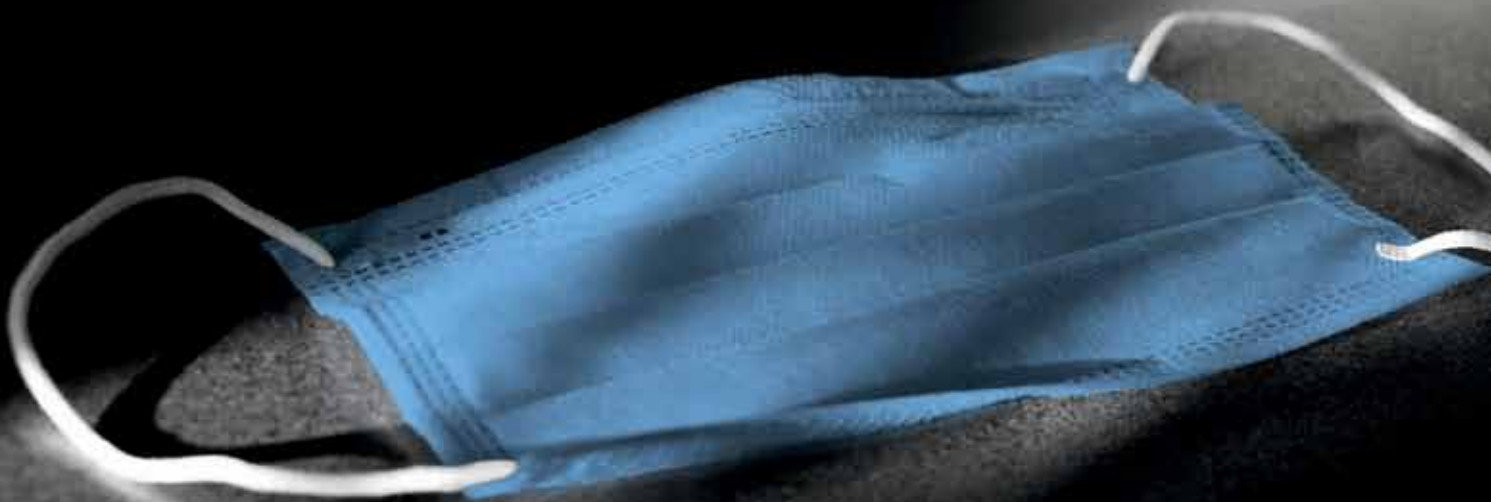




GOLDSEKER

2020 ANNUAL REPORT

FOUNDATION





The Goldseker Foundation was created through the generosity and foresight of Morris Goldseker (1898–1973). Since the original bequest of \$11 million from his estate in 1975, the Goldseker Foundation has granted \$113.5 million to more than 590 nonprofit organizations and projects in the Baltimore metropolitan area. This annual report celebrates 45 years of grant making.

CHAIRMAN'S MESSAGE

Amid the evolving international, national, and local responses, we remain years from understanding the full extent of the damage wreaked by the COVID-19 pandemic. Tragically, our collective experience has been both shocking and scarring, and we continue to endure personal, institutional, and societal hardship and loss. This global public health crisis and the resulting economic calamity befall us at a time when our nation is struggling mightily with long-unaddressed issues of race, class, and violence. In Baltimore, as has been too often the case, the impacts have been particularly severe, compounding disparities that systemically disadvantage our city and citizenry. At a time when we would typically be celebrating the 45th anniversary of our founding, the Goldseker Foundation instead faces its most challenging grant-making circumstances ever.

Hope can certainly be gleaned from the accelerated development of promising new vaccines. As our country and communities grapple with many forms of inequality, increased levels of civic engagement and social activism offer some encouragement that meaningful change might occur, potentially ushered in by new presidential and mayoral leadership. And despite its many quantifiable deficits, Baltimore has long been a city known for resiliency, a trait we rely on now more than ever. Yet, while sources of comfort and reassurance are needed, straining too hard to see or dwelling too long on these silver linings seems like wasted effort at a time when so much action is immediately required.

This extraordinary year has required extraordinary measures. The foundation relaxed its application and reporting requirements to ease administrative burdens for our current and prospective grantees, and out-of-cycle awards were made to accelerate disbursements to long-term partners facing the most acute liquidity challenges. Direct partnerships were formed with other local and national foundations and city government to initiate grants to support the manufacture and distribution of personal protective equipment, the expansion of public health contact tracing efforts, and measures that addressed vulnerable families' immediate food and housing needs. Additionally, for most of the year, the foundation's president and CEO served as the private sector co-lead of a public-private partnership that joined the city of Baltimore, state of Maryland, and the Johns Hopkins Health System, University of Maryland Medical System, and CareFirst BlueCross BlueShield to coordinate the many facets of Baltimore's public health response. Arguably, these and other actions described in this annual report represent departures from the foundation's established operating guidelines. I would posit, however, that these steps were consistent with our mission of being both responsive to and flexible about the emergent needs of Baltimore's people and institutions.

How much permanent change occurs as a result of the disruptions of the past year remains unknown. With so much still unsettled, there is persistent anxiety about what will constitute the "new normal" and when will it finally arrive. For the foundation, the urgency and magnitude of community needs over the last year required a level of collaboration with grant-making partners we have never before undertaken. While I look forward to resuming and renewing the physical presence of our work in neighborhoods and schools and with social entrepreneurs, we must try to maintain the unprecedented strategic alignment achieved with funders over the past year and continue directing our coordinated efforts to address Baltimore's many other still present challenges.

The board and staff have always embraced a shared responsibility to communicate the foundation's priorities and account for the deployment and stewardship of its resources. While being accountable to community stakeholders will always be the primary reason to share the foundation's annual report, it is also important to recognize the dedicated service of those who work so hard and effectively behind the scenes to advance our work. In 2020, the foundation bid farewell to two valued partners now enjoying well-deserved retirements. Dr. Maurice Taylor, Morgan State University's vice president for academic outreach and engagement, provided trusted counsel to the foundation's advisory selection committee and was a powerful advocate for the university and its students. For more than a decade, Linda Derkach, a vice president in PNC Bank's Institutional Asset Management department, served as a valued member of the foundation's investment committee, helping to safeguard and grow our assets to expand our grant making.

Perhaps the challenges of the past year have made me especially reflective, but I am forever grateful to all those who have so capably served as members of the foundation's board of directors; advisory selection and investment committees; external investment, accounting, and legal advisers; and executive leadership and staff. It has been a great privilege to collaborate with such dedicated professionals, and I am very proud of our collective work and impact over the past 45 years. It has never seemed more important than now.



Sheldon Goldseker
Chair, Board of Directors
December 2020

"In Baltimore, as has been too often the case, the impacts have been particularly severe, compounding disparities that systemically disadvantage our city and citizenry. At a time when we would typically be celebrating the 45th anniversary of our founding, the Goldseker Foundation instead faces its most challenging grant-making circumstances ever."



City Seeds, a Humanim social enterprise, has continued to provide fresh and healthy meals to the community throughout the COVID-19 pandemic.

PRESIDENT'S MESSAGE

It is hard to imagine a more anxiety-ridden year. Persistent worry about the personal health and well-being of family and loved ones, friends and acquaintances, and yourself is debilitating, especially when the source of this fear is simultaneously crippling your community. For many, since the onset of COVID-19, harrowing angst has given way to devastating human loss and suffering, and to economic hardship. While the effects of this pandemic have not been evenly felt and shared, everyone has struggled to some degree. Functioning from such a careworn posture is exhausting. It is important to acknowledge these particularly challenging realities and make necessary adjustments.

As 2020 unfolded, the foundation's ambitions for its grantees and the communities they serve changed dramatically. The lofty expectation that underpins the foundation's grant making—that Baltimore's people and institutions can thrive—was replaced by a sincere hope that our partners would survive. Despite the inherent resilience that generally characterizes those who live and work here, adding the localized impacts of a global pandemic to the burden of the chronic disparities with which Baltimore already perpetually copes had the real potential to be crushing, particularly to many of the smaller community-based nonprofits the foundation supports and upon which so many rely.

The foundation's annual report typically focuses on transparently communicating our long-term priorities and goals, as well as articulating the sustainable strategies we are developing and supporting to make progress toward them. This year's annual report, however, is much more about the foundation's and our partners' immediate, collective, and largely improvisational responses to the most challenging grant-making circumstances in the foundation's 45-year history. From the ways we spent our time to the ways we applied our resources, it has truly been a year like no other.

In March, as the devastation began to unfold in places like New York City, I was asked to serve as the co-lead of a public-private partnership (P3) established to coordinate Baltimore's response to COVID-19. The P3 brought the city of Baltimore and the state of Maryland together with the Johns Hopkins Health System, University of Maryland Medical System, and CareFirst BlueCross BlueShield to unify collective efforts to mitigate the disastrous local impacts of this global pandemic.

For the better part of the year, I helped marshal resources from the private sector partners to support a variety of efforts: helping deliver public briefings, establishing a 24/7 call center, creating public data dashboards, launching public awareness campaigns, standing up public testing sites, and addressing the unique needs of Baltimore's most vulnerable, including those experiencing homelessness,

residents of long-term care and skilled nursing facilities, and immigrants excluded from receiving federal benefits. At year-end, Baltimore's COVID infection and fatality rates were notably lower than those of wealthier peer cities and comparable to those of surrounding local jurisdictions. Baltimore City rarely compares so favorably. Here is hoping such a relatively strong performance can extend to mass vaccination and school reopening efforts in 2021.

My participation in the P3 was a function of my familiarity with the response systems and capabilities of local and state government and decades-long relationships with the private sector institutional partners. I came away from the experience reminded of both the commitment of dedicated public servants and institutions that Baltimore so heavily relies on, and the city's capacity for extraordinary accomplishment when stakeholders are united in common cause. It was a privilege to undertake such important work, and I am especially grateful to the foundation's board and staff for their unwavering support in my taking on this temporary role.

It would be difficult to conclude this message without briefly addressing the foundation's well-publicized efforts to restore local ownership to Baltimore's newspaper of record, *The Sun*. This perhaps quixotic pursuit became an unexpectedly and increasingly urgent priority after a hedge fund with a troubling track record of decimating local newspapers took a major stake in Tribune Publishing, the corporate parent company of *The Sun*. While the future of Baltimore's local newspaper might seem an issue far afield, given our prioritized interests in community development, neighborhoods, education, and nonprofit capacity building, restoring committed local ownership to *The Sun* and ensuring its future vibrancy is actually central to the foundation's mission of investing in Baltimore's people and institutions. I remain stubbornly hopeful that a favorable outcome will be achieved and the home team will ultimately prevail.

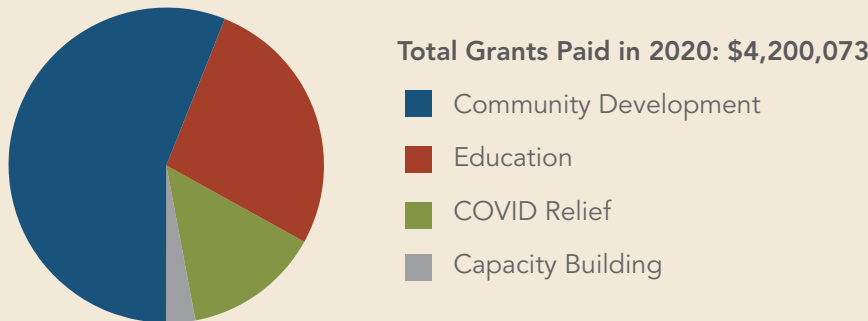


Matthew D. Gallagher
President/Chief Executive Officer
December 2020

"As 2020 unfolded, the foundation's ambitions for its grantees and the communities they serve changed dramatically. The lofty expectation that underpins the foundation's grant making—that Baltimore's people and institutions can thrive—was replaced by a sincere hope that our partners would survive."

OUR MISSION

Although the focus of the foundation’s grant making has evolved over time, we have always sought to honor Mr. Goldseker’s wish that the foundation serve the Baltimore community by investing in its institutions and people. While we stay true to our founder’s intent, a foundation established to operate in perpetuity must always adapt to meet the challenges of the times. Today, the Goldseker Foundation works in partnership with the city’s civic leadership, a well-established nonprofit sector, and a growing community of social entrepreneurs to serve the Baltimore community, primarily through grant making in the areas of community development, education, and nonprofit capacity building but also, increasingly, through mission- and program-related investments. At the end of 2020, the foundation held assets of \$136.3 million.



GRANT MAKING IN 2020

Dollar amounts below reflect grants paid in 2020.

COVID Relief

- 4MyCity \$5,000
- Associated Catholic Charities \$10,000
- Baltimore Civic Fund/Baltimore Health Corps \$50,000
- Baltimore Civic Fund/Emergency Relief for Immigrant Families \$100,000
- Baltimoreans United in Leadership Development \$15,000
- Brioxo/Countered Fresh Food Market \$10,000
- CASH Campaign of Maryland \$5,000
- Center for Urban Families \$5,000
- Citywide Youth Development \$20,000
- Creative Alliance \$40,000
- Digital Equity Initiative for Baltimore \$10,000
- Enoch Pratt Free Library \$10,000
- First Mount Calvary Baptist Church \$6,000
- Fishes & Loaves Pantry \$5,000
- Franciscan Center \$10,000

- Fund for Educational Excellence \$15,000
- Hamilton Elementary Middle School \$30,000
- HARBEL Community Organization \$5,000
- Improving Education \$5,000
- Living Classrooms Foundation \$5,000
- Maryland Food Bank \$15,000
- Meals On Wheels of Central Maryland \$15,000
- MK Foundation/Mera Kitchen Community Meals Project \$5,000
- Mt. Washington Pediatric Hospital \$5,000
- Open Works \$20,000
- Samaritan Community \$15,000
- ShareBaby \$50,000
- The Sixth Branch \$5,000
- Southeast Community Development Corporation \$5,000
- Springboard Collaborative \$9,000
- Tahirih Justice Center \$30,000

Community Development

- 1,000 Friends of Pikesville \$25,000
- The Associated \$210,000
- Associated Black Charities \$50,000
- Baltimore Community Foundation \$50,000
- Baltimore Community Lending \$36,000
- Baltimore Corps \$125,000
- Baltimoreans United In Leadership Development \$50,000
- Banner Neighborhoods Corp. \$35,000
- Belair-Edison Neighborhoods Inc. \$80,000
- Bikemore \$50,000
- CASA de Maryland \$100,000
- Central Baltimore Partnership \$120,000
- Central Maryland Transportation Alliance \$35,000
- Community Law Center \$30,000
- Comprehensive Housing Assistance Inc. \$70,000
- Friends of Patterson Park \$30,000
- Greater Baybrook Alliance \$50,000
- Greater Remington Improvement Association \$10,000
- Healthy Neighborhoods Inc. \$70,000
- Impact Hub Baltimore \$100,000
- Innovation Works Inc. \$50,000
- Jubilee Baltimore \$100,000
- Kids in Need of Defense (KIND) \$20,000
- Latino Economic Development Center \$25,000
- Le Mondo \$30,000
- Leveling the Playing Field \$20,000
- Live Baltimore \$100,000
- Loyola University Maryland \$35,000
- Maryland Nonprofits \$30,000
- Neighborhood Design Center \$30,000
- No Boundaries Coalition \$60,000
- Patterson Park Audubon Center \$20,000
- Rails-To-Trails Conservancy \$50,000
- ReBuild Metro Inc. \$75,000
- The Sixth Branch \$25,000
- Southeast Community Development Corporation \$100,000
- Southwest Partnership \$135,000
- University of Maryland School of Social Work \$25,000
- Venture for America \$75,000

Education

- Backyard Basecamp \$30,000
- Baltimore’s Promise Collaborative \$75,000
- Bard College \$35,000
- Calvin Rodwell Elementary School \$40,000
- Fund for Educational Excellence \$29,900
- Govans Elementary School \$45,000
- Johns Hopkins University \$210,000
- Liberty Elementary School \$6,400
- Loyola Early Learning Center \$20,000
- Maryland Alliance of Public Charter Schools \$30,000
- Maryland Out of School Time (MOST) \$40,000
- Morgan State University \$210,000
- Patterson Park Public Charter School \$55,000
- Thread \$100,000
- TNTP \$75,000
- University of Maryland Baltimore County \$20,000
- Urban Teachers Center \$100,000

Nonprofit Capacity Building

- Baltimore Racial Justice Action \$10,000
- Brown Memorial Tutoring Program \$3,431
- Center for Urban Families \$30,000
- Child First Authority \$12,500
- City Neighbors Foundation \$13,000
- Green School of Baltimore \$13,000
- GreenLight Fund \$10,000
- Maryland Philanthropy Network \$14,300
- Mayor’s Office of Criminal Justice \$25,000
- Southwest Partnership \$30,000

Discretionary and Matching

In addition to our regular grant making, the Goldseker Foundation contributed \$80,692 to 25 Baltimore area nonprofits through discretionary grant making and our board and staff’s matching gifts program.



In April of 2020, the Goldseker Foundation joined 11 other local foundations to launch an unprecedented philanthropic response to the devastating impact of COVID-19 in and around our city. Administered by Baltimore's Promise, the COVID-19 Funding Response of Greater Baltimore distributed \$4,807,074 in only eight weeks. Through this collaborative effort, the foundation was able to quickly and effectively distribute emergency support to nonprofits serving individuals in need, and to learn about new organizations doing extremely critical work on the ground in communities across Baltimore.



The pandemic forced city residents, including the students and teachers of Baltimore City schools, to learn and work remotely, a shift that brought sudden and stark awareness to the digital divide. At the start of the pandemic, 80,000 households did not have internet connectivity. A group of over 60 nonprofits, foundations, and advocacy groups came together to form the Digital Equity Coalition, which aimed to tackle the enormous task of getting computers, internet, and technical support to families across the city so that school and work could continue. The foundation supported coalition member Project Waves in establishing “mesh networks” on rooftops to expand wireless access in priority neighborhoods around Baltimore.

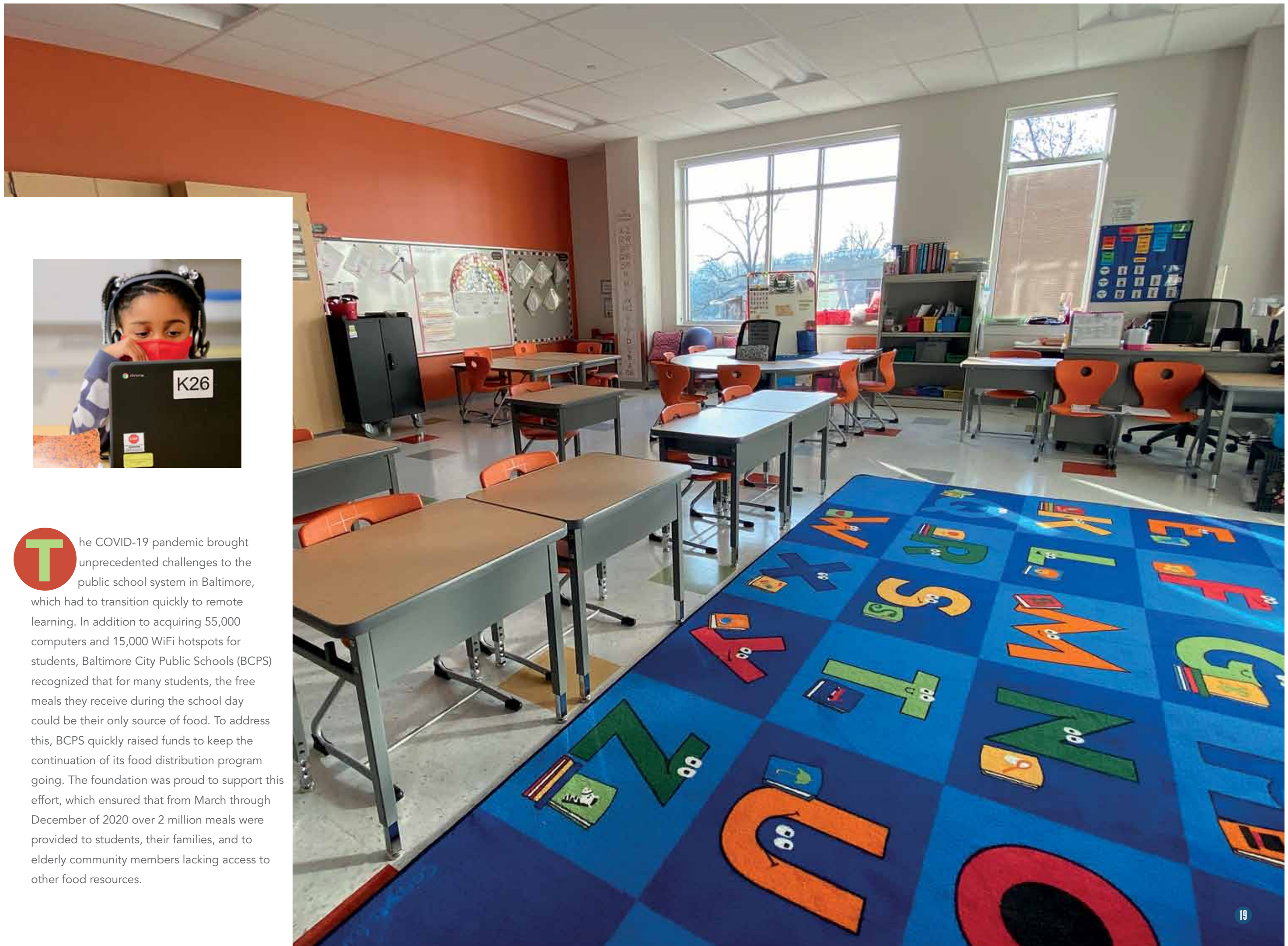


When the crisis hit, response efforts were hindered by terrible shortages of available personal protective equipment, and it became imperative for supplemental sources to come online. Baltimore City-based makers and small-batch manufacturers ceased their usual operations and pivoted quickly to manufacturing critical protective equipment for frontline medical workers. Open Works coordinated people and resources to produce 28,270 face shields in just over 50 days, and another foundation grantee, Citywide Youth Development, mobilized its staff and volunteers to produce supplies for first responders in Baltimore.

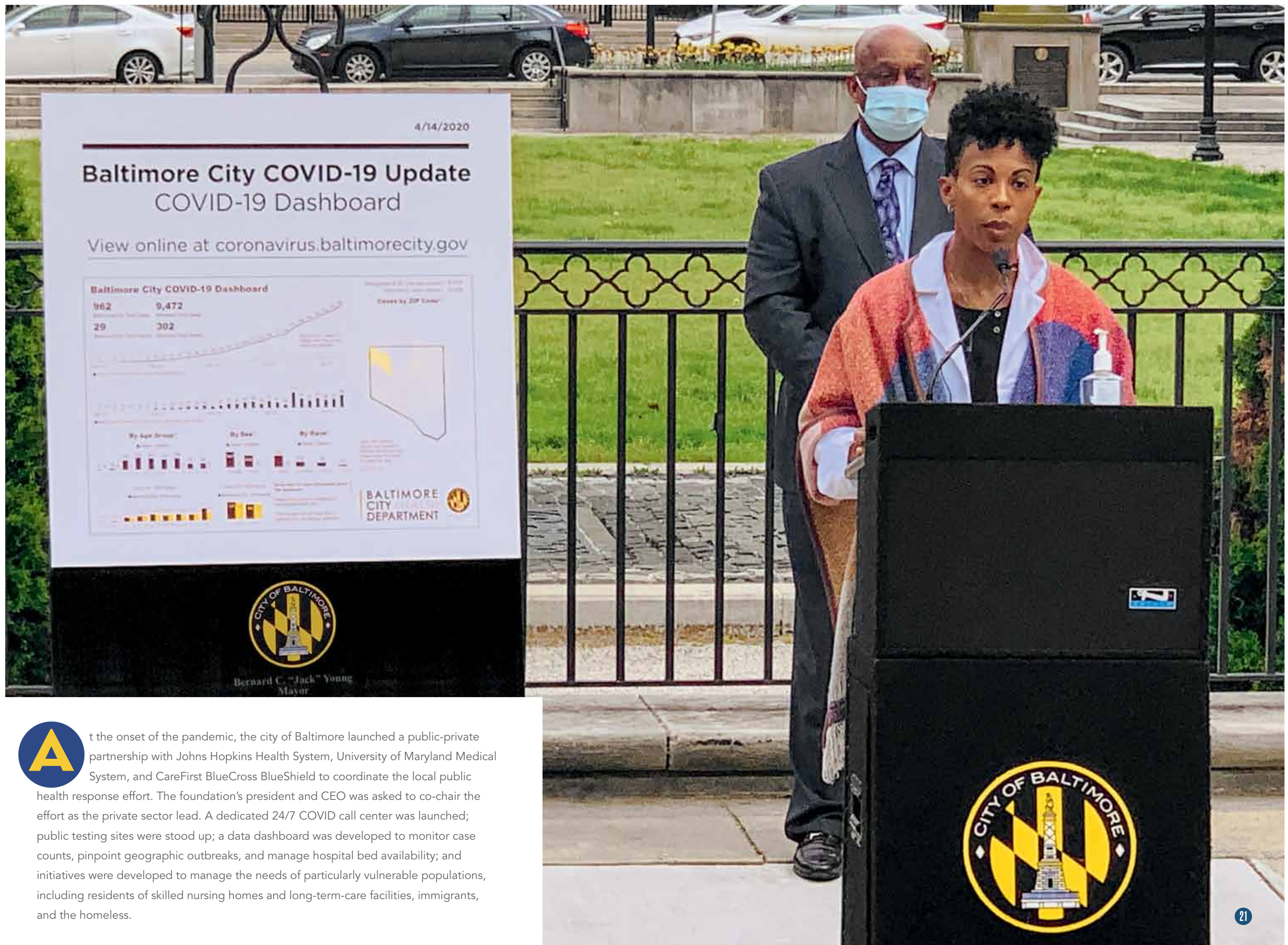




Food insecurity was one of the most dire and persistent repercussions of the pandemic, as thousands of Baltimoreans lost their jobs or were unable to work because of the public health crisis. From March through December, 20,317,016 pounds of food were distributed across the city. The foundation supported organizations that mobilized to collect and distribute food to residents. These nonprofits included food-focused organizations like the Maryland Food Bank, Samaritan Community, and 4MyCity, whose efforts were buttressed by other community groups that pivoted from their typical programming to focus on food distribution. These efforts were essential in ensuring that community members did not go hungry during this crisis.



The COVID-19 pandemic brought unprecedented challenges to the public school system in Baltimore, which had to transition quickly to remote learning. In addition to acquiring 55,000 computers and 15,000 WiFi hotspots for students, Baltimore City Public Schools (BCPS) recognized that for many students, the free meals they receive during the school day could be their only source of food. To address this, BCPS quickly raised funds to keep the continuation of its food distribution program going. The foundation was proud to support this effort, which ensured that from March through December of 2020 over 2 million meals were provided to students, their families, and to elderly community members lacking access to other food resources.



At the onset of the pandemic, the city of Baltimore launched a public-private partnership with Johns Hopkins Health System, University of Maryland Medical System, and CareFirst BlueCross BlueShield to coordinate the local public health response effort. The foundation's president and CEO was asked to co-chair the effort as the private sector lead. A dedicated 24/7 COVID call center was launched; public testing sites were stood up; a data dashboard was developed to monitor case counts, pinpoint geographic outbreaks, and manage hospital bed availability; and initiatives were developed to manage the needs of particularly vulnerable populations, including residents of skilled nursing homes and long-term-care facilities, immigrants, and the homeless.



Catalina/MIMA



Josh/Venture for America



Charelle/Urban Teachers



Amina/Share Baby



Sam/Calvin M. Rodwell Elementary/Middle School



Michelle/Impact Hub



Ashiah/No Boundaries Coalition



Tony/Southwest Partnership



Yasmin/CASA de Maryland



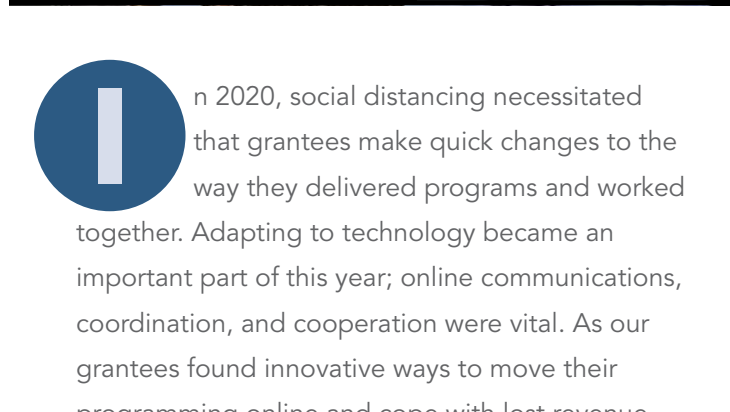
Eric/Impact Hub



Q-Roc/Impact Hub



Emma/Venture for America



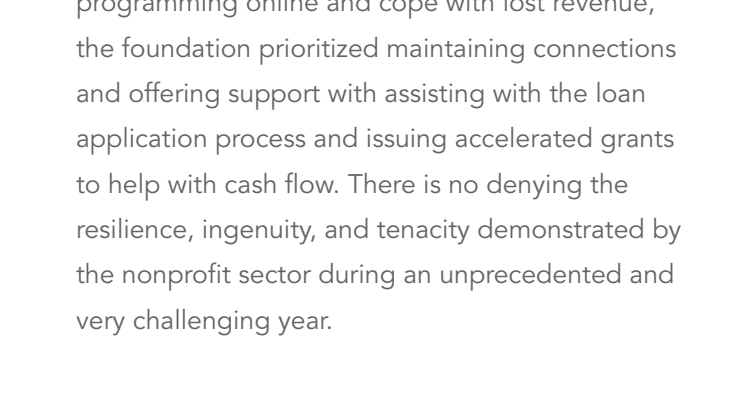
McKenzie/Maryland Alliance of Public Charter Schools



Jay/Innovation Works



Franklin/Parks & People



Fagan/Baltimore Corps



Liz/Bikemore



Gayl/Child First Authority

In 2020, social distancing necessitated that grantees make quick changes to the way they delivered programs and worked together. Adapting to technology became an important part of this year; online communications, coordination, and cooperation were vital. As our grantees found innovative ways to move their programming online and cope with lost revenue, the foundation prioritized maintaining connections and offering support with assisting with the loan application process and issuing accelerated grants to help with cash flow. There is no denying the resilience, ingenuity, and tenacity demonstrated by the nonprofit sector during an unprecedented and very challenging year.



GRANT-MAKING POLICIES

The foundation's grant-making policies reflect the donor's wishes, the legal requirements governing private philanthropy, and the inherent limitations in the foundation's ability to respond favorably to the many grant requests we receive each year.

To be considered for funding, an organization must meet several requirements:

- Applicants must be nonprofit organizations as defined in Section 501(c)(3) and Section 509(a) of the Internal Revenue Code.
- Applicants must carry on their work principally in metropolitan Baltimore.
- Applicants may not discriminate on the basis of race, creed, color, physical disability, or gender.
- Applicants shall not discriminate on the basis of race, color, religion (creed), gender expression, age, national origin (ancestry), disability, marital status, sexual orientation or military status, in any of their activities or operations.
- The foundation is encouraging of applicants who provide an inclusive, welcoming, and collaborative environment for their staff, board members, and partners.

The foundation does not provide funds for the following:

- endowments
- individuals
- building campaigns
- deficit financing
- annual giving
- publications
- arts and culture
- religious programs or purposes
- political action groups
- specific disabilities or diseases
- projects normally financed by government

In accordance with the donor's instruction, the foundation awards no more than 5 percent of its charitable distributions in any calendar year to any single recipient. Because the foundation is not normally a long-term source of funds, applicants are encouraged to address how proposed activities will be sustained. Applicants are expected to demonstrate adequate administrative capacity and financial stability and to describe evaluation criteria and methods in their requests.

APPLYING TO THE FOUNDATION

We welcome telephone and email inquiries about funding, preliminary letters, and grant proposals at any time. Please visit our website at www.goldsekerfoundation.org to determine whether your proposal agrees with the foundation's eligibility criteria and program interests.

Correspondence and requests for information should be directed to:

Program Officer
The Goldseker Foundation
Symphony Center
1040 Park Avenue, Suite 310
Baltimore, MD 21201
Telephone 410-837-5100



In the spring of 2020, public and private organizations came together with national funders including the Rockefeller Foundation to launch the Baltimore Health Corps. This initiative, administered through Baltimore Corps, a longtime foundation grantee, is a first-of-its-kind model that equitably provides employment to trusted community members who are conducting in-person contact tracing and care coordination in hard-hit communities across the city. The Health Corps has trained and employed over 300 residents in a time of record unemployment while also supporting the city's public health response to COVID-19.

COVID-19 has had particularly devastating consequences for Baltimore's Latinx population, with case counts three times higher than their proportion of the city's population. The foundation joined with dozens of funders and service providers to establish the COVID-19: Prevención, Control y Respaldo (COVID-19: Prevention, Control, and Support) strategy to mitigate the disproportionate impact of the pandemic in the Latinx community through expanded community testing, bilingual contact tracing, isolation support, bilingual and bicultural messaging and communications, and support for families with limited access to public benefits.

STATEMENTS OF FINANCIAL POSITION

December 31, 2020 (Unaudited) and 2019 (Audited)

	12/31/2020 (Unaudited)	12/31/2019 (Audited)
ASSETS		
Cash and Cash Equivalents	60,872	97,066
Investments, at Fair Value	136,631,130	120,050,423
Other Assets	–	39,959
Total Assets	<u>136,692,002</u>	<u>120,187,448</u>
LIABILITIES & NET ASSETS		
Deferred Federal Excise Tax	415,029	454,988
Net Assets, Unrestricted	<u>136,276,973</u>	<u>119,732,460</u>
Total Liabilities and Net Assets	<u>136,692,002</u>	<u>120,187,448</u>

The inability of external financial managers to certify year-end asset valuations in time for inclusion in this report, for reasons beyond the foundation's control, will delay presentation of audited 2020 financial statements until later in 2021. In the meantime, we have included an unaudited Statement of Financial Position for your review.

Certain investments are valued as of September 30, 2020, and do not reflect current results for the fourth quarter of 2020. The values of these investments at December 31, 2020, could be lower than presented above. As soon as certified financial statements are available, they will be posted on the foundation's website, www.goldsekerfoundation.org, where statements for prior years can be found.

STATEMENTS OF ACTIVITIES

Years Ended December 31, 2020 (Unaudited) and 2019 (Audited)

	2020 (Unaudited)	2019 (Audited)
REVENUE		
Investment Income	1,607,922	1,844,069
Net Gain on Investments	<u>20,710,181</u>	<u>21,669,520</u>
Total Revenue	<u>22,318,103</u>	<u>23,513,589</u>
EXPENSES		
Program Services:		
Grants	4,200,073	4,003,412
Foundation Administrative Expenses Related to Grant Making	<u>999,672</u>	<u>982,511</u>
Total Program Services	<u>5,199,745</u>	<u>4,985,923</u>
SUPPORTING SERVICES		
General and Administrative Expenses Related to Revenue Activity	398,845	388,723
Provision for Federal Excise Tax	<u>175,000</u>	<u>260,026</u>
Total Supporting Services	<u>573,845</u>	<u>648,749</u>
Total Expenses	<u>5,773,590</u>	<u>5,634,672</u>
Change in Net Assets	16,544,513	17,878,917
Net Assets – Beginning of Year	<u>119,732,460</u>	<u>101,853,543</u>
Net Assets – End of Year	<u>136,276,973</u>	<u>119,732,460</u>

BOARD OF DIRECTORS

Sheldon Goldseker
Shelley Goldseker
Ana Goldseker
Deby Goldseker
Sharna Goldseker
Susan B. Katzenberg
Howard M. Weiss

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President, Johns Hopkins University
Marc B. Terrill
President
The Associated: Jewish Community
Federation of Baltimore
David Wilson
President, Morgan State University

ALTERNATES

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Vice President for Economic
Development
Johns Hopkins University
Barbara Himmelrich
Board Director
The Associated: Jewish Community
Federation of Baltimore
Maurice C. Taylor
Vice President for Academic Outreach
and Engagement
Morgan State University

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Deby Goldseker
Treasurer
Sharna Goldseker
Secretary
Ana Goldseker
Vice Chair

Matthew D. Gallagher
President and
Chief Executive Officer

Sheila L. Purkey
Vice President

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Shelley Goldseker
Ana Goldseker
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Sharna Goldseker
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Marc P. Blum
World Total Return Fund, LLP
Edwin R. Boyer III
Asset Strategy Consultants
Charles W. Cole Jr.
Linda Derkach
PNC Bank
Lauren Kast
PNC Bank
Susan B. Katzenberg
Laura A. Klepczynski
Bank of America, N.A.
Ronald J. Staines
Staines, Wiley & Schutz
Howard M. Weiss
Bank of America, N.A.

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Matthew D. Gallagher
President and
Chief Executive Officer
Kate Essex
Program Officer
Teresa A. DeBord
Executive Assistant

COUNSEL

Shale D. Stiller
DLA Piper

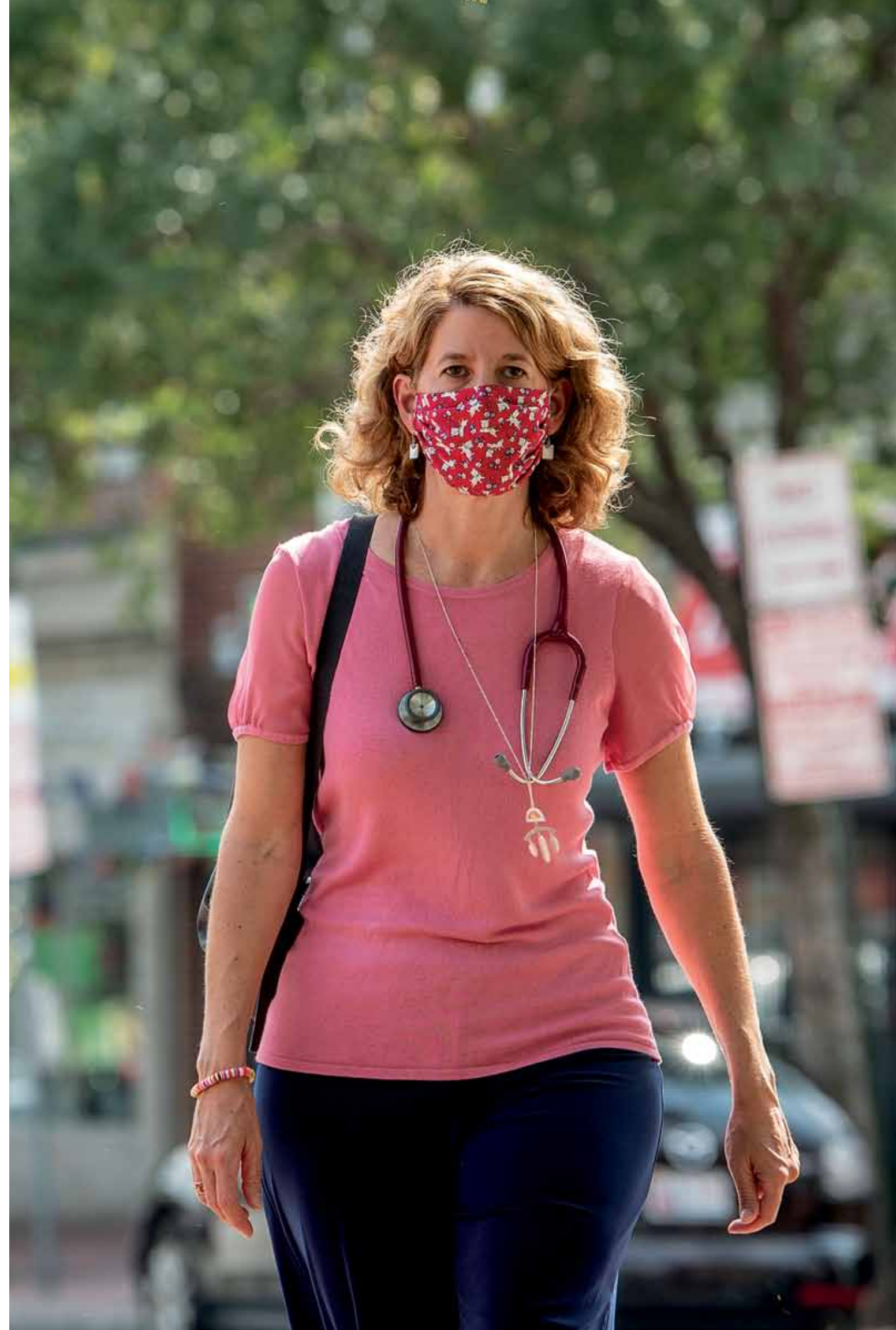
ACCOUNTANT

Jason R. Schutz
Staines, Wiley & Schutz

AUDITOR

W. Streett Baldwin
Ellin & Tucker, Chartered

Photography: Mark Dennis, Peter Howard, Devon Rowland, Daniel Shub • Pages 10-11 and 16-17 courtesy of Maryland Food Bank • Inside back cover courtesy Catholic Charities of Baltimore • Design: SDYM



Goldseker

FOUNDATION ● N

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