasn't the only victim. The buildings came crashing down on Paige as well, crushing her life and spirit. She began having night terrors, screaming constantly, and clinging to her mom for fear of losing her as well.

When Paige began to suppress her bowel movements, Heather took her to a respected child psychiatrist. Paige was diagnosed with Adjustment Disorder coupled with anxiety and depression. Instead of playing dress-up, hopscotch, and jumping rope, she sat in a psychiatrist's office trying to articulate adult feelings through art and play therapy.

Heather was pregnant with her sixth child when her husband died. Paige's twice-weekly visits to the psychiatrists began to drain the family finances. It was then that another widow told Heather about the Twin Towers Orphan Fund. TTOF was able to assist with Paige's therapy, alleviating the financial burden on Heather and allowing Paige to continue her counseling sessions.

"They were a Godsend," said Heather. "I have a lot of children. I'm not sure what I would have done without their help."

By the time Paige turned 9-years-old, she began doing well in school and made new friends. She stopped screaming incessantly and her night terrors lessened. She even looked forward to summer camp, a huge step since it will require her to be away from her mother for 2 weeks. Paige still sees a psychiatrist, though not as often, and is well on her way to a more normal adolescence.

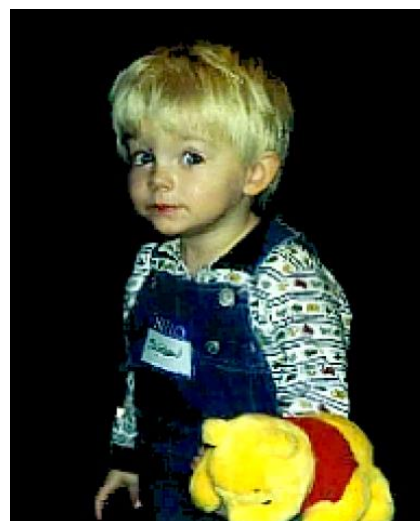
Though she doesn't like to talk about the tea parties, the memories of those Sunday afternoons with her father will remain with her forever.

There are no words to describe the sadness in our hearts.

The family is left with a single mother and five children between 1 and 10 years old. I hope you can help them.

Both my children have special needs. H is a severe asthmatic and C is autistic. Please help.

He is grieving the loss of his father and best friend.



We need help with my nephew's psychiatric care. He is devastated by the loss of his mother and is on suicidal watch. The insurance will not cover the long-term care necessary. Please help him.



## rebuilding futures

National innocence was destroyed on September 11, 2001 when violent Islamic extremists ruthlessly killed over 3,000 innocents. As we mourned each life lost, America looked deep into its collective heart for compassion, and the [Twin Towers Orphan Fund](#) was born to help the children who lost parents that day.

Our nation then looked into its soul for courage, and to its armed forces for strength. Proudly putting their lives on the line, these brave men and women have taken up arms to keep our nation safe from harm. Our military people serve under conditions of hardship, loneliness, fear and under the most hazardous conditions without complaint, and they deserve our unified respect and support as a country. And when they pay the ultimate cost with their precious lives, we need to remember them...and the loved ones they left behind.

More than 6,800 military personnel have died fighting terrorism with nearly 75 percent of them under the age of 30. The young beneficiaries of [America's Child](#) are their children. In addition, the [Twin Towers Orphan Fund](#) serves more than 1,200 children in 26 states and territories, including 32 babies born after 9/11/01.

We provide higher education assistance and mental healthcare assistance, and we provide each child's parent/guardian with additional information on other funds and charities that may be of benefit to them.



Though my husband did not survive, I was able to make it out of the trade towers and home to our 2-year old, and was later able to deliver our 2<sup>nd</sup> son January 2002.

My niece lost her mother and her father wants to give up custody. She has been staying with her grandmother since 9/11.

She lost both her father and grandfather in the WTC.



## gifts are still needed

Gifts of all sizes are vital to the strength of the Children's Fund of America programs. With your gift, you will help rebuild a child's future. The financial assistance they receive is significant today, but small compared to the benefits they will reap in their future. Your help today will help rebuild a child's future.

### Help a Child Today

**Gifts of cash** (checks) may be mailed to the Children's Fund of America, 1430 Truxtun Ave., 5<sup>th</sup> Floor, Bakersfield, CA 93301.

**Credit card donations** can be made online by visiting our website at [www.ChildrensFundOfAmerica.org](http://www.ChildrensFundOfAmerica.org). Donate at workplace via **CFC Number: 11397**. All donations are fully tax-deductible and will be acknowledged by the Fund.

Many companies will match gifts; check with your company's personnel office to see if this option is available to you.

### Planned Gifts

Planned gifts are the ultimate expressions of support and confidence in the mission of the [Children's Fund of America](http://www.ChildrensFundOfAmerica.org). All planned gifts represent an expression of lifetime commitment to the Children's Fund of America and its mission. At the same time, planned gifts create a noble legacy for donors and their families.

### Types of Planned Gifts

- Bequest intentions in a will
- Life income agreements
- Charitable gift annuities
- Charitable remainder trusts
- Charitable lead trusts
- Real estate gifts with retained life use
- Life insurance
- Gifts of appreciated property
- Gifts of retirement plan assets

**Planned gifts often provide effective current and estate tax strategies as well as lifetime income to the donor(s).**

# Lisa Montgomery...

It was a day of loss. As she mourned the loss of her Father, overcome with the grief and devastation, Lisa Montgomery lost something else as well. Something important. Something often overlooked because it's far less tangible. Lisa Montgomery lost her dreams.

Besides losing their parents, the children we serve also lose their innocence, their hope, and their idea of what the future would be like.

Lisa Montgomery's dream was a big one; one, which was supported and cheered on by her father. She was and is a gifted and talented musician, who plays 11 instruments. Her dream, to attend a music conservatory and one day become a member of a symphony orchestra, crumbled the day her father fell at the hands of terrorists.

One of her most cherished memories is of playing the piano at an eighth grade production of "Beauty and the Beast." As she played, she scanned the audience and spotted her father who was so proud of her, tears were running down his cheeks.

"He was my best friend," Lisa says. "I could tell him anything and he would always be there for me."

The day her father was ripped from her life, no longer able to be there for her, was the same day the music stopped and her dream died. Lisa, who usually turned to her music when she was troubled, turned to alcohol instead. She would call her father's cell phone, begging and pleading with him to call her back.

She was eventually accepted to the Berkley College of music; however, she was put on academic probation after her first semester. She was switched from a degree program to a diploma program, but failed to earn even one credit. She felt alienated and homesick, often calling her mother 3 to 4 times a day. After 3 semesters, her mother pulled her out of college and took her home where she could feel safe, be near family, and seek therapy.

Besides suffering from severe nightmares and intrusive thoughts about her father, Lisa is severely depressed. Though she sought therapy for a short period of time, she stopped abruptly and now spends most of her time in bed, not rising on most days until after three in the afternoon.

Without a body, Lisa feels like her father just vanished and often wonders where he went. She spends nights sleeping in the den with her mother, refusing to go back into her bedroom, a room her father painted and helped decorate. Lisa often expresses the desire to run away and be as far away from "all this as I can." Since her father's death, she has tried to kill herself three times.

Lisa has lost her ambition to return to college. Her heart is no longer into earning a music degree. She tries to live life one day at a time, without her father, without her music, without her dream.

It is our hope that children who are enduring long-term sufferings due to terrorism, have the opportunity to live out their dreams. It is our desire to provide them the assistance to make this possible. With your help, we can assist children who are suffering like Lisa. With your help, we can prevent other children's dreams from unraveling. With your help, maybe one day, a child who lost a parent at the hand of a terrorist, can fulfill her dream and become a member of a symphony orchestra.



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