

"Ordinary People Doing Extraordinary Things"

A Report to the Community

September 1996



Oklahoma City Disaster Relief Fund





Photos this page and cover: Mark Hancock/Oklahoma Gazette

This report chronicles the Oklahoma City Community Foundation's participation, along with many other local charitable organizations, in the immense effort to help members of our community reclaim their lives following the bombing of the Alfred P. Murrah Federal Building. After the bombing, more than \$30 million flowed into Oklahoma City from all over the country. The Community Foundation alone has received nearly \$12 million from concerned citizens nationwide. While the physical reconstruction continues in the downtown area, people all over the city are busy rebuilding their lives. The Community Foundation has witnessed unprecedented cooperation among local charities. But none of these charities could have done this all-important work without the generosity of thousands of donors. Donors, from individuals to corporations to schools and churches, are the lifeblood of the charitable sector. And when tragedy struck deep in the heart of the nation on April 19, 1995, the world responded with overwhelming selflessness. Oklahoma's charities humbly accepted the responsibility of putting our community back together.

The Oklahoma City Community Foundation has received money from nearly 14,000 donors: nickels and pennies from school children, proceeds from rock concerts, donations from employees of downtown-area companies, from large national organizations like the Tides Foundation and from local professional associations such as the Oklahoma Bankers Association, as well as thousands of individual checks. Each donation, large or small, was another significant drop in the bucket, all collectively poured into the recovery efforts.

This report is our attempt not only to prove accountable for the money we have received and have given away, but also to thank every donor whose generosity was instrumental in allowing us to provide assistance. It is not a solicitation of more funds; it simply is a report on the Community Foundation's use of the funds already given, and of our endeavors in coordinating assistance with other charities to provide for the future of the survivors of this tragedy. We hope that our efforts have proven worthy of the trust placed in us by thousands of selfless donors.

Laura Lang, Editor
September 1996

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A Community Effort

The Oklahoma City Community Foundation always strives to be flexible in satisfying donors' wishes and, at the same time, responsive to community needs; but until a bomb ripped apart our city, we never knew just how flexible we could be.

Domestic terrorism was all but unheard of in America before April 19, 1995. The Community Foundation certainly never had dealt with emergency relief funds before. Nor had many charities in Oklahoma City that suddenly found themselves in the middle of a major relief effort. The two organizations that had experience in this area, the American Red Cross and the Salvation Army, quickly put plans in place and took care of initial emergency needs.

It was up to numerous other organizations, suddenly finding themselves inundated with donations, to explore new territory in providing for the long-term needs of the survivors of the blast as well as the family members of those killed in the tragedy.

Creating New Standards

Oklahoma's charities had no model for disaster relief of this kind. The bombing of the Alfred P. Murrah Federal Building created a situation in this city unlike any before in many respects.

No one was prepared for the range of emotions and variety of needs that would emerge from the community — the anger

and pain from this attack was much stronger and deeper than if the destroyer had been a force of nature rather than a fellow human being. Nor was anyone prepared for the large number of those affected by the tragedy. For not only were 168 of our friends and neighbors killed, nearly 3,000 were left behind to grieve and try to learn to live again in a world full of hate.

"Emergency efforts [in a natural disaster], apart from the rescue and medical services, are designed to deal with the loss of living quarters and the replacement of essential property necessary to live," said Nancy Anthony, executive director of the Community Foundation.

"Compared to a natural disaster, the bombing in Oklahoma City left much more personal tragedy and much less personal property loss and impairment of living conditions."

Another unexpected factor in this emergency was the sheer volume of support that poured in from the nation.

"The tragedy, ensuing rescue and community response were not only viewed by the entire country, but made Oklahoma City a symbolic 'everytown' with which people in every state have identified very strongly," Anthony said. "One small measure of the nation's ownership of this event has been the contributions that have come to Oklahoma City to assist with the emergency, to aid those who were injured, and to help the survivors restore their lives."

Though the amount of money pouring in to local charities was unprecedented, it became clear that their responsibility was not simply to disburse money, but to make sure needs were met.

Around 40 agencies in Oklahoma City established funds with the donations they received. Many of these organizations had no experience in emergency fund distribution

nor in case management. These agencies

Dana & Bradley Stewart



Four-year-old Bradley Stewart.

Dana Stewart remembers the terror she felt as she ran through the massive confusion and glass-strewn streets last April to find her son Bradley, who was in the YMCA day care center.

Bradley sustained three lacerations to his head in the disaster. He began to lag behind in his motor skills, and began having night terrors. Dana suffered from severe Post-Traumatic Stress Disorder. She went through four jobs after the disaster, and dropped out of school. She went to counseling for a brief time, but a bad experience with a tabloid caused her to drop out of just about everything.

Dana Stewart is a strong person. She has survived many trials in her life, including alcoholism, drug addiction and childhood abuse. She thought she could survive the trauma of the bombing by herself, too, but a coincidental phone call to the Survivors' Education Fund at the Community Foundation revealed that she needed help coping.

Stewart had applied for educational assistance for Bradley, and her letter got lost. She called the Survivors' Education Fund to complain. Anna-Faye Rose answered the call.

"Something about her is so intuitive, very gentle. She was very kind and compassionate," Stewart said.

The comfort and compassion she found in Rose's voice led her to admit that she needed help. Rose set her up with a case worker, and finally Stewart began to get the help she and Bradley so desperately needed.

Stewart said the help she has received through the Red Cross and the Disaster Relief Fund at the Community Foundation has saved her life.

"We would have been on the street," she said. "We don't have any family."

Stewart was diagnosed as suicidal at the time she finally re-entered counseling. She had become exhausted trying to keep herself and Bradley going. But counseling has given her a new lease on life.

"[The counselors] have given me the opportunity to live a better life than I ever would have before the bombing," she said. As devastating as the bombing was to Stewart, being in counseling provided a safe environment for her to not only cope with the bombing, but to finally begin working out lifelong problems stemming from abuse she suffered as a child.

She now has an amicable relationship with her ex-husband, after years of court battles. She also is enrolling again in school, in hopes of becoming a teacher.

Bradley began getting the medical and psychological help he needed, and now is doing much better. His motor skills have picked up, and he no longer has behavioral problems.

When Stewart thinks about the thousands of donors to the relief efforts, she says they were like angels stepping into her life.

"Caring about another person is what it's all about," she said. "There's this love going on. We really are all connected. We're all a part of the whole."



Hundreds of people showed up at makeshift relief headquarters like this one to donate items for the relief workers.

faced the arduous task of coordinating their funds with funds from other agencies and sharing resources to make sure some 3,000 survivors and relatives were assisted.

The long-term needs of this survivor group, such as counseling and educational support, are the real hallmarks of the recovery process from this disaster. The effects of the tragedy upon these people will be felt for years to come.

The Community Foundation, along with these other charitable groups, has worked hard the past 17 months setting up guidelines and cooperative systems to ensure that all of these needs are met and that the generous donations from around the country are used in the most effective ways.

Cooperative Endeavors

One of the very first actions the Community Foundation took was to distribute guidelines for the use of charitable funds for emergency relief purposes. Various organizations such as banks and churches began receiving funds earmarked for the bombing relief in the very first days after the disaster. Many of these groups had no experience in dealing with these types of funds or with

charitable donations. Some immediately applied to the Internal Revenue Service for non-profit status.

Seeing the need for these brand-new charities to have information on the legal usage of these donations, Anthony and Carla Pickrell, the Foundation's Director of Administration, quickly culled information from several sources, including the Council on Foundations and the IRS, regarding keeping the contributions charitable and tax deductible.

Distributing this information seemed a small way for them to get involved and help other agencies understand their own role in the disaster recovery process. The Community Foundation always has seen itself as an informational resource for the community. In this case, that role proved its strongest suit and led to further involvement in the recovery process.

Just days after the bombing, Oklahoma Governor Frank Keating invited the groups that were receiving donations to discuss the coordination of these resources. At that initial meeting in the Governor's office, several important mechanisms were set up.

The Community Foundation volunteered to take the calls that were coming in to the Governor's office from victims'

families requesting help and to refer them to the appropriate agency. The Community Foundation already was familiar with the mission and the staff of most of the local charities because of its Designated Fund program. The Foundation helps non-profits establish long-term endowments to provide these agencies with a perpetual source of income. Because of this program, the Foundation has a working relationship with more than 200 groups.

Oklahoma City Mayor Ron Norick's office had been inundated with more than 5,000 donations in less than a month. The Community Foundation established the Mayor's Disaster Relief Fund to receive and administer these contributions. The combined administration of the Mayor's and Governor's funds at the Community Foundation increased cooperation among all efforts.

The United Way agreed to set up a computer network database to track information on those who would need assistance. Within 15 days after the bombing, the computer database was operational, linking federal, state and non-profit agencies. A massive survey was conducted to ensure that all survivors and family members were included and

Karen Jones

During the week or so before her husband's body was recovered from the wreckage of the federal building, Karen Jones' emotions were torn in two different directions — between hoping against hope that her husband would be found alive, and worrying that, if he wasn't, she wouldn't be able to provide for her three children.

Her husband, Larry, lost his life in the bombing, and she and their three children lost not only their father and husband, but also the support and stability that his salary brought the family. Larry had been a computer program specialist with the Federal Highway Administration, and Karen Jones suddenly found herself the sole breadwinner.

"Larry always had a good job and had been a good provider," Jones said. She paid off their home and cars with the insurance money she collected after her husband's death. She had been working full time before the tragedy, and probably went back to work too soon afterwards, she said, but providing for her three children was her first concern.

Jones had heard there was money available to assist family members of those killed in the bombing, but thought the funds were only there to assist with house or automobile payments. Since she had used her husband's insurance money to take care of both those things, she didn't know she could receive additional help until Rosena Rucker, the Community Foundation's caseworker at Community Counseling, contacted her.

"We suffered through a lot of months without assistance," Jones said. She said the help could not have come at a better time — dental and car insurance bills had been piling up. "They [the caseworkers] made me breathe easier," she said.

When she returned to work after the disaster, her employers promised her that she would always have her job. Now, almost a year and a half later, she has lost that job. Jones said that Rucker has worked hard to find funding for her to go back to school. She now is in the process of applying for financial aid, so that she will not have to work, go to school and take care of her children at the same time.

Jones has been keeping a record of all the assistance the family has received, in hopes that someday she or her children will be able to repay those who have helped; if not directly, perhaps by contributing to a cause and helping others. And she has made her children aware of all the help they have received from others as well. Her two sons, Michael and Kelly, are able to go to college with funding from the Survivors' Education Fund. Jones and her daughter Jayme, in addition to the monthly living assistance they have received, are being assisted with counseling bills.

"Of course, she's going to be a movie star," Jones says of Jayme. "And she realizes what's been done for us."

"They [the children] may be in a position to repay it someday," she said.



Karen Jones lost her husband Larry in the bombing. She now is raising their three children on her own.

Rosena Rucker



(l-r) Foundation staffer Susan Elkins discusses a case with Heather McPheeters and Rosena Rucker.

After a vacation, Rosena Rucker came back to her office at the Community Counseling Center to find she had been tapped as the lead case worker at that agency for clients affected by the bombing.

"It happened so quickly. [My boss] asked me on a Friday and needed my answer by the following Monday," she said. "After I told him yes, people were coming to me and saying 'Do you know what you just did?' And I thought, did I make a mistake? But I had no hesitation. I wanted to do it."

The Community Foundation had set aside funds to provide for three case workers to ensure that donor funds were used effectively. Rucker and Heather McPheeters still manage cases for the Foundation and still are presenting two or three cases at each meeting of the Resource Coordinating Committee. Wendell Hester was the third case worker, but left Community Counseling this June to take a job with Interfaith Disaster Recovery.

Rucker's job was to make sure that no one fell through the cracks. Many survivors and victims' family members already were calling the Community Foundation for assistance, but Rucker also had to seek out others to make sure they were aware of the existence of recovery funds.

She took 10 to 15 referrals a day from various organizations and was opening up to five new cases a day in the beginning. Requests for assistance ranged anywhere from help with deductibles on damaged cars, to help with living expenses due to lost wages, to assistance with medical bills.

Rucker believes the RCC, the coordinating group for the bombing cases, has made a real difference in the effectiveness of the help the survivor group has received.

"I don't think that it's been perfect. Nothing is one hundred percent. But if you take into consideration how fast all of this had to be put into place, that makes you really appreciate what has been done and how it has been done and how well it has worked," she said.

"The people that have come together to try to make sure that the victims have been assisted, you can't help but sing their praises. I can't — I just think it has worked."

The RCC still has about half the original funds participating and now meets every other Friday. Rucker doesn't think that will stop anytime soon. The needs are still there.

"I think in many cases it's just beginning," she said.

"I think that some people, now, over a year later, it's just hitting them. The mental stress and strain of it all is just now hitting them.

"Early on, especially those that were critically injured or lost someone, they had so much to deal with — the burials, the family situations, the finances, getting attorneys, dealing with injuries. Some of them are now coming out of that fog and saying 'This really happened. And look at me.' I think because of that, they are just now realizing the impact of it all."

that information in the database was complete and accurate.

Around this same time, the Community Foundation staff were beginning to realize they needed help responding to the hundreds of calls coming in each day. The Foundation enlisted the help of Community Counseling Center, which provided three caseworkers dedicated solely to bombing assistance. When calls requesting aid would come into the Community Foundation, staff members would refer them to Community Counseling caseworkers. The caseworkers would identify the needs of the client and check the database to see what funds were available and if the client had been helped anywhere else.

Many of the helping agencies also followed this procedure with their own caseworkers. The database proved a vital link in helping to ensure that services weren't duplicated and that no one who needed assistance was left out.

The coordination among the caseworkers was perhaps the most important factor in the success of the cooperative efforts. Members of the helping agencies wanted to keep the families informed through one contact. They didn't want grieving family members to have to jump from organization to organization based on how each different group could assist them.

"Issues were complex and were not simply a matter of financial need. Many people were emotionally devastated and not able to deal with simple decisions, much less complicated problems," Anthony said.

"It was very important for every family where there was a death or a critical injury to have a case manager who would stay with them, whether that particular organization provided the assistance or not, but would be the overall case manager," she said.

It was decided that the case worker who first helped each family or individual would be their main case manager.

Because communication between case workers was vital and because many of the smaller agencies did not have case workers, a weekly coordinating meeting was established. The Resource Coordinating Committee (RCC) became an opportunity for all funds to assist with cases presented by the case managers.

The RCC now meets on a biweekly basis, with about 20 funding agencies still participating. Cases are presented by the main case worker for each person, but all funding agencies have a chance to meet any needs they feel are appropriate. Every funding agency has slightly different guidelines they must follow in deciding what to fund. Because of this, the RCC has enabled many different types of requests to be met.

For example, Rosena Rucker and Heather McPheeters, the case managers working with the Community Foundation, present their cases to Foundation staff

first. If the Foundation is unable to meet those needs under the guidelines of the Disaster Relief Fund, the case is taken before the RCC, where others have a chance to assist.

"[Because of the case managers, agencies knew that] anything that came to the RCC was a valid case. A lot of things came to the RCC that nobody chose to fund, but that way they could exercise their discretion. I think that the greatest thing about it was that it really became a community process," Anthony said.

"This really was the private charity system at work. This was not the Federal Emergency Management Agency, it was not the federal government, it was not a bunch of rules," she said. "It really was a group of individual people who were representing the values of a variety of organizations in executing the private charity system in the community." ■

Summary of Assistance

The following cases are a few examples of how families and individuals have been assisted through the Disaster Relief Fund at the Oklahoma City Community Foundation. Pictured are several donors who, along with thousands of others, made this assistance possible.

Medical Expenses

A 41-year-old mother of two was critically injured in the explosion. She worked for the YMCA as a child care worker. She suffered a dislocated jaw and extensive dental problems. She continues to suffer from severe anxiety and mental stress. Funds have been used to pay hospital and doctor bills. A 24-year-old woman and her sister were critically injured by the blast. They lost their mother and two other family members. This woman's injuries due to the bombing included hearing loss in her right ear, restricted range of motion in her right arm and a head trauma that shattered the right side of her skull. The Disaster Relief Fund has helped her with ongoing medical bills and equipment costs.

Monthly Living Expenses

A man who lost his brother and cousin in the bombing is suffering from Post Traumatic Stress Disorder and severe depression. His doctor recommended that he be granted sixty days leave of absence from work. This leave is without pay. He receives assistance with mortgage and car payments, car insurance, utilities and medication. Another man was a licensed Blind Vendor who was managing the snack bar/coffee shop in the Murrah Building. This man has been unemployed since the time of the explosion and has been assisted since June 1995 with mortgage, utilities, and health insurance.



Robin Rabbeth, WLEX-TV, and Brack Marquette, Lexington, KY BankOne, present a check for the Survivors' Education Fund to Carla Pickrell, the Community Foundation's Dir. of Administration.



Greg Taboloff rode his bicycle from California to Oklahoma to raise funds.

Counseling and Mental Health Expenses

A woman and her daughter who lost their husband and father are being seen for weekly counseling sessions. They have been assisted with these bills through the Disaster Relief Fund. Another woman, who lost her father in the disaster, lives out of state and was in need of therapy. Arrangements were made for her and her family to be seen for individual counseling once a week. Caseworkers are able to line up assistance even for out-of-state family members.

Prescription Expenses

A man who worked in the Journal Record building has had anxiety and sleeping problems. He receives assistance each month to help him purchase medications. Another man was injured as he was leaving the downtown post office at the time of the bombing. A dumpster landed on his foot. He has been prescribed medication for pain relief. He also receives assistance with the cost of the medication.

Auto Expenses

A woman whose 1980 Buick Regal was destroyed in the disaster had to purchase another car, which the Resource Coordinating Committee helped her purchase. The Disaster Relief Fund paid for the tag, title and taxes. Another man's 1994 Ford Taurus was damaged in the disaster. He was assisted with his automobile insurance deductible by the Disaster Relief Fund.

School Clothing Expenses

A woman whose child was injured at the YMCA day care center was off work for three weeks without pay. She received help in purchasing school clothing for her three children. Another woman's son sustained physical and emotional injuries from the disaster. He also was at the YMCA day care at the time of the bombing. The mother was terminated from her job because she had to take time off work to care for her son. Assistance was provided to help her purchase school clothing for her two children.



Chris Gross, who donated an entire year's salary, visited the site of the Murrah Building for the first time this August.

Disaster Relief Funds at the Community Foundation

Community Foundation staff spent hours on the phone with donors in the initial weeks after the bombing. Nancy Anthony, Executive Director and Carla Pickrell, Director of Administration, questioned potential donors as to the type of need they wanted their donations to fund. From this exhaustive research came clear guidelines for the funds the Community Foundation established.

Community Foundation Trustees established the Oklahoma City Disaster Relief Fund, a separately incorporated affiliated fund. Underneath the umbrella of the Disaster Relief Fund are the specific funds below, listed by area of need. Some funds were established to directly serve the needs of the victims according to the donors' wishes, and other funds were transferred to the Community Foundation from organizations wishing to turn over the administration of the funds to a more experienced organization. Still others resulted from fund-raisers for the benefit of a specific fund.

The flexibility of the Community Foundation allows it to be responsive both to the changing needs of the community and to donors' wishes. The Foundation has been administering charitable funds and scholarships for 27 years.

Victims' Assistance

To fund needs that are uninsured or unreimbursed expenses related to medical care, funeral expense, property loss, basic maintenance and support, or any other reasonable expenditures that are necessary to help the survivor group begin to restore their lives and to assist others affected by the bomb.

- Mayor's Disaster Relief Fund
- Merrill Lynch Oklahoma City Children's Fund
- Oklahoma Bank Oklahoma City Victim's Fund
- WestStar Bank Children's Relief Fund
- OGSLP Benevolent Fund
- CS First Boston Family Fund
- First State Bank of Shawnee Relief Fund
- Bank IV Fund
- Governor's Victims and Families Relief Fund
- Oklahoma City Community Foundation
- Survivors' Assistance Fund
- Jewish Federation of OKC Explosion Relief Fund
- Kiwanis Club of Oklahoma City Relief Fund
- First Christian Church of OKC Bombing Disaster Relief Fund
- Love's Country Stores Relief Fund



Love's Country Stores created and sold these t-shirts to raise money for relief efforts. There were many local fund-raisers like this one. One man from Inola, Oklahoma cast commemorative pins to raise money for the education fund.

Education

These funds were established to provide educational opportunities for children impacted by the disaster. The Survivors' Education Fund includes funds from the Governor's Victims and Families Relief Fund. The Children's Support Fund was designed to complement the education fund, assisting with non-educational needs for the same group of children. It was established with a significant grant from the Masonic Charities Foundation of Oklahoma. The Children of Oklahoma City Scholarship Fund was established by Chris Gross, a California businessman who donated a year's salary.

- Lt. Governor's Scholarship Fund
- Survivors' Education Fund
- Children's Support Fund
- Children of Oklahoma City Scholarship Fund
- Anita Hill Day Care Survivors' Education Fund
- Inola Casting Education Fund
- Oklahoma Bankers Association Education Fund

Community Recovery and Coordination Funds

These are general relief funds set up to address the long-term needs of those directly affected by the bombing, to help restore the 10-block area around the bombing site and to create an appropriate memorial. B'nai B'rith International provided \$350,000 for the case management fund.

- Oklahoma City Community Foundation
- Community Recovery Fund
- Disaster Relief Case Management Fund
- Murrah Federal Building Memorial Fund



B'nai B'rith International president Tommy P. Baer presents a major contribution for case management to Mayor Ron Norick.

Money Allocated for Long-Term Needs

Most of the immediate, emergency needs of survivors have been met. Thus, with the remaining funds, the Community Foundation is establishing support for long-term recovery. Money has been allocated from the Mayor's Disaster Relief Fund to these areas for which the Community Foundation staff and case-workers have determined funding is vital.

Long-Term Medical — Many of the survivors of the blast will have medical expenses for many years, including many surgeries and physical rehabilitation.

Retraining — Survivors and family members who lost a job or are having difficulty going back to work will be able to retrain for another vocation.

Mental Health Funds — Since the one-year anniversary, the number one request for assistance is with mental health bills. The Community Foundation provides assistance for general mental health needs, as well as a fund for the rescue workers and for young mothers who lost children in the disaster.



Rescue workers take cover during a second bomb scare. One fund is for counseling for rescue workers.

Survivors' Education Fund

— by Nancy Anthony

The tragedy of the Oklahoma City bombing left 161 dependent children without at least one parent or completely orphaned. These children, plus six who survived from the Murrah Building day care center and two others who were elsewhere in the building and survived, are the primary focus of the largest fund established at the Oklahoma City Community Foundation, the Survivors' Education Fund. The fund was established by the Community Foundation approximately two weeks after the bombing in response to the desire of many donors to contribute to the future education of the surviving children.

The rationale for the fund was that those children who were still economically dependent on their parents had lost both the income stream and emotional support system that would have helped them in attending college or vocational training after high school. Providing this support might help these survivor children overcome the economic impact the loss of a parent would have on their lives. Children whose parents were permanently disabled by the bombing will also be eligible for educational assistance.

The Community Foundation was a logical organization to coordinate and administer the scholarship funds because of its long-term endowment orientation and its previous scholarship experience. The Foundation operates several existing scholarship programs and administers several independent bombing-related funds. The Trustees of the Community Foundation committed to manage the program with no administrative charge for the next twenty-plus years until the youngest child is of college age.

Contributions to the Survivors'

Education Fund have come from individuals, civic organizations, schools, corporations, and foundations throughout the United States. While no active fund-raising was undertaken, the flow of funds into the Community Foundation from all over the nation provided an initial \$500,000 for the fund within the first thirty days. The staff of the Community Foundation talked with hundreds of donors who emphasized their interest in addressing this educational need in an effective and meaningful way.



Anna-Faye Rose,
Educational Coordinator

Governor Frank Keating's office had received approximately \$5 million in contributions to its Victims and Families Relief Fund. Because much of the emergency assistance immediately after the bombing had been provided through the American Red Cross, the Salvation Army and FEMA, only about \$500,000 of the Governor's fund had been spent within the first two months. Governor Keating felt very strongly about utilizing these funds for direct assistance. He committed \$4 million from the Victims and Families Relief Fund to the Survivors' Education Fund and another \$400,000 to ensure that any student enrolled for the 1995-96 school year would be able to continue previous plans without interruption. This commitment dramatically changed the Survivors' Education Fund from a simple scholarship fund to an educational program that could provide important educational opportunities for children who lost a parent in the bombing.

Other scholarship assistance programs serving the same survivor group were also established. The major efforts were the Heartland Scholarship Program adopted by the Oklahoma State Regents for Higher Education, and the Federal Employee's Education and Assistance Fund out of Denver, which is the primary

benevolent fund for Federal Employees who are killed or injured under any circumstances.

The total funds raised for the Survivors' Education Fund (\$6.8 million), plus the money from these other two scholarship programs, are adequate to provide an opportunity for all eligible students to attend the equivalent of a 4-year state institution.

Beginning August 1, 1995, the Survivor's Education Fund began making active contact with those who already were enrolled in college or vocational

Ronnie Fields

"My name is Ronnie Fields and my mother was killed in the bombing on April 19th. She worked on the ninth floor of the Federal Building for the DEA (Drug Enforcement Administration). After she was killed, all that was left of my family was my dad and me.

I had been attending the University of Oklahoma since the fall of 1991. My mom and dad had been splitting the cost of college. When she was killed, my dad and I did not know what we were going to do.

We discussed several possibilities, ranging from dropping out to transferring. I was actively involved in the founding of my fraternity — recently recognized by [OU] President David Boren as the number one fraternity on campus — and did not want to leave campus.

I also did not want to drop out because I only lacked 24 hours for my B.A. We did not want to go into debt any further, so loans were also not an option. When we received a call from the Foundation, we were both very relieved.

I was told at the time the Marine Corps would pay for all of my schooling for my final year. Without the help of the Foundation I do not know what would have happened. I was able to focus more on my school work and less on transferring or finding another job. My friends were also very happy I did not have to leave the university.

I am currently enrolled in Brite Divinity at TCU (Texas Christian University) in Ft. Worth. While I am working on my Masters of Divinity, I plan on [being] a youth minister for a local church.

I am very excited about my plans for the future and I have the Foundation to thank for helping me."



school and then with other families with eligible children. Eligibility was determined by financial dependency on a deceased parent, as well as the age of the child. Eligible students must take advantage of the scholarship program before they reach age 25.

Martha King, a community volunteer, conscientiously worked as an advocate for the enrolled students by making sure that bills were paid, books were purchased, and enrollment deadlines were met. She was able to follow up with many family situations that impacted the student but were not directly related to paying for education. She found that the support system for many had been disrupted and some children were no longer with familiar schools, neighborhoods, or friends who could help them.

The Trustees of the Disaster Relief Fund concluded that the Survivors'

Education Fund must address those issues that would ensure these children would be able to take advantage of the educational opportunity that had been provided. The Community Foundation employed a full-time educational coordinator, Anna-Faye Rose, to work with students in coordinating assistance with the two other scholarship programs and to identify other non-educational needs the children might have. A major grant received from B'nai B'rith International made the educational coordinator position possible.

Approximately 65 percent of the eligible children will reach college age by the year 2002, making the next seven years crucial for the Survivors' Education Fund. There are 49 students currently of college age. The youngest child in the group that is eligible for assistance is expected to reach college age in the year

2013. The greatest challenge to these students is not financial need, but dealing with their own personal adjustment to the death of a parent in such a highly visible tragedy. Because of this challenge, a Children's Support Fund was established to provide for the non-educational needs of children eligible for the Survivors' Education Fund — needs such as school clothes or counseling. This additional funding, along with the advocacy of the educational coordinator, will help ensure that these children are emotionally, physically and mentally ready to enter college or vocational training when the time comes.

The Community Foundation is working hard to ensure that the educational opportunity so generously provided by Americans for these children will be utilized effectively and will help each one reach his or her maximum potential. ■

Distributions

In the group eligible for assistance, there are 49 high school graduates under the age of 25 who are currently enrolled or are eligible to enroll in college or vocational school.

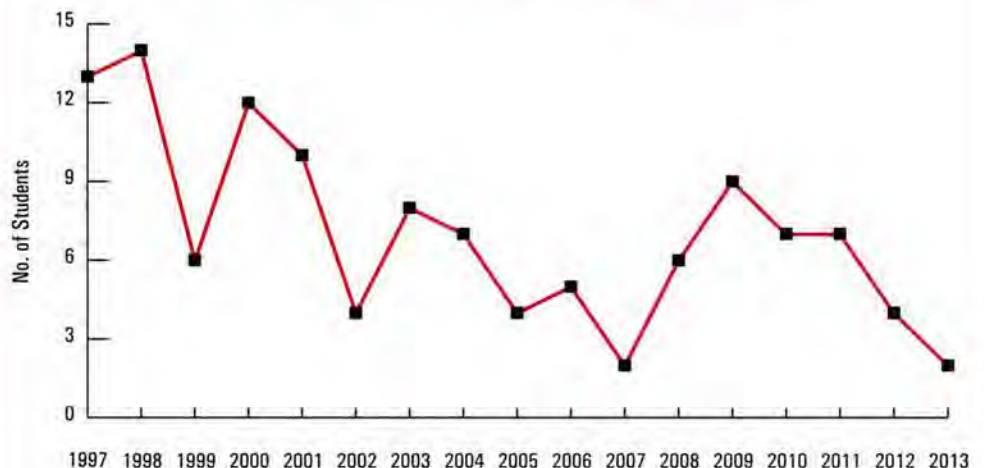
Of this group, the Survivors' Education Fund has paid educational costs for 35. An additional 10 students were assisted by the Marine Corps, the National Merit Scholar program and/or the Federal Employee's Education and Assistance Fund. All students received some form of supplementary support, such as other scholarships or tuition waivers from Oklahoma educational institutions.

As of August 31, 1996, the Community Foundation has distributed \$191,768 for the educational needs of these students.

They attended eight in-state colleges, four out-of-state schools, five private universities and two vo-techs.

To date, two students who have been assisted through the Survivors' Education Fund have graduated since the fund was established.

Number of Eligible Students Graduating from High School Each Year, through 2013



The above graph shows the expected high school graduation year of the 120 children currently of high school age or younger. There are an additional 49 children who have already graduated from high school. These numbers do not include children of permanently disabled parents; that group is currently being tracked, and it is anticipated that they will be included in the group eligible for college assistance through the Survivors' Education Fund.

Memorial Fund

As Oklahoma City moves toward the future some 17 months after the tragedy that arrested our collective attention, the Murrah Federal Building Memorial Task Force is faced with the daunting task of commemorating a time now passed into our history.

Donations earmarked for a memorial to the bombing flowed in almost immediately after the explosion. The Oklahoma City Mayor's office requested that the initial donations in support of the memorial be handled through the Oklahoma City Community Foundation.

The Community Foundation now has around \$100,000 in bombing memorial funds. Two large donations — from the C.R. Anthony Co. Foundation and KRXO 107.7 FM — have contributed the bulk of the money. The rest of the funds have come from smaller individual donations.

The Foundation has granted money to the Memorial Task Force for the purpose of paying a consultant for outlining an operational plan, and will

continue to support the memorial process with dollars for construction and landscaping.

The Murrah Federal Building Memorial Task Force was appointed by Mayor Ron Norick in the summer of 1995. The 350-member task force began by surveying survivors, family members of victims and the public at large to gather input on what a memorial should include and what feelings visitors should experience at the memorial site. Using the information they gathered from thousands of written

and Internet surveys, the Task Force has drafted a Mission Statement and two resolutions concerning the content of the memorial.

The resolutions state that one component of the memorial must be an information center containing photos and stories of the victims and survivors, and that the "Survivor Tree," located on the south half of the Journal Record building block, be included in the memorial and preserved for that purpose.

The design competition for the memorial will be international in scope. Oklahoma City's bombing memorial will join the ranks of Washington D.C.'s

Vietnam War Memorial and Washington Monument, New York City's Central Park, and the St. Louis Arch — all famous structures created through design competitions.

However, Oklahoma City's memorial will be unique in that members of this community and of the survivor group will be integrally involved in the development of the design

process, and the final selection of the memorial design itself. Mayor Norick, Task Force members and the advisory team hired to run the design competition believe that community involvement is key in selecting a design reflecting the magnitude of the event and the multitude of emotions that arose within the community after the disaster.

Task Force officials expect the competition to begin early this fall, with selection of the design due next spring and ground-breaking slated for a year after that. Completion of the memorial project is projected for spring 1999. ■



The Survivor Tree will be part of the memorial. The tree is protected by the committee and is now thriving.



The Heartland Chapel near the Murrah Building site was used by many as a makeshift memorial. The chapel now has been temporarily dismantled due to nearby construction.

Tim Hearn

Prior to April of 1995, Tim Hearn was attending college in Albuquerque on a basketball scholarship, and had a bright future ahead of him. Now he is the head of a household of five.

Hearn lost his mother, Castine Deveroux, in the bombing. He immediately put his own life on hold to come back home and take care of his brothers and sister.

In addition to grieving for his mother, he had to get things organized — pay bills, cook for five, straighten out legal matters.

A church friend of his mother's referred the family to an attorney, who has offered his services pro bono. The kids have received quite a bit of other assistance, too, because they have no financial support system. Through the help of several funding agencies participating in the Resource Coordinating Committee, the family home was fixed up. The kitchen was remodeled, new siding was put on the outside of the house, and a new fence was erected. In addition, the garage was converted into a bedroom so that 14-year-old Cathy, the only girl, could have a bedroom of her own. The family also has received help with utility bills.

Despite the obstacles thrown in his path, this 28-year-old still has plans for the future. Currently, he is playing basketball and attending classes at Hillsdale Freewill Baptist College. He's not sure if he will be able to continue to play ball because of his tight schedule, but he thinks he will continue to attend school, either at Hillsdale or the University of Central Oklahoma. He is majoring in business management and physical education, and plans on becoming a coach. Someday he'd like to coach Little League.

Hearn has one year left in school, and when he graduates, he still will be the sole provider for his younger siblings. But he says the burdens have been lifted a bit by the help he and his brothers and sister have received from others.

"It's been a blessing. Without any help, it would have been really hard," he said. "All of us would have had to find a way to make it."



Tim Hearn points out some of the construction done on his house. Hearn is in charge of his brothers and sister after his mother's death.

Oklahoma City Disaster Relief Fund Financial Information

The following financial information provides an overview of the activities of the Oklahoma City Disaster Relief Fund from April 19, 1995 through August 31, 1996. The information is presented at historical cost.

The Funds Report contains summarized data on contributions, distributions and other activities. Contributions have been classified into categories according to the donors' suggestions. Earnings have been allocated to the funds based on prevailing U.S. Treasury yields and certain amounts have been budgeted from the discretionary Victims' Assistance Funds for specific purposes. Subsequent pages contain detailed information regarding contributions and distributions.

The assets have been invested conservatively so as to protect them from market risk. U.S. Treasury Strips have been purchased with varying maturity dates extending to 2017 to help ensure that adequate funds are available when each student eligible to receive assistance from the Survivors' Education Fund reaches college age.

As an affiliated fund of the Oklahoma City Community Foundation, the Oklahoma City Disaster Relief Fund has been included in the Foundation's annual audit. A copy of the combined audited financial statements is available upon request.

Funds Report* For the Period April 19, 1995 through August 31, 1996

	Contributions	Allocated Earnings	Distributions	Budgeted for Specific Needs	Remaining Funds	
					Committed Funds	Discretionary Funds
Victims' Assistance Funds	\$ 4,684,542	\$ 76,484	\$ (1,792,180)	\$ (1,162,667)	\$ —	\$ 1,806,179
Education Funds	6,706,172	174,690	(191,768)	192,667	6,881,761	—
Community Recovery Funds	822,420	27,800	(263,438)	40,000	626,782	—
Memorial Funds	100,842	3,380	(7,784)	—	96,438	—
Day Care Center Funds	23,095	770	—	—	23,865	—
Long-Term Medical Funds	—	6,511	—	470,000	476,511	—
Retraining Funds	—	2,591	(1,216)	187,000	188,375	—
Mental Health Funds	248,859	19,620	(72,192)	273,000	469,287	—
Total	\$ 12,585,930	\$ 311,846	\$ (2,328,578)	\$ —	\$ 8,763,019	\$ 1,806,179

Remaining funds as of August 31, 1996 are invested in the following manner:

Cash & Cash Equivalents	\$ 1,394,529	\$ 1,806,179
U.S. Treasury Bills	2,566,887	—
U.S. Treasury Strips	4,801,603	—
	<u>\$ 8,763,019</u>	<u>\$ 1,806,179</u>

*Current financial information is available on a monthly basis at the Oklahoma City Community Foundation.

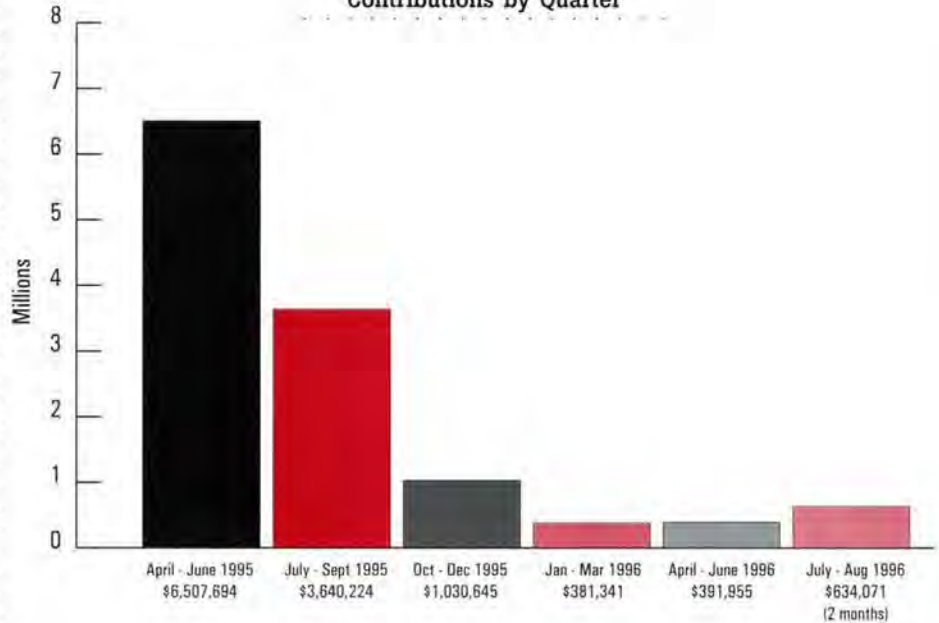
Analysis of Contributions to the Disaster Relief Fund

Almost a year and a half after the disaster, contributions still are trickling into the Community Foundation offices at a rate of five to 10 a week. In addition, some fund sponsors have decided to transfer the remainder of their dollars to the Community Foundation because of its distributions system and administrative capabilities.

Foundation staff continue to be amazed at the generosity of people around the country. Letters usually accompany the checks explaining why the donor was moved to help. Volunteer Martha King has spent countless hours writing thank you notes to hundreds of groups of school children, churches and other organizations that hold special fund-raisers to send money for the disaster relief efforts. Since April 1995, the Community Foundation has received donations from every state and the District of Columbia.

The response from outside our state was unexpected and overwhelming. Of the nearly 14,000 contributions that have poured into the Community Foundation's offices in response to the bombing, almost 86 percent has come from outside Oklahoma. Those contributions make up 70 percent of the total funds received to date. Oklahomans gave of their time and money, even donating toiletries to the rescue workers and donating blood for the survivors; but the massive relief effort could not have been funded on such a large scale without the help of so many of our neighbors from around the country.

Oklahoma City Disaster Relief Fund
Contributions by Quarter



Top 10 Contributing States*
April 19, 1995 to August 31, 1996

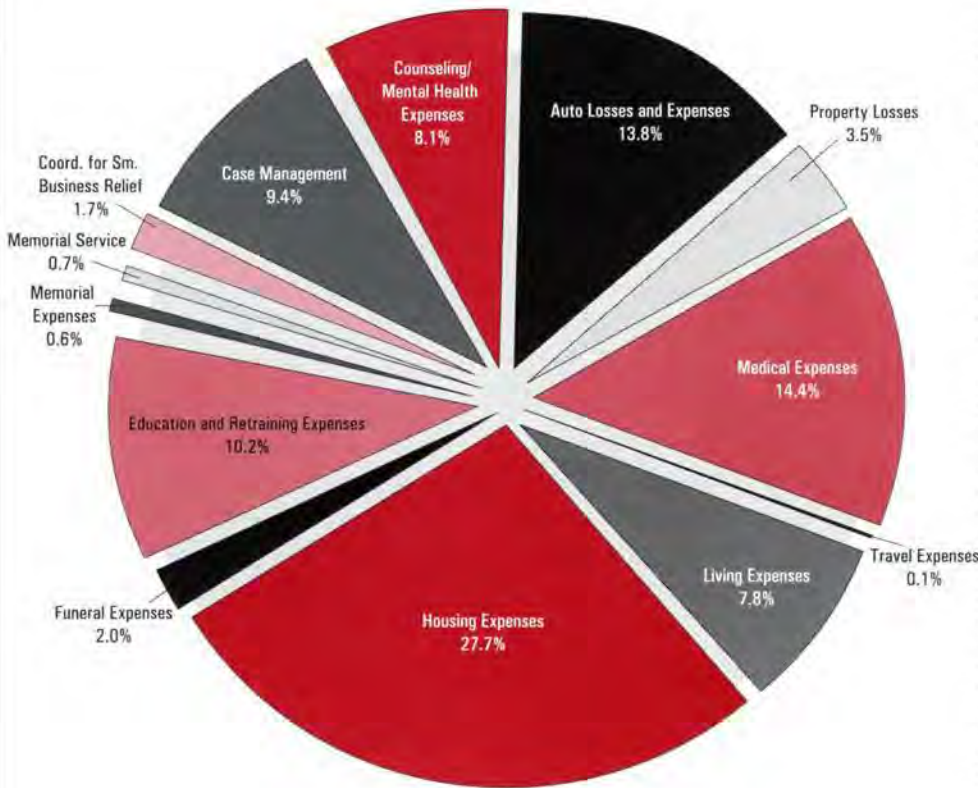
State of Origin	Number of Contributions
Oklahoma	1,977
California	1,633
New York	1,193
New Jersey	582
Pennsylvania	566
Texas	513
Florida	494
Massachusetts	484
Missouri	444
Ohio	416

Contributions to the Oklahoma City Disaster Relief Fund*
April 19, 1995 to August 31, 1996

Category	Number of Contributors	Percent of Total Contributors	Percent of Total Funds Received
\$25 or less	6,070	44.0	2.2
\$26 to \$100	4,800	34.8	6.7
\$101 to \$500	1,909	13.8	10.5
\$501 to \$1000	475	3.4	7.8
Greater than \$1000	559	4.0	72.8

*Based on direct contributions to the Disaster Relief Fund, excluding transfers of funds from other organizations or fund sponsors.

Analysis of Distributions from the Disaster Relief Fund



Distributions of Assistance by Category
April 19, 1995 to August 31, 1996

Housing Expenses	\$ 645,120
Medical Expenses	334,827
Auto Losses and Expenses	322,384
Education and Retraining Expenses	237,500
Case Management	217,677
Counseling/Mental Health Expenses	189,155
Living Expenses	181,221
Property Losses	81,353
Funeral Expenses	46,241
Coordinator for Small Business Relief Efforts	40,000
Anniversary Memorial Service	16,164
Memorial Expenses	13,677
Travel Expenses	3,259
Total Distributions through August 31, 1996	\$ 2,328,578

Distributions to survivors and victims' family members from the Disaster Relief Fund have been made based on the needs brought to the Community Foundation by caseworkers at Community Counseling and through cases brought before the Resource Coordinating Committee (RCC). Community Foundation staffer Susan Elkins has had the difficult task of working with caseworkers to determine which cases fall within the funding guidelines of the Disaster Relief Fund. Needs besides those in the categories to the left often were paid for by other independent funds participating in the RCC.

The largest distributions from the Disaster Relief Fund to date have been for housing expenses. These expenses have not resulted from loss of a physical structure, but primarily from the loss of income. This loss of income has, in many cases, necessitated assistance with house payments, rent or homeowner's insurance. The housing expenses category also includes payment for the cleaning and storage of items belonging to residents of the Regency Tower Apartments who did not have renter's insurance.

Similarly, the living expenses category includes assistance with utilities, daycare, school clothes and other monthly expenses. Auto losses and expenses include payment of deductibles on damaged cars, as well as assistance with insurance premiums for individuals with a loss of income. Items in the property losses category include personal belongings destroyed in offices near the blast site. The Disaster Relief Fund also helped with funeral costs for disaster victims, and some travel expenses were paid for relatives to attend the funerals.

Individuals with injuries directly sustained from the explosion have been assisted with medical bills. Because medical needs, as well as mental health, case management, and education and retraining needs will continue for some time, the Trustees of the Disaster Relief Fund have budgeted monies from the Victims' Assistance Funds for long-term assistance.

Helping Donors Help the Community

The Oklahoma City Community Foundation has been serving the Oklahoma City area as a public charity for 27 years. With total assets of more than \$152 million, it is among the 20 largest of more than 400 community foundations in the nation.

Community foundations are unique in that they serve both as an effective philanthropic avenue for donors and as a coordinator of resources to address community problems.

"Helping donors help the community" sums up the mission of the Oklahoma City Community Foundation. The Foundation's many activities include building endowment funds for local charities and scholarship programs, supporting affiliated organizations with administrative and grantmaking assistance, working with donors to meet their financial planning goals and philanthropic interests, as well as funding and encouraging cooperative projects that address community needs.

Through the Designated Endowment Fund program, the Community Foundation helps over 200 local non-profits build endowment funds for the permanent support of their organization's mission. Relationships built within this program facilitated communication and cooperation that proved to be so vital to the



Oklahoma City
**Community
Foundation**

success of the disaster recovery process.

The Community Foundation has three major grant programs, the After School Options initiative, the Margaret Annis Boys Trust fund, and the Fund for Oklahoma City.

After School Options is a joint initiative with the

Kirkpatrick Foundation and the Kirkpatrick Family Fund to provide opportunities for children, ages six to 13, to participate in structured activities in the after-school hours. The three foundations have committed to fund this initiative through the year 2000. The Margaret Annis Boys Trust fund was bequeathed to the Community Foundation in 1991 by Margaret Boys, a local educator and nature lover. Boys directed in her will that earnings from this permanent fund be used for the beautification of public lands in Oklahoma County and Oklahoma City.

The Fund for Oklahoma City, comprised of the Foundation's unrestricted endowment funds, encourages cooperative projects that utilize and pool community resources to enhance services in two general areas of interest: basic human need and community quality of life.

The Community Foundation is committed, now and in the future, to supporting the continued success of charitable endeavors in Oklahoma City.

Community Foundation staff members who were involved in the administration and distribution of disaster relief funds are pictured here with donor Chris Gross.

(l-r) Tammy Davis, Carla Pickrell, Nancy Anthony, Chris Gross, Susan Elkins and Anna-Faye Rose.



About the Oklahoma City Community Foundation . . .

The mission of the Oklahoma City Community Foundation, a non-profit public charity, is to serve the charitable needs of the Oklahoma City area through the development and administration of endowment funds with the goal of preserving capital and enhancing its value for the benefit of the Oklahoma City area.

The mission will be fulfilled by pursuit of these goals:

- Provide convenient, efficient, and effective ways through which donors can contribute assets to charitable purposes.
- Encourage donors to create funds that will benefit the community both now and in the future.
- Advocate for the development of endowment funds and provide appropriate means by which permanent endowment funds can be built and wisely managed to provide long-term support.
- Develop the Funds for Oklahoma City, restricted and unrestricted community endowments, which can be used by the Trustees and the community to develop, coordinate, and enhance services and programs that meet the changing needs of the community.

Staff

Nancy B. Anthony, *Executive Director*
Sam Bowman, *After School Options Director*
Tammy Davis, *Comptroller*
Susan Elkins, *Grants Administrator*
Leslie Griffith, *Assistant Comptroller*
Laura Lang, *Communications Coordinator*
Dale Levy, *Director of Community Programs*
Frances L. Mitchell, *Office Manager*
Carla Pickrell, *Director of Administration*
Linda Rodriguez, *Development Administrator*
Anna-Faye Rose, *Survivors' Education Coordinator*

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Carla S. Pickrell, *Director of Administration and Assistant Treasurer*

A Letter from the President

Dear Friends,

In the aftermath of the April 19, 1995 bombing of the Alfred P. Murrah Federal Building, the Oklahoma City Community Foundation was asked by both Governor Frank Keating and Mayor Ron Norick to assist their offices with the management and distribution of contributions that were received to assist those affected by the bombing. The Oklahoma City Disaster Relief Fund, an affiliated organization of the Community Foundation, was formed to provide accountability for these funds and to promote efficient and effective use of the funds in helping individuals and families begin to restore their lives.

This report is provided on behalf of Governor Keating, Mayor Norick and other fund sponsors to donors and the community. It describes the process by which the Disaster Relief Fund worked with the many community agencies that cooperated in the recovery efforts. The scope and magnitude of the challenge was unprecedented in any American community. The level of community involvement and concern for those affected was equally high. The Disaster Relief Fund worked closely with all of these community efforts and is very appreciative of the spirit of cooperation which predominated.

Special appreciation is expressed to the Trustees of the Disaster Relief Fund for their willingness to assume the challenge of both accountability and effectiveness. Their thoughtful consideration of issues and their concern for the long-term recovery of those affected has enhanced the efforts of staff. Four volunteers also have added immensely to the efforts. Bill Bross, Martha King, Marilyn Myers and John Belt have provided immeasurable help with some complex and difficult issues.

The recovery of those impacted by the bombing will continue for many years. The Disaster Relief Fund will continue to help people restore their lives and to help the city recover and rebuild. The Oklahoma City Community Foundation has assumed all administrative expenses related to managing the recovery funds, so that all of the contributions can be used exclusively for the assistance of the victims and family members of this tragedy.

The help of donors throughout the country has made many of these long-term efforts possible. On behalf of the Disaster Relief Fund Trustees, I would like to thank each one of you who were moved to assist in many ways, large and small. The Disaster Relief Fund exists, and will continue to support the recovery efforts, because of your concern.

Sincerely,



William O. Johnstone
President, Oklahoma City Disaster Relief Fund

Oklahoma City Disaster Relief Fund Trustees



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“An important lesson for us as grantmakers is to understand the power of the human spirit. No grant dollar saved any lives in Oklahoma City. Hundreds of people, motivated by their own sense of compassion and recognition of human need, responded. It is important that we always try to utilize our grant funds to unleash that spirit, not substitute for it.”

—Nancy Anthony



Oklahoma City

**Community
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