



2018 Annual Report

The Swiss Benevolent Society of New York (SBS) is the most significant Swiss charitable organization in the New York, New Jersey and Connecticut tri-state area.

We're a registered public 501(c)(3) not-for-profit and non-religious organization and we've helped individuals, families and our Swiss community achieve positive change for over 173 years.

We help people of all ages live more active, independent, safer, healthier and happier lives through social service programs. We assist students and their families with scholarship programs and organize regular social events for our members.

Mission Statement

The objectives of the Swiss Benevolent Society of New York are charitable, and focus on offering pecuniary and other relief to qualified persons, including but not limited to natives of Switzerland or of Swiss origin, who are in the United States and in need of assistance. (Restated Certificate of Incorporation, 1971)

Board of Directors & Committees

Board of Directors

Ambassador Markus Boerlin, Honorary President
Markus Bruderer, President
Johanna Reinhart, Vice-President
Alexandre-C. Manz, Secretary
Alberto Zonca, Treasurer
Annelies Belanger
Ruedi Greiner
Peggy Gubelmann
Wolfgang Harder
Ralf Kubli
Lorenz Lobsiger
Andreas Maerki
Marianne Mazzonelli
Daniele Pedrazzoli
Valerie Wolfman

Executive Committee

Markus Bruderer, Chairperson
Alexandre-C. Manz
Johanna Reinhart
Alberto Zonca

Development & Membership Committee

Johanna Reinhart, Chairperson
Ralf Kubli
Daniele Pedrazzoli

Social Service Committee

Valerie Wolfman, Chairperson
Marianne Mazzonelli
Margrit Meagher
Consul Lia Wolf
Elise Karras
Mary Jo Motyka

Scholarship Committee

Ruedi Greiner, Chairperson
Annelies Belanger
Peggy Gubelmann
Dolf Herger
Andre Hurni
Dr. Hugo Kaufmann
Hans Kaeser

Investment Committee

Lorenz Lobsiger, Chairperson
Wolfgang Harder
Andreas Maerki

Fundraising Committee

Markus Bruderer, Chairperson
Annelies Belanger
Ralf Kubli
Andreas Maerki

Staff Members

Christine Hubacher, Executive Director
Christa Mosimann, Administrative Staff
Christina Yildiz, Administrative Staff
Elise Feuerstein Karras, LMSW
Mary Jo Motyka, LMSW

Independent Auditors

BKD, LLP (former Loeb & Troper LLP)
655 Third Avenue
New York, NY 10017

President's Report

First, I would like to thank our Executive Director Christine Hubacher, our Executive Assistants Christina Yildiz and Christa Mosimann, our two social workers Mary Jo Motyka and Elise Karras, and all our volunteers for their passionate and dedicated service. Without them, we would not be able to serve our members and the Swiss community. Let's give them a round of applause to show them our appreciation.

Also, I would like to thank my fellow board members for their efforts in guiding the Swiss Benevolent Society through these challenging times.

The past year showed us again that there are things we can control while others remain beyond our influence.

We have continued working on our social service programs to our elderly members and we continue to see how valuable they are and how much of a positive impact they make, as they are among our cornerstones. The other main area is our scholarship program through which we are able to assist young people in their higher education. A big change was made to change the criteria for the Pellegrini, Outstanding Scholastic Achievement scholarships to being merit based only. They will be rebranded to highlight the SBS.

Our many other activities such as the Spring Outing, Kaffeeklatsch, Swiss National Day celebration, and our Holiday Luncheon create opportunities for our members to gather, interact and maintain friendships and relationships. One comment that we received after the Holiday Luncheon was as follows:

"That was one fabulous spread, and a happy occasion yesterday, so many thanks! It was fun to meet so many compatriots, some already known and some for the first time. And many thanks for the bag of goodies to take home! I see that the foxes at the Hills Farm have been busy making jams - and I'm looking forward to putting them to good use. The jams, not the foxes. Also, thanks for the Lindorkugeln - always a treat. And who baked the cookies? They look home-made just like Mom's! Zimmetsternli, Mailänderli and more!"

Also, Elise Karras will be receiving her Notary Public License soon. The Social Service program of the SBS will offer the notarization of important documents to its members at the office.

What we cannot control, however, are external factors and financial markets, for example, can impact us positively, such as in 2017, or negatively, as in last year. The Investment Committee Report will provide you with more detailed information about this.

We have also developed a deeper relationship with the Swiss Society and have expanded the services that we provide to them. We have also been invited to participate on their Advisory Board.

One positive outcome was that through our relationship with the New Jersey Devils, the Swiss Society honored the two Swiss players Nico Hischier and Mirco Müller at the last Swiss Ball in January. I was able to attend the event at the Special Children's Hospital where the players were presented the award from the Swiss Society. It was a very moving experience seeing the direct impact of such charitable endeavors.

It once again shines a light on our dependence on our endowment fund and the need for fundraising. We Swiss tend to have a little bit of a problem asking others for money, even for good causes such as ours. We have started dipping our toes into the water with direct mail and email campaigns, delicious champagne truffes and NHL hockey games, with encouraging results. But we need to step up our activities if we want to ensure that the Swiss Benevolent Society will be able to continue over the long term. We plan to continue the Swiss Night with the New Jersey Devils. Now that we have a two year successful track record, we will work to enhance the experience for those attending and hopefully make it a bigger event for which we can attract sponsors.

I am sure that there are many other avenues open to us. Please let us know of any ideas or concepts that can help us with this.

Together we can make sure that the Swiss Benevolent Society continues to thrive and be active for a long time.



Markus Bruderer, President



Our Activities: Supporting the Swiss Community

173rd Annual Meeting, April 23, 2019

The Annual Meeting of the SBS was held at the Vanderbilt Suites in New York. These are the reports presented by the Board of Directors. The meeting minutes can be requested from our office.

Social Service Committee

Valerie Wolfman, Chair

The Social Service division of the Swiss Benevolent Society has continued to address the emerging issues facing our population. This now comprises a good part of our membership transitioning from the "middle-old" category (from 75 to 85 years old) to the "old-old" category (age 85 and up). We know that the fastest growing segment in the United States population is the 85 and older cohort. We pay special attention to our members over the age of 90, especially those who have no-next-of-kin. This large group of people constitutes new ground for the SBS, and mimics the population-at-large. In our unprecedented work this year, we have attempted to enable our clients to live the best life possible during this time. For this group, the future is uncertain and we facilitate the search for meaning and a sense of worth at this stage of their long lives.

On a practical level, we were able to tap resources in the community to bring services to those confined at home. These included doctors making home visits, podiatrists, audiologists, dentists, mental health professionals, as well as hairdressers, barbers and manicurists to maintain the quality of life of our clients despite physical limitations. These community resources include our dedicated cadre of volunteers, who provide friendly support to stem the tide of loneliness and isolation with frequent visits and phone calls.

Our clients may sometimes hesitate to call on us, and are sometimes unsure of the scope of our involvement and knowledge. In one instance, a usually independent 94-year-old man needed immediate help and took the risk of calling his social worker. She was able to procure an aide from an agency on very short notice to stay with the client for 12 hours following a medical procedure. The grateful client used his trust in the long term working relationship with the worker, who was then able to come through for him in a quick and expedient way.

We have continued to stimulate and encourage the interests and cultural curiosity of our more active and able seniors. Our monthly Music Matinees and Movie Afternoons are consistently well attended. Not only do these events bring people together for social stimulation and reduce isolation, but they also allow for the sharing of common cultural interests, igniting cognitive function, curiosity, and a continuing thirst for knowledge. After attending a Music Afternoon, a member commented, "This was the highlight of my week and has such special meaning for me. Since I live alone, I especially appreciate the stimulation, both socially and culturally."

We also hold educational seminars on a regular basis. In 2018, the topics included nutrition, home safety, a Medicare seminar,

avoiding falls and maintaining balance, home design, de-cluttering, and exercise. There were also trips to the New York Botanical Gardens and the Metropolitan Museum of Art. We scheduled outings on a regular basis to concerts at the Juilliard School and chamber music concerts by the Jupiter Symphony Chamber Players. After the concerts, we often gathered as a group for coffee and good company.

The monthly Kaffeeklatsch (KK) at the Cucina restaurant continued to be at the center of our social activities. Our members rely on attending these on a regular basis to meet old friends and make new ones. Our regional Ks in Long Island, New Jersey and Westchester offered our members opportunities to remain local and travel only short distances. In New Jersey, a speaker delivered a presentation to familiarize our members with the resources of the Senior Source, which hosts a monthly gathering. In Westchester, Lia Wolf from the Consulate and her husband Sven hosted three Ks at their home in White Plains. Once again, their hospitality and home-baked treats provided a very warm and special atmosphere.

In our work, we continue to interface closely with the Swiss Consulate in order to correlate services, including benefits from the Swiss government. We have also been giving members the tools that they may need to properly assess housing options. We have visited prospective residences, including assisted living arrangements, with the purpose of providing a clear and honest understanding of what to look for and realistically expect.

Our Spring Outing this year was held at the beautiful Old Westbury Gardens and was followed by a luncheon at the Westbury Manor on Long Island. Most people traveled by bus with us from midtown Manhattan, but some who lived in the area came by car. The annual Swiss National Day (SND) celebration was again held in Long Island City and the SBS had a table and a raffle. Our own SND luncheon was held on August 1st at the Mont Blanc restaurant and was completely sold out.

We traveled to Mount Kisco in October for our annual trip to the Swiss cemetery. We interred the ashes of three members who had recently died. We held our annual luncheon to honor and thank our volunteers in November. Our Holiday Party was again held at the Vanderbilt Suites. This year we gave more modest gift bags to our guests, while filling the bags of our homebound clients with larger and more generous gifts. This new policy is in line with our mission as a Benevolent Society to increase charitable giving and tend to those in need.

Scholarship Committee

Ruedi Greiner, Chair

Since our last meeting, a few things have changed for the scholarship committee. As you are well aware, we supported students on a merit only or merit/need basis. It has become increasingly difficult for the scholarship committee to assess the need portion of the application. Relying only on the tax return of an applicant or the applicant's parents is often difficult for the committee and makes rendering a fair decision difficult.

After numerous discussions within the scholarship committee and subsequently with the board, we decided to eliminate need from the application and grant making process. Need alone was never sufficient to receive a scholarship from the SBS, as it was only considered in conjunction with the merit portion. Thus, the change is not as big as one might think.

At the same time we decided to streamline the scholarship names. Going forward, we will refer to our scholarships as follows:

- SBS Merit Scholarship
- SBS Outstanding Scholastic Achievement (OSA) Award
- SBS Graduate Award
- Medicus Student Exchange Award

SBS Merit Scholarship

The SBS Merit Scholarship, formerly known as the "Pellegrini Scholarship - Merit only", is a partial tuition grant based on merit alone (cumulative Grade Point Average at least 3.0). It is awarded to full-time students (12 or more semester credits) at the post-secondary school level for vocational or undergraduate and graduate academic studies at an accredited school. SBS Merit Scholarships do not renew automatically, but may be applied for each year.

Please note: In the past, the Swiss Benevolent Society offered two types of Pellegrini Scholarship, scholarships based on financial need & merit and scholarships based on merit only. As of the academic year 2019/20, scholarships based on financial need & merit will no longer be offered.

SBS Merit Scholarships are paid directly to the recipients' schools in two installments, one at the beginning of the fall semester and the other at the start of the spring semester, upon proof of enrollment by the school.

SBS Outstanding Scholastic Achievement (OSA) Award

This award may be granted to a college senior or graduate student who demonstrates sustained academic excellence (cumulative Grade Point Average at least 3.8) in a demanding study program. The student must be enrolled as a full-time student with 12 or more semester credits. It is a one-time only award. The amount is paid in two installments to the recipient's school at the start of the fall and spring semesters upon proof of enrollment by the school.

SBS Graduate Award

SBS Graduate Awards, formerly known as the "Zimmermann Scholarship", will be given to graduate students with the highest cumulative Grade Point Average (3.8 minimum). The award is paid directly in two installments to the schools at the beginning of the fall and spring semesters upon proof of enrollment by the school.

The SBS Graduate Award is a one-time only award.

Medicus Student Exchange Award

This program provides partial financial support for U.S. residents at the junior, senior or graduate college level who have been accepted to study at a Swiss University or Federal Institute of Technology. The full amount of these grants is paid upon proof of registration. This is a one-time only award.

Swiss students who wish to study in the United States may apply for this grant by contacting swissuniversities, Effingerstrasse 15, Postfach, 3000 Bern, Switzerland.

Let us now look at the different grants that the scholarship committee made during our meeting last year, as well as some additional details:

Total amounts granted per program:

Pellegrini (47 students)	USD	126,630
OSA (3 students)	USD	24,000
Medicus (6 students)	USD	50,000
Zimmermann (1 student)	USD	10,000
Total of all grants:	USD	210,630

There were adjustments made due to lower tuitions, students going abroad, part-time studies or for the simple reason that we did not hear back from certain students.

The management and the handling of the application process are in the trusted hands of our Executive Director Christine Hubacher and her team. On behalf of the Scholarship Committee, I would like to extend a big thank you to them, as the process of getting everything ready for the scholarship meeting takes a lot of time. I am also very appreciative of all the hours that my fellow committee members have put in preparing for our meeting.

The Swiss Benevolent Society of Philadelphia, under the stewardship of their President Dolf Herger, supports our scholarship financially and Dolf also sits on the committee. We are very thankful for their continued support.

I would like to finish my report by thanking you, the members of the SBS, for your continued support of our organization. Please talk to any of the board members or our Executive Director if you would like to learn more about our scholarship activities or how you can support us even more.







Development & Membership Committee

Johanna Reinhart, Chair

2018 membership and donation revenues were \$60,897. We had additional revenues of \$24,404 in contributions, \$4,151 in corporate matching gifts, and \$78,390 in legacies. There were additional fundraising efforts that raised a net amount of \$3,069. Our 2018 membership revenue totaled \$170,911, including the fundraising efforts. In 2018, we received 390 memberships and increased our life memberships to 113.

The legacies included: \$54,336 from the Rene Fleischmann estate; \$18,454 from the Regina Baron estate; proceeds from the sale of jewelry from the estate of Hans Rudolf and Margaret Kaeser, valued at \$5,100; and \$500 from the estate of Alice Martignoni. We are always extremely grateful for legacies. These enable us to continue our programs and services at no cost to our members. If you are interested in making a bequest or contribution, please contact our Executive Director for details.

We thank our generous contributors, the Bahnik Foundation, Helvetia Maennerchor New York, Swiss Benevolent Society of Pennsylvania, USTINET Corporation, New York Swiss Gymnastic Society, and the Giving Assistant, Inc for their continued support of our programs and events.

At the close of 2018, the membership management portal was reported as still under development, and the anticipated delivery date was moved back a month or two. We still anticipate entering the testing and training phases prior to launch in the first half of 2019.

We invite you to our regularly scheduled events, including music appreciation events and seminars on diverse topics and various outings. Our Kaffeeklatsch events are held in New York City, New Jersey, Long Island and Westchester.

The SBS participated in the 2018 Swiss National Day celebration held in Long Island City. We continue our involvement alongside the Swiss Society of New York and the Consul General of Switzerland. The event was exceptionally well-attended. Many stopped by our information booth for information about the SBS, its mission, programs, activities and membership.

Investment Committee

Lorenz Lobsiger, Chair

What a difference a year makes. While 2017 was remarkable for all the right reasons, 2018 was very much the opposite. Almost every major asset class, other than cash, US municipal bonds, US government bonds and senior loans had negative returns. The final quarter of 2018 was also marked by high volatility and was the worst December for US equity performance since 1931. International trade disputes and Federal Reserve rate hikes left investors worried about slowing growth and a possible recession.

In line with market performance, our investment portfolio was also negatively impacted:

The value of SBS' investments as of December 31, 2018 stood at \$7,297,307.02 and the allocations were as follows:

	2017		2018	
Equities	3,520,261	43%	3,490,064	48%
Fixed Income	2,419,210	29%	2,175,821	30%
Alternative Investments	1,823,143	22%	1,449,275	20%
Cash & Cash Equivalents	502,440	6%	182,147	2%
Total	8,265,054		7,297,307	

The investment portfolio had a negative return of 4.37% for the year.

There were withdrawals from the investment portfolio totaling \$633,914.29. On the other hand, no deposits took place in 2018.

During the first three months 2019 equity markets rallied strongly from their depressed December lows as recession fears faded. Hopes for a positive result from US - China trade talks and a shift to more accommodative central bank policy also improved market sentiment.

I am happy to report that the portfolio has fully recovered last year's loss and shows a performance of +9.44% for the first quarter.

Looking ahead, while we still believe that US and global economies will grow in 2019, we have to be mindful of increased volatility as political events and concerns about an aging economic expansion could periodically disrupt sentiment.

The Investment Committee holds periodic due diligence meetings with our investment advisor, Wells Fargo Private Bank, who manages our portfolio on a discretionary basis and acts in a fiduciary capacity. The selected investment strategy of SBS' portfolio is "Growth and Income" with a "Moderate" risk profile.

The portfolio remains well diversified and all investment activities are in compliance with the Statement of Investment Policy approved by the Board of Directors.

Treasurer's Report

Alberto Zonca, Treasurer

Statement of Activities 2018

For 2018, the SBS showed a \$1,100,000 decrease of Net Assets, largely due to the negative performance of the investment portfolio and low amount of donations.

The separate report of the Investment Committee provides more information about the \$334,971 loss.

Contributions and donations, excluding that of Dr. Medicus and real estate donations, increased over the prior year: \$170,816 (2018), versus \$95,131 (2017).

As a reminder, 2017 was an exceptional year, as we received \$1,200,000 from two real estate properties, \$800,000 from Dr. Medicus and the investment portfolio had an income of \$913,435.

Total Expenses in 2018 increased by \$44,314 from 2017 due to (a) the web development project, and (b) expenses associated with the real estate holdings. Both of these will not appear in 2019 other than a minimal real estate expense incurred in the first quarter.

I am happy to report that both real estate properties have been sold, with the net proceeds substantially equal to their book values: (a) the house on Long Island was sold last year, with net proceeds added to the investment portfolio, and (b) the apartment in Manhattan was sold in April 2019.

Other expenses are in line with prior years and the budget approved by the Board of Directors.

Most of the professional fees (about 80%) are for our auditors, BKD LLP, a large U.S. accounting and advisory firm.

Balance Sheet - December 31, 2018

Assets include bank accounts, investments, real estate and the rent deposit.

The majority of Liabilities is represented by awarded scholarships that have not been disbursed yet.

Net Assets decreased by \$1,100,000, as noted above.

Our auditors, BKD LLP, provided a clean opinion and the full report is available upon request.



Our Finances

Five-year Review

The table below shows our financial highlights over the most recent five years.

Selected Financial Data					
	2014	2015	2016	2017	2018
Net Assets	7,795,447	7,480,954	7,251,763	9,357,170	8,293,786
Investment Portfolio	7,803,837	7,207,867	7,299,797	8,265,111	7,297,391
Restricted Assets	1,387,159	1,559,795	1,500,000	2,300,000	2,300,000
Revenues	581,089	463,537	568,576	2,982,989	(141,488)
Investment Income	270,275	(196,761)	441,136	913,435	(334,971)
Donations	289,776	642,050	109,197	2,055,131	170,816
Scholarships Awards	198,572	253,175	197,070	217,475	210,786
Expenses	501,947	520,757	597,640	660,107	711,110

Net Assets are Assets (mainly the investment portfolio and real estate properties), less accounts payable, which are scholarships awarded, but not yet paid. Net Assets increased by \$376,262 over the past 5 years (from 12/31/13 to 12/31/18).

Restricted Assets limit their utilization to specific purposes, and are related to the Dr. Medicus Scholarship Fund, which can only be used for specific scholarship awards.

Revenues are largely dependent on the performance of the investment portfolio. Over the 5-year period, total revenues were \$4,500,000, including \$1,100,000 investment income and \$3,300,000 donations. These include \$1,300,000 by Dr. Medicus and \$1,160,000 of real estate.

Scholarship awards were \$1,100,000 over 5 years.

Expenses, which exclude scholarships, for the last 5 years were \$3,000,000, of which about 62% were payroll related and about 14% were office rent.

→ The cumulative result over these 5 years is the \$376,262 increase in Net Assets. Excluding the restricted donation by Dr. Medicus, Net Assets decreased by \$923,738.

We have been fortunate to receive large donations from benefactors which, combined with the investment income, have been sufficient to fund our operations. The Board continues to find new ways to increase our revenues and, at the same time, expand our services, whenever affordable.

Thanks to our Executive Director for the excellent job in managing our accounting records, as shown in all audits of prior years.

Financial Report

Statement of Activities

Year Ended December 31, 2018 (With 2017 Summary)

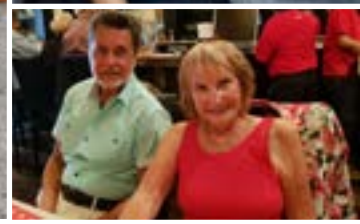
	Without Doner Restrictions	With Doner Restrictions	Total	
			2018	2017
Revenues, Gains and Other Support				
Contributions	92,426	-	92,426	93,219
In-kind contributions	322	-	322	-
Legacies	78,390	(105,196)	78,390	1,961,870
Investment income (loss)	(229,775)	-	(334,971)	913,435
Miscellaneous	22,345	(50,000)	22,345	14,465
Net assets released from restrictions	50,000	-	-	-
Total revenues, gains and other support	13,708	(155,196)	(141,488)	2,982,989
Expenses				
Program services	399,817	-	399,817	352,410
Social services	253,079	-	253,079	258,997
Scholarships				
Total program services	652,896	-	652,896	611,407
Supporting services				
Management and general	269,000	-	269,000	266,175
Total supporting services	269,000	-	269,000	266,175
Total expenses	921,896	-	921,896	877,582
Change in Net Assets	(908,188)	(155,196)	(1,063,384)	2,105,407
Net Assets, Beginning of Year	6,761,568	2,595,602	9,357,170	7,251,763
Net Assets, End of Year	5,853,380	2,440,406	8,293,786	9,357,170

Statement of Functional Expenses

Year Ended December 31, 2018 (With 2017 Summary)

	Program Services			Supporting Svcs	Total	
	Social Services	Scholarships	Total	MGT & General	2018	2017
Salaries and payroll taxes	183,354	21,285	204,639	127,708	332,347	354,226
Employee benefits	32,122	3,504	35,626	22,777	58,403	46,640
Scholarships	-	210,786	210,786	-	210,786	217,475
Assistance and client activities	23,884	-	23,884	-	23,884	23,863
Rent	54,614	5,958	60,572	38,727	99,299	99,569
Supplies and equipment	7,870	859	8,729	5,580	14,309	16,472
Professional fees	14,850	1,620	16,470	10,530	27,000	26,100
Board expenses			-	4,738	4,738	3,731
Insurance	7,726	843	8,569	5,478	14,047	16,284
Telephone	9,076	990	10,066	6,436	16,502	11,247
Postage and messengers	1,002	109	1,111	711	1,822	3,921
Printing	3,881	423	4,304	2,752	7,056	14,831
Information technology	25,120	2,740	27,860	17,813	45,673	17,950
Travel and entertainment	7,113	776	7,889	5,043	12,932	10,145
Miscellaneous	29,205	3,186	32,391	20,707	53,098	15,128
Total expenses	399,817	253,079	652,896	269,000	921,896	877,582





Ways to contribute

There are many ways to help support the Swiss Benevolent Society of New York.

Make your donation online at – sbsny.org/donate

Make your donation by phone – +1 (212) 246-0655

Monetary Donations

The most immediate way to give is through a cash donation – either by sending us a check or donating by credit card or PayPal via our website. Cash gifts are fully deductible to up to 50% of the donor's adjusted gross income. There are no membership forms to fill out. Your check will serve as your application. Each donor is a member of the Society for the calendar year in which the contribution is made and will be listed in the appropriate category in our annual report.

Ask your employer about matching gifts

If your employer participates in a matching gift program, the value of your donation to the SBS will be multiplied. Please inform your employer of your gift to us. We will be happy to provide all necessary forms and information.

Appreciated Securities

The Internal Revenue Service allows you to take a tax deduction on the full fair-market value of appreciated securities you donate to a charity. You must have held the securities for a minimum period of 12 months or longer. Even with a 20% tax rate, you can achieve significant tax savings because your donation is exempt from capital gains taxes. These gifts may be deductible for up to 30% of the donor's adjusted gross income.

AmazonSmile

Support the SBS every time you buy online by using the link. smile.amazon.com AmazonSmile is the same Amazon you know,

same products, same prices, same service. Amazon donates 0.5% of the price of your eligible AmazonSmile purchases to the SBS.

Real Estate

Real estate, in some cases, can be given outright, and the donor receives a charitable income tax deduction equal to the property's fair market value.

Legacies

You may wish to bequeath a specific amount or a percentage of your estate to the "Swiss Benevolent Society of New York" in your Last Will and Testament, or name us as a beneficiary in your Living Trust. A legacy to the SBS may reduce your estate taxes without depleting current assets.

Life Insurance

Many people own life insurance that they no longer need for its original purpose. When circumstances change, the owner can put a life insurance policy to other uses, including a donation, in part or full, to a charity. Thank you for considering the SBS.

Charitable Trusts

Different types of trusts (e.g., charitable remainder trust, charitable lead trust) may be established that meet your current needs for either ongoing income or immediate tax deductions, and which will benefit the SBS over the long term. These trusts are administered by a fiduciary and are subject to strict regulation.

Other ways to help:

Volunteer – Be an active part of the SBS and volunteer your time or skills. Volunteers are needed!

Fundraise – Start a fundraising campaign to raise money and awareness.



Contributions and Donations

Legacies

Regina Baron
Rene Fleischmann
Hans-Rudolf Kaeser
Alice Martignoni

Matching Gift

Pitney Bowes
UBS
Verizon Foundation

Corporate and Organizational Contributions

AmazonSmile Foundation
Giving Assistant Inc.
Helvetia Maennerchor of N.Y.
New York Swiss Gymnastics Society Ltd.
Swiss Benevolent Society of Philadelphia
Swiss Soccer Club
The Bahnik Foundation, Inc.
USTINET Corporation

Corporate In Kind Donations

Fox Hills Farm Chester LLC
Vontobel Asset Management, Inc.

Individual Member Contributions

Life Members

One-time gift of \$1,500 or more

Charles E. & Fabienne Abrecht
Margaret Aliesch
Dominic & Maria Altamuro
Reto Badrutt
Micheline Becker-Fluegel
Annelies Belanger
Josef Boeni
Yvette Bonnevaux
Peter & Dolores Bosshard
Markus & Daisy Bruderer
Rudolf Brühlmann
Thomas & Rosemarie Buehler-Schiller
Eileen Caulfield Schwab
Stuart Coleman
Martha Cox
Samuel & Erna Daniel Weber
Ursula Davis
Gonzague de Luze
Samuel Dietschi
Balz & Elisabeth Eggimann

Hans Egloff
Suzanne Egloff
Helene Eiber
Gillian Fischer
Dorothea Flink
Hans & Barbara Frei
Nina Froriep
Annemarie Gilman
Howard & Jane Goodman
Natalie Greiner
Ruedi & Stephanie Greiner
Shauna Grob
Werner Gubelin
Peggy Gubelmann
Daniel Hagmann
Daniel & Ida Hauser
Dieter & Verena Hoeppli
John & Christine Hubacher
Josef & Gemma Huber
Andre Hurni
Heidi Hutter
Peter Isler
Margrit Kaminsky
Robert & Vreni Keller
Rudolf Keller
Eduard & Rayanne Kleiner
Urs & Heidi Kopp
Hans-Rudolf & Annemarie Kuechler
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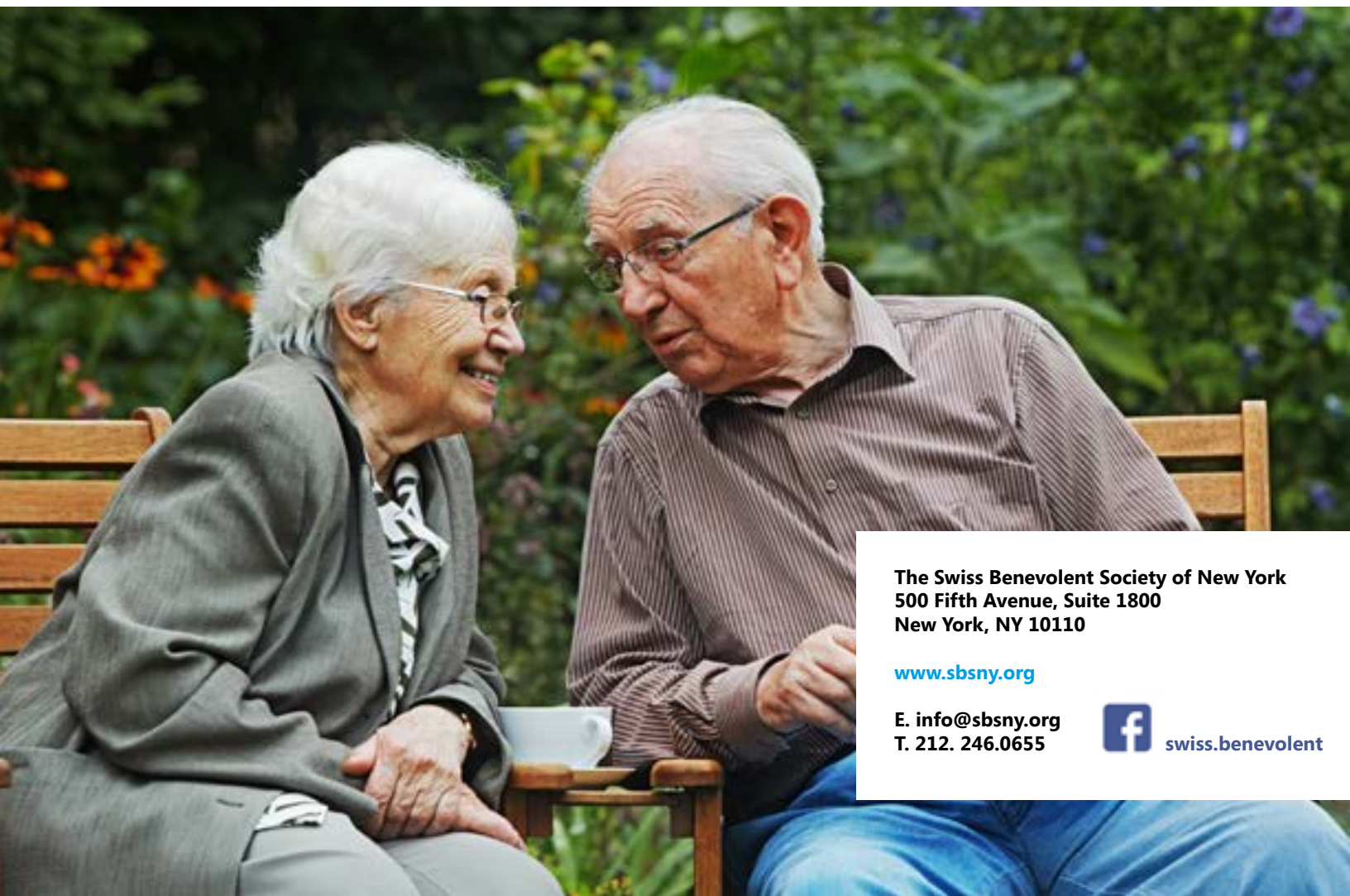
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