

# State of Connecticut

GEORGE JEPSEN  
ATTORNEY GENERAL



Hartford

August 7, 2013

Dr. Charles Herrick  
President  
Newtown-Sandy Hook Foundation, Inc.  
c/o Newtown Savings Bank  
30 Main Street  
Newtown, Connecticut 06470

Ms. Kim Morgan  
Chief Executive Officer  
United Way of Western Connecticut  
85 West Street  
Danbury, Connecticut 06810

Dear Dr. Herrick and Ms. Morgan:

The purpose of this letter is to follow up on my May 30, 2013 letter and this Office's conclusion that the Newtown-Sandy Hook Community Foundation, Inc. (Foundation) did not act contrary to donor intent in determining the distribution allocation for direct payments to the families most affected by the tragedy.<sup>1</sup> The purpose of this letter is to provide additional information about donor intent, clarify the scope of my initial review, and provide a summary of my Office's continued review. While I neither endorse nor oppose any particular decision that United Way of Western Connecticut, Newtown Savings Bank, or the Board of the Newtown-Sandy Hook Community Foundation, Inc. (collectively, the "Fiduciaries") have made, I do reiterate that based on established legal principles, the Foundation's decision to distribute \$7.7 million directly to the families most affected by the tragedy did not violate donor intent. This conclusion is based on a comprehensive review of relevant materials, interviews, and other information, and not, as has been inaccurately suggested, only a review of gift documents relating to a small percentage of donations.

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<sup>1</sup> The families most affected by the tragedy refers to the twenty-six families who lost loved ones; twelve families of children who survived but were in the classrooms where other children and educators were killed; and two individuals who were injured but survived the tragedy.

A. Donor Intent

As I stated in my May 30 letter, the Fiduciaries are accountable to the public for their decisions in managing the donations to the Sandy Hook School Support Fund (“Fund”). They are accountable for implementing fair and impartial policies and practices for management of the Fund, and for ensuring implementation of balanced and reasonable procedures for determining allocations and distributions from the Fund that are fully compliant with donor intent. My duty as Attorney General is to enforce donor intent, protect the public from false representations in charitable solicitations, and ensure appropriate use of funds solicited from the public.

Under Connecticut law, all gifts intended for a charitable purpose must be used for the purpose intended by the donor. *See* CGS §§ 45a-514 and 47-2; *Yale v. Blumenthal*, 225 Conn. 32 (1993); *Coit v. Comstock*, 51 Conn. 352 (1884). When donations are solicited or invited from the public, donor intent is determined by the representations made to the public in the solicitations, and responsive donations must be used in accordance with those representations. *See* CGS § 21a-190h(1); *State v. Am. Recycling Technologies, Inc.*, CV040832985, 2009 WL 1532330 (Conn. Super. Ct. May 5, 2009); *State v. Children's Charity Fund Corp.*, CV 960558744S, 1997 WL 381220 (Conn. Super. Ct. June 25, 1997).

Thus, the representations made to the public by United Way and Newtown Savings Bank, as the original fiduciaries for the Fund, are critical in determining the purposes for which donations must be used. *See* Conn. Gen. Stat. §§ 45a-514 and 21a-190h. The United Way and Newtown Savings Bank have consistently represented that the Fund is a multipurpose fund intended “to provide support” to “the families” and “the community” affected by the tragedy. These representations are broad and impose upon the Fiduciaries not only significant responsibility but also significant discretion to determine appropriate uses for the Fund that will “provide support” to both “the families” and “the community.”

In a press release issued on the day of the tragedy, United Way stated that the fund was established to “provide support services to the families and community affected by this senseless tragedy.” *See* United Way press release, December 14, 2012, attached. In a press release dated December 18, 2012 (attached), United Way stated that the fund would “provide support services to the Newtown/Sandy Hook community” and that “[a] local board of Newtown community leaders is being convened to determine how the fund is most needed and best utilized.” Other news releases and screenshots showing descriptions of the Fund on the United Way website were consistent in describing the Fund as intended to provide for the community affected by the tragedy or for the families and community affected.

## B. Initial Review

It has been repeatedly and inaccurately reported that my Office reviewed only 3% of donations prior to issuing the May 30 letter. As you are aware, the conclusions set forth in the May 30 letter were premised upon a review that was far more comprehensive than simply examining 3% of the donations to the Fund. In particular, I thoroughly examined the policies and procedures adopted by the Foundation in concluding that they conformed with accepted standards for governance of charitable institutions. The initial review further concluded that the factors the Foundation considered in determining that \$7.7 million was an appropriate amount for the families were neither imprudent nor unreasonable. In addition, my Office reviewed correspondence accompanying many sizeable gifts which specifically provided that the donations were for future needs of Newtown and the families, the solicitation documents for the Hartford Marathon road race, and a spreadsheet reflecting millions of dollars in general purpose donations. We spoke with individuals from United Way about the process and learned that every effort was made in the weeks and months after the tragedy to direct elsewhere donations marked for specific families or victims. My Office reviewed documentation that confirmed those efforts. Finally, beginning in the days immediately after the tragedy, my Office monitored initially United Way's and then the Foundation's statements describing the Fund. As noted above, the statements consistently described the Fund as a multipurpose fund, to provide support to the families and the community most affected by the tragedy.

In the course of our review, Foundation members explained that they exercised discretion regarding allocation of the donations intended for the multiple purposes of the Fund in favor of the families. The Foundation represented that in determining that \$7.7 million should be distributed as direct payments to the families, it began with the premise that the largest portion of the money should go to the families and then considered three additional factors (1) donor intent, (2) input from families who will receive the distributions, and (3) research regarding the long term needs of other communities that have experienced violent tragedies. The Foundation determined that all donations from individuals, which were estimated to represent approximately one-third of the total dollars in the Fund, should go to the families in order to offset or negate any possible misunderstanding or confusion among the thousands of individual donors from across the country and the world about the purpose of the Fund. We found that the Foundation then essentially split the remaining portion of the Fund equally between the forty families most affected and the community. As stated in the May 30 letter, the Foundation confirmed both that donations the families most affected may have received from other funds played no role in the Foundation's allocation decisions, and that the families most affected are part of the Newtown community and would be included in benefits and services that may be funded from the balance of the Fund and future contributions.

The Foundation possessed substantial discretion in allocating these resources between the most affected families and broader community needs in light of the above-described representations about the Fund's unrestricted purpose, as well as the many letters received clearly stating that the donations were given not simply to the families but rather to the community and families or just the Fund. Thus, as stated in the May 30 letter, my Office found no reason to conclude that the Fiduciaries' misrepresented the purpose of the Fund at any time, misused any of the donated funds, abused their discretion, or violated donor intent in determining allocations for distributions from the Fund.

### C. Continued Review

My Office's review continued after the May 30 letter. Although nothing about this continued review alters my initial conclusions, in an effort to provide additional clarity and dispel unfounded assumptions, I am providing more specifics about the review, specifically as it concerns compliance with donative intent.

The total in the Fund as of May 31, 2013 was \$11,732,000,<sup>2</sup> from which the \$7.7 million will be distributed to the forty families in August in accordance with Judge Nevas' distribution committee recommendations. My Office reviewed financial records and reports which reflect the following, in rounded numbers:

\$8,000,000	Direct Donations or Transfers to Newtown Savings Bank (representing more than approximately 20,000 gifts)
\$3,400,000	Credit Card Payments to the Fund (representing approximately 30,000 gifts)
\$ 21,000	From Bank of America representing cumulative total of multiple donations in response to its solicitation for the Fund pursuant to an agreement between the Bank and United Way
\$11,000	From Chelsea Groton Bank representing cumulative total of multiple donations in response to its solicitation for the Fund pursuant to an agreement between the Bank and United Way
\$26,000	From Wells Fargo Bank representing cumulative total of multiple donations in response to its solicitation for the Fund pursuant to an agreement between the Bank and United Way

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<sup>2</sup> This represents a \$300,000 increase from the total as of May 7, 2013, *see* May 30 letter at 2. Although the decision to distribute the \$7.7 million to the families was made when the Fund total was \$11.4 million, the analysis of donor intent contained in section C will be based on the fund total as of May 31.

\$2,000	From Union Savings Bank representing cumulative total of multiple donations in response to its solicitation for the Fund pursuant to an agreement between the Bank and United Way
\$135,000	From E-Bay Pay Pal, raised from a banner ad on E-Bay pursuant to an agreement between E-Bay and United Way.
\$34,000	Anthem Blue Cross/Blue Shield nationwide employee giving campaign conducted from its Indiana headquarters pursuant to an agreement with United Way.
\$103,000	From Network for Good representing payments made by individuals on Crowdrise; \$102,095 of the Crowdrise total represents fundraising for the Marathon originated from the Hartford Marathon Foundation website. The difference in the Network for Good total represents small individual fundraising efforts not related to the Hartford Marathon Foundation.
\$11,732,000	Total as of May 31, 2013

As the above summary notes, donations of \$8 million were made to the Newtown Savings Bank.<sup>3</sup> My Office reviewed a spreadsheet maintained by the Bank which itemized \$7.6 million in donations by donor. The spreadsheet contains 18,141 entries. My Office learned that the difference of approximately \$400,000, (\$8 million minus \$7.6 million), was the result of the fact that donations of less than \$250 each were not itemized and included on the spreadsheet.<sup>4</sup> My Office reviewed the different items that made up the \$8 million by category as described in the paragraphs below. Because of the number of donations and the generalized nature of the

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<sup>3</sup> The response in gifts from the public, worldwide, was immediate and overwhelming. It understandably challenged all established systems for processing mail, gifts and payments in the small Newtown community, Newtown Savings Bank, and United Way of Western Connecticut. The U.S. Postal Service informed the Town in the days soon after the tragedy that it could not sort the extraordinary volume of mail addressed to Newtown and that the Town would need to designate a location for the mail to be delivered in trucks, unsorted. A warehouse was donated and a volunteer task force assembled to sort all Newtown-addressed mail. Mail addressed to the Sandy Hook School Support Fund was delivered unopened by the task force to Newtown Savings Bank, where a team assembled by the Bank opened and removed all checks and money and then delivered the envelopes with all non-monetary enclosures still in them to United Way, without any further processing and without notation on the envelope or its enclosure as to the amount of the gift, if any, that was removed from the envelope.

<sup>4</sup> The Foundation reported that gifts over \$250 each were acknowledged in accordance with the Internal Revenue Service requirement that gifts of \$250 or more be acknowledged in writing by the recipient charity, and that volunteer groups sent postcard acknowledgments to many donors who gave less than \$250.

documentation and record keeping, certain items were most likely considered in more than one category and double counted but not to a degree that alters the conclusions set forth herein.

The United Way maintained every envelope, note, or letter that accompanied any donation, regardless of the amount, and my Office reviewed each piece of correspondence individually, approximately 20,000 notes, letters, emails and envelopes. As part of this review, my Office determined that thousands of letters had no dollar amount referenced, and it was often impossible to determine whether these letters had in fact contained a gift. As a result, and in addition to the \$400,000, my Office was simply unable to match \$179,240.80 to any donor on the spreadsheet and could not otherwise categorize the source of these funds. Finally, the review also identified \$45,890 in stock transfers and \$14,308.81 in wire transfers for which there was no documentation other than the identity of the donors and amounts. Although a reasonable interpretation based on established legal principles of donative intent would be to consider these donations to be unrestricted gifts, for purposes of this analysis and erring in favor of the families, we have assumed the \$639,439.61, or 6% of the \$11.7 million, was directed to the families most affected.

My Office separated out any correspondence in which the donor expressed a wish to benefit the families of those who lost loved ones, expressed sympathy especially for the victims of the massacre, referred to the "26 angels," or directed their comments to the families of the victims or families most affected. Of the approximately 20,000 pieces of paper, approximately 1,373 cards, notes, or emails were identified as containing these expressions which could be interpreted as intent to benefit only the victim's families or the families of the 26 victims. Of the 1,373 cards and notes that contained such an expression, 404 included a reference to the dollar amount of the enclosed donation. The cumulative total for those 404 gifts was \$361,153.79. The average amount per card or note was \$893.95 ( $\$361,153.79/404 = \$893.95$ ). Extrapolating the average amount per card that included a dollar amount to the 969 that did not reference any amount, the projection comes out to \$866,237.55 ( $\$893.95 \times 969 = \$866,237.55$ ) for a projected total dollar amount of \$1,227,391.34 of the \$8 million in donations made to the Newtown Savings Bank, or approximately 10% of the \$11.7 million in the Fund as of May 31, 2013.

In addition, included as part of the \$8 million is approximately \$1.2 million in special event donations. The events included bake sales, collections from churches, schools, classrooms, teachers, voluntary fire departments, and PTA's, just to identify a few. Most events were done without consultation or communication with United Way and cash or checks were sent directly to the Newtown Savings Bank with notes indicating support for the Fund or the Newtown community. In response to questions from United Way immediately after the tragedy, my Office advised that Newtown Savings Bank should accept donations from any organization or individuals that had raised funds on behalf of Sandy Hook to ensure money was accounted for and directed to purposes related to the tragedy.

Newtown Savings Bank did not document the source of the funds as special events. As part of this review, United Way personnel reviewed the Newtown Savings Bank spreadsheet and based on several assumptions, provided my Office with a best assessment on whether a line item was a special event donation.<sup>5</sup> In addition, my Office learned that the larger organizations contacted United Way prior to fundraising. These organizations and United Way entered into agreements which detailed the terms and conditions under which the fundraising would be conducted and directed that any promotional materials would state that the Fund was created to provide support services to the families and community affected by this devastating event. This special event money represents 10% of the \$11.7 million. Based on the totality of this information, the gifts collected through these special events are legally interpreted to have been made by informed donors who intended their gifts to be used at the discretion of the Fiduciaries in accordance with the general purposes represented both in the different agreements and in the consistent representations by the Fiduciaries.<sup>6</sup>

Of the approximately 20,000 pieces of mail reviewed, approximately 280 pieces of correspondence totaling \$1,681,032.74 referenced only the community or all the families of Newtown (14% of the \$11.7 million), and approximately 1973 pieces of correspondence and three electronic or wire transfers totaling \$3,151,429.25 referenced “families and community,” stated that the gift was for the Sandy Hook School Support Fund, or was simply a check stub without a note but for which the payee was the Fund (27% of the \$11.7 million). Thus, a total of \$4,832,461.99 of the \$8 million, or 41% of the \$11.7 million, specifically referenced the community or the Fund.

Also included in the \$8 million are donations totaling \$101,492.06 that are matching gifts made by 109 companies. Specifically, approximately 786 employees of 109 companies gave donations through a corporate matching program. (The individual employee donations are not included in the \$101,492.06). My office interviewed individuals from United Way involved in this program. The process followed was that the employee included with the donation a confirmation request. United Way would review their records to determine that it had received a donation from the individual and, if it had, would then submit a form to the particular company to provide a matching gift. Each company had a slightly different confirmation notice but United Way estimated that approximately 90% of the notices designated that the gift was for the Fund or

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<sup>5</sup> To identify probable special event fundraising, United Way employees explained that they reviewed the spreadsheet to identify donations that were not for even dollar amounts, i.e. donations that included “odd” dollar and cent amounts, such as \$356.12 or \$17.53, and corresponding names that appeared to be collected by groups, coworkers, events, etc.

<sup>6</sup> Based on established legal principles of donative intent, it is reasonable to treat the special event donations as unrestricted gifts. For purposes of this analysis, however, I note that even if my Office were to consider these special event donations to be gifts directed only to the families, it would not change the conclusion that the Foundation’s decision to distribute \$7.7 million to the families or 66% of the \$11.7 million did not violate donor intent.

Sandy Hook. The United Way coordinator was aware that gifts specifically designated for the family should be directed elsewhere and made every effort to do so. Thus, based on the totality of this information, the corporate matching gifts, totaling \$101,492.06, which represents slightly less than 1% of the \$11.7 million, are legally interpreted to have been made by informed donors who intended their gifts to be used at the discretion of the Fiduciaries in accordance with the general purposes represented.

Referenced in the above summary of the \$11.7 million on pages 4 and 5 are agreements between the United Way and Bank of America, Chelsea Groton Bank, Wells Fargo Bank, Union Savings Bank, E-Bay, and Anthem Blue Cross/Blue Shield that specifically provided for each company's "collection of donations to support the Sandy Hook School Support Fund ("the Fund") established by United Way, which provides support services to the Newtown, CT community" or similar language. In addition, and also referenced in the summary above, is fundraising on Crowdrise for the Hartford road race. As previously noted in the May 30 letter, the Hartford Marathon Foundation acknowledged in correspondence to United Way that 100% of event participation fees and direct donations were intended as an "unrestricted gift" to the Fund and the gift would be used "to support current and future needs of the Sandy Hook community." The Foundation has also represented that at the time of the fundraising, the same language was on the Hartford Marathon website.<sup>7</sup> Based on the totality of this information, the gifts collected by all these entities, totaling \$332,000, are legally interpreted to have been made by informed donors who intended their gifts to be used at the discretion of the Fiduciaries in accordance with the general purposes represented in the agreements or correspondence.

The 30,000 credit card payments that make up the \$3.4 million cumulative total reflected in the summary above were all made on the donation page of United Way's website, sometimes via links to that page from other websites. The United Way donation page included the general purpose language described above, indicating that donations would be used to provide support for the families and the community affected by the tragedy. *See* United Way donation page screenshot, attached. Donors filled in blanks on the donation webpage to specify the amount donated, credit card information, and name and address, without need or opportunity to convey other information. Based on this information, the credit card gifts, totaling \$3,400,000, are legally interpreted to have been made by informed donors who intended their gifts to be used at

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<sup>7</sup> A total of approximately \$450,000 was raised by the Hartford Marathon Foundation, the balance of which is reflected in the \$8,000,000 deposited directly to Newtown Savings Bank. As noted in the May 30 letter, the Hartford Marathon's labeling of the race was unfortunate and subject to misinterpretation. However, and contrary to well established legal principles of donor intent, even if the total amount, \$450,143.30 or 4% of the \$11.7 million, raised by the Hartford Marathon were to be considered a gift intended for only the families most affected, it would not alter the conclusion that the Foundation appropriately exercised its discretion in the allocations for distributions from the Fund.

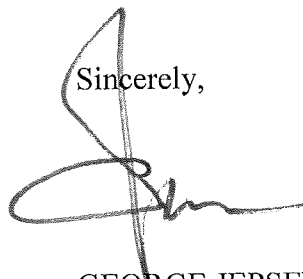


the discretion of the Fiduciaries in accordance with the general purposes represented on the webpage.

Therefore, the general purpose funds total \$9,865,954.05 ( \$1,200,000(special events) plus \$4,832,461.99 (general purpose correspondence) plus \$101,492.06 (corporate matching) plus \$332,000 (corporate agreements and Crowdrise) plus \$3,400,000 (credit card payments)) and represent 84% of the \$11.7 million. Accordingly, there is simply no basis to conclude that the Foundation's decision to retain \$4 million or 34% of the Fund for the community and the families fails to comport with donor intent or is otherwise unreasonable.<sup>8</sup>

As I stated in the May 30 letter, reasonable minds may differ on the precise allocation of the funds, and this letter should not be interpreted as either an endorsement or a criticism of the Foundation's decisions. I am, however, concerned about the lack of transparency the Fiduciaries have demonstrated in communicating with the public about their process for establishing the Foundation and selecting its directors as well as about the procedures the Foundation would follow in determining allocations from and uses of the Fund. Much of that information, including the bylaws for the Foundation that provide the procedures for decision-making and distributions, as well as for selection of directors, was not made public until I began the initial review of the Fund in early May and discussed the need for greater transparency with the Fiduciaries. I believe that the lack of transparency about processes and procedures has facilitated the misunderstandings about and inaccurate public information related to the Fund. However, based on the information provided and reviewed by my Office to date, it appears that the actions and decisions of the Fiduciaries have been reasonable and compliant both with donor intent as well as the Foundation's governing documents. Therefore, I conclude that the Foundation's conduct to date has been in compliance with legal duties and obligations applicable to the management of charitable donations.

Sincerely,

A handwritten signature in black ink, appearing to read "George Jepsen", written over a horizontal line.

GEORGE JEPSEN  
Connecticut Attorney General

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<sup>8</sup> Stated differently, and candidly contrary to established legal principles but in complete deference to the families, to illustrate compliance with donor intent, even if \$3,516,831.04 or 30% of the \$11.7 million (\$639,439.61(unidentifiable donations) plus \$1,227,391.43(correspondence referencing families) plus \$1,200,000(special events) plus \$450,000(Hartford race)) was given specifically for the families, it would not change the conclusion that the Foundation exercised reasonable discretion in its decision to distribute 66% of the \$11.7 million to the families most affected and retain 34% for distribution to the community and families for future needs.

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United Way  
of Western Connecticut

PRESS RELEASE

**United Way of Western Connecticut Responds to the  
Tragedy at Sandy Hook Elementary School  
SUPPORT FUND ESTABLISHED FOR COMMUNITY AND FAMILIES OF THE VICTIMS**

**NEWTOWN, CT** (December 14, 2012): United Way of Western Connecticut (UWWC) extends our most sincere condolences and prayers to all those families affected by the devastating events in Newtown/Sandy Hook, Connecticut. While the eyes of the world may be on Newtown/Sandy Hook, to our staff, volunteers and contributors, Newtown is home. We will stand with the community and everyone affected directly and indirectly by this senseless event as we face the days and weeks ahead.

"We are committed to providing support and resources where and when they become identified and needed," said United Way of Western Connecticut CEO Kim Morgan. "I have been in touch with United Ways across the country who have responded to similar tragedies within their communities in an effort to identify best practices in dealing with the short term and long term needs that our community will face. We will work directly with the community to determine the best ways to support the families of the victims."

As people from our area and beyond respond to this heartbreaking tragedy, they are turning to United Way looking for ways to help. In response, UWWC, in partnership with Newtown Savings Bank, has created the **Sandy Hook School Support Fund** that will provide support services to the families and community affected by this senseless tragedy.

To donate to the Sandy Hook School Support Fund, you can send a check to:

Sandy Hook School Support Fund  
c/o Newtown Savings Bank  
39 Main Street, Newtown CT 06470

Or, checks may be dropped off at any Newtown Savings Bank branch location - <http://www.nsbonline.com/about-us/locations.aspx>. For questions please call 800-461-0672.

To donate online, go to <https://newtown.uwwesternct.org>

For immediate support, Connecticut families can call 2-1-1 or visit [www.211ct.org](http://www.211ct.org).

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**ABOUT UNITED WAY OF WESTERN CONNECTICUT**

United Way of Western Connecticut advances the common good, creating opportunities for a better life for all by focusing on the three key building blocks of education, income and health. United Way creates long lasting community change by addressing the underlying causes of problems that prevent progress in these areas. LIVE UNITED is a call to action for everyone to become part of the change. For more information about United Way of Western Connecticut, please visit: [www.uwwesternct.org](http://www.uwwesternct.org).

**Contacts:**

David Deschenes  
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Executive Vice President of Marketing  
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United Way  
of Western Connecticut

**PRESS RELEASE**

**Funds Set Up for Newtown, Sandy Hook  
Text-to-Give Will Support 'Sandy Hook School Support Fund'**

NEWTOWN, CT (December 18, 2012) — As people from across the nation and around the world respond to the heartbreaking tragedy at Sandy Hook Elementary School, they are turning to United Way looking for ways to help. In response, United Way of Western Connecticut, in partnership with Newtown Savings Bank, has created the 'Sandy Hook School Support Fund.'

~~This fund will be able to provide support services to the Newtown/Sandy Hook community. A local board of Newtown community leaders is being convened to determine how the fund is most needed and best utilized. As of Dec. 18, more than \$1.35 million has been donated to the fund.~~

To donate online, please visit <https://newtown.uwwesternct.org>. You can also support United Way's 'Sandy Hook School Support Fund' with a \$10 donation by texting NEWTOWN to 80888.

United Way of Western Connecticut is not applying any management fees to donations to the Sandy Hook School Support Fund. The only fees being applied are the external processing fees charged to United Way (i.e. credit card fee, Text-to-Give fee) by the company processing the transaction.

"United Way extends our most sincere condolences and prayers to all those families affected by the devastating events in Newtown/Sandy Hook, Connecticut," said Kim Morgan, CEO of United Way of Western Connecticut. "At this time of great need, we are humbled to give people a place to support the Newtown community. We would like to thank our loyal donors and our corporate partners who support our year-round work, which allowed us to be in a position to respond to this unforeseen tragedy."

"United Way of Western Connecticut is also asking communities throughout the country to consider honoring the memory of the children and educators sadly lost in our community by supporting local youth and education programs in your community in their name," Morgan added.

There are additional ways to show your support.

Fairfield County Community Foundation is accepting contributions to address the ongoing mental health issues in Fairfield County and working with victims' families to establish charitable memorial funds. To support ongoing needs and family funds, please visit <http://www.fccfoundation.org>.

Newtown Youth & Family Services is accepting donations to support Sandy Hook Elementary School victims through Caroline's Gift, established in 1996 by a Newtown family in memory of their daughter Caroline. The fund's charitable purpose is to assist Newtown families coping with the physical and mental health needs of their children. To donate, please visit <http://newtownyouthandfamilyservices.org>.

For immediate support, Connecticut families can dial 2-1-1 or visit [www.211ct.org](http://www.211ct.org).

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**ABOUT UNITED WAY OF WESTERN CONNECTICUT**

United Way of Western Connecticut advances the common good, creating opportunities for a better life for all by focusing on the three key building blocks of education, income and health. United Way creates long lasting community change by addressing the underlying causes of problems that prevent progress in these areas. LIVE UNITED is a call to action for everyone to be a part of the change. For more information about United Way of Western Connecticut, please visit: [www.uwwesternct.org](http://www.uwwesternct.org).

**ABOUT NEWTOWN SAVINGS BANK**

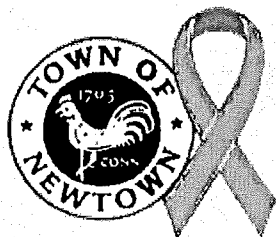
Our mission is to remain an independent community bank providing quality products and service that benefit the people and businesses of the communities we serve. We aim to fully live up to our mission – every day, in every situation. We remain – as we have since 1855 – steadfast in our commitment to serve you and our communities.

**ABOUT FAIRFIELD COUNTY COMMUNITY FOUNDATION**

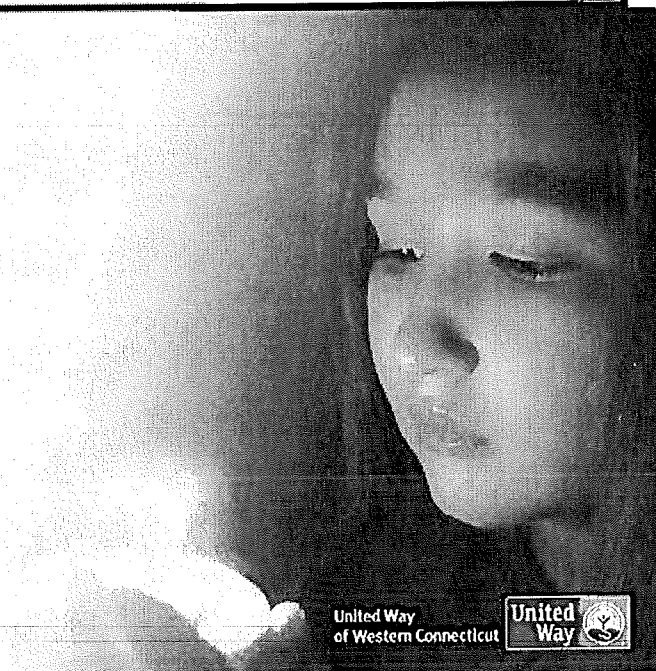
The Fairfield County Community Foundation promotes philanthropy to build and sustain a vital and prosperous community where all have the opportunity to participate and thrive.

**ABOUT NEWTOWN YOUTH & FAMILY SERVICES**

Newtown Youth and Family Services, Inc. is dedicated to helping children and families achieve their highest potential. Newtown Youth & Family Services' vision is to become a recognized leader in providing mental health and support services.



# Our Hearts are with Sandy Hook



United Way  
of Western Connecticut



For the latest information on the Sandy Hook School Support Fund:



Or visit our website at: <http://www.uwwesternct.org>

United Way extends our most sincere condolences and prayers to all those families affected by the devastating events in Newtown/Sandy Hook, Connecticut. While the eyes of the world may be on Newtown/Sandy Hook, to several staff, volunteers and contributors, Newtown is home. We will stand with the community and everyone affected directly and indirectly by this tragic event as we face the days and weeks ahead.

United Way of Western Connecticut is committed to providing support and resources where and when they become identified and needed. As people from our area and beyond respond to this heartbreaking tragedy, they are turning to United Way looking for ways to help. In response, United Way of Western Connecticut in partnership with Newtown Savings Bank has created the 'Sandy Hook School Support Fund' that will be able to provide support services to the families and community that has been affected.

Check donations may be mailed to:

Sandy Hook School Support Fund  
c/o Newtown Savings Bank  
39 Main Street, Newtown CT 06470

Or may be dropped off at any Newtown Savings Bank branch location. Please make checks payable to 'Sandy Hook School Support Fund'

If you have any questions please call:  
United Way of Western Connecticut  
(203) 792-5330

To donate by Credit Card, please complete the form below. Thank you for your support.

Donation Amount:

Dollars  Cents

Card Number:

CVV Number:

Expiration Date

Month:  <select month> Year:  <select year>

First Name:

Last Name:	<input type="text"/>
Address:	<input type="text"/>
City:	<input type="text"/>
State:	<input type="text" value=""/>
Zip:	<input type="text"/>
Country:	<input type="text" value="United States"/>
Email Address:	<input type="text"/>

United Way of Western Connecticut, a 501(c)(3) non-profit organization, is serving as the fiduciary for the Sandy Hook School Support Fund. All donations to this fund are tax deductible to fullest extent of the law.

*United Way of Western Connecticut will only apply external credit card processing fees to any donations received for the Sandy Hook School Support Fund. There will be no United Way management fees attached to any donations for the Sandy Hook School Support Fund.*

