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Winter, 2007

Frank & Ellen Svitek Inspire Erik Weihenmayer

Erik Weihenmayer is the world's leading blind athlete and the only blind person in history to reach the world's seven summits. He is the author of *Touch the Top of the World* and subject of the documentary "Farther Than The Eye Can See."

His latest book, *The Adversity Advantage* co-authored with Paul Stoltz will be available in bookstores and online in January 2007.

When Erik spoke about us during his talk at Upper Dublin High School, he compared us to alchemists and we were flattered. A year later when Erik called to interview us for his new book on adversity, we were very moved by his inquiry.

After reading the following excerpt, we were overcome by emotions of profound sadness combined with a sense of satisfaction that in spite of our situation, Erik had poignantly conveyed our challenges.

Please read the following, then purchase the book and read the rest.



During the spring of 2004, I spoke at the kick-off event for the Kate Svitek Memorial Foundation near Philadelphia, Pennsylvania. Frank and Ellen Svitek established the Foundation to honor their daughter Kate and spread her wish to help people better understand the natural world and the lessons it can teach. The Foundation provides financial support to students, just like Kate, who want to explore and discover the outdoors.

Shortly after graduating college and moving to Bend, Oregon, Kate was killed in a snowboarding accident while off-duty from her job at Mount Bachelor Ski Resort. Her death was a monumental loss to those who knew her. To her parents, it completely tore apart a family that they described as "perfect."

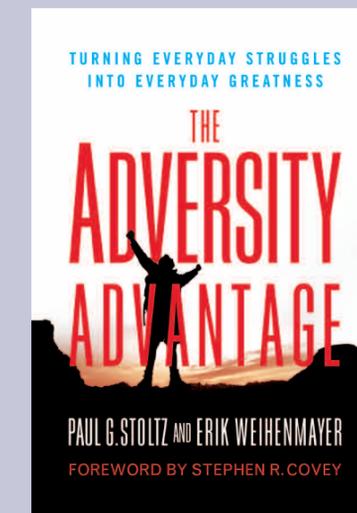
In their invitation to me, Kate's parents said I shared the same outdoor spirit and passion for discovery as their daughter. Having me join them on that special day would help them honor Kate's memory. Traveling to Pennsylvania, I was a little hesitant, because I also shared a part of their story. Only two years after I went blind, my mother was killed in a car accident. The news nearly destroyed me. Compared to the pain of losing my mom, going blind felt almost trivial. The depression I experienced transcended to a physical suffering. The pain was so intense, I wondered if it could actually cause my heart to stop beating and my blood to stop coursing through my veins. While the pain has subsided a little, the loss remains with me. I carry it in my heart every moment of every day.

So, I had a notion of how a family reacts to the news that a daughter, sister and friend are gone. I thought to myself, how could two parents be expected to carry on with life when a part of their soul had been unrightfully ripped from them? And what could I offer to this family that could even come close to filling the void that now lived in their hearts?

Death, I believe, is the ultimate adversity. It's not the same thing as failing on a mountain or losing an investment in the stock market; it is adversity to an unfathomable degree. We cannot avoid it, adequately prepare for it, or ever be expected to bounce back from it. The death of a child is something that no parent should ever have to bare. It tests the very nature of the human spirit and its capacity to endure. So how can enduring the severe pain of death ever be considered good suffering?

Kate's mother, Ellen, told me that in the weeks after Kate had died, she purposely drove her car without a seat belt, thinking that if she were in an accident, her chances of being with

Continued on Page 7.



"Parent, Spouse, Leader, Friend—in every role we face adversity. The *Adversity Advantage* teaches you to harness those adversities to gain the strength you need to move your organization, family, and self forward."

Michele Burkholder
Vice President, ING

"Why do some people continuously excel in the same situations that stymie or frustrate others? This book answers that question by showing us all how to harness life's challenges and turn them to our advantage."

Richard L. Antoine
Global Human Resources Officer
Proctor and Gamble

The *Adversity Advantage* makes a convincing argument that true accomplishment, even true greatness, comes not in spite of adversity, but because of it. Adversity is the pathway."

Ed Haldeman, CEO
Putnam Investments

From Ellen and Frank

Each year it gets harder and harder to write this column. First, it is still impossible for us to fathom on a daily basis that Kate is gone. Sometimes it seems like she disappeared yesterday and sometimes it feel like an eternity.

We tell everyone who will listen how important this Foundation is to our family and to the many recipients of the scholarships that have been awarded in Kate's memory. Since the Foundation's inception, with your generous support, we've been able to accomplish the following: 10 scholarships to Juniors at the University of Vermont to be used for a summer internship; twenty-five scholarships to North Carolina Outward Bound to deserving students at Community Academy of Philadelphia; ten scholarships to NOLS (National Outdoor Leadership School); yearly grants to Schuylkill Nature Center and Robbins Park. We also sponsored two community events featuring Erik Weihenmayer in 2004 and Aron Ralston in 2006.

Your generosity has enabled us to accomplish so much, but there is always more that can be done with your help.

You can help us financially by attending our annual summer gala, putting an ad in our calendar/ad book, supporting our annual Insurance Industry Golf Team Challenge; sending cards to honor or memorialize friends and loved ones, sending a cash donation, remembering the Foundation in your will, and encouraging your employer to match your gift.

We need your time and talents as well. You can organize a fundraiser or work on an existing fundraiser. Enlighten your friends who might not know about us. Whatever you choose to do is greatly appreciated.

Ellen

Remembering Kate

Mrs Svitek, I just wanted to pass this along to you. I got an email from Katie Slavin, Kate's roommate and friend from crew freshman year. She said she couldn't sleep last night so she got up and went to Kate's website. She said the stories and the pictures made her smile and laugh thinking about Kate. Everyone has their own fond memories of Kate. I went on the website and I was re-reading Abby Shaw's letter and I think she said it perfectly when she wrote, "Kate gave us something that we needed; she taught us each something special about ourselves." I read that and think of how true that is. I am a much more confident person because of Kate. I will find myself saying or doing certain things and have to smile because it reminds me of her. I miss her tons but I am sooo thankful she was such a huge part of my life!! I know this is random, but I thought I should pass this on to you.

Love,
Kathy Elias

From Hope and Bob (Kate's Nan & Pop)

Almost five years ago we received the most devastating phone call any parent could receive. It was our son-in-law Frank telling us Kate was lost while snow boarding in Oregon. Knowing of her training and physical strength we were confident she would be found. Twenty-eight days later we learned the awful truth, Kate was gone forever.

As Grandparents, the pain of losing your grandchild is gut-wrenching. Watching our children, Ellen, Frank & Michael trying to cope with the reality just increases the hurt beyond description. We have all faced adversity in our lives and in most instances we are able to forget and go forward. When you lose a child, you fight for every memory. As a consequence you spend your days smiling about a good time you had together and then crying knowing you only have memories. We were pleased to learn that at age twenty-two Kate had a written business plan. In the plan she expressed her love of the outdoors. Her objective was to work for an existing outdoor adventure firm and then form her own company. She wrote that a percentage of her clients would be teenagers from less fortunate circumstances. Kate wanted the world to develop the same appreciation for Mother Nature.

When Ellen, Frank and Michael decided that they had to carry out Kate's plan, they were fortunate that family and friends volunteered to make this a reality. The founding of the Kate Svitek Memorial Foundation was the catalyst to raise the dollars necessary to accomplish Kate's goals. We are so grateful to our family and friends for their hard work and financial support. Hope and I have been sending monthly checks; it helps us to keep connected to Kate. Recently we became concerned that the amount of work Ellen and her volunteers were doing was overwhelming. We suggested that they hire a part time employee to reduce the stress. We offered to pay the yearly salary of \$25,000. If you know Ellen, you know she turned us down. However, we will continue to send the salary monthly so the money will be available when needed.

Kate's Foundation is the most important project in our lives. We all have other charities we continue to support. We pray that you will continue your generous contributions to Kate's Foundation. Our goal each year is to increase the number of scholarships to children and teens to experience the wilderness.

Thank you,

Hope Bob

Excerpt from Eric Weihenmayer's The Adversity Advantage

(Continued from page 1.)

Kate again would be greater. And to this day, Kate's father, Frank, is moved to tears when he shares stories about Kate's adventurous spirit and love of the outdoors. During our conversations, he had to pause repeatedly and fight back tears just to complete a sentence. And when he couldn't, Ellen would complete sentences for him. It made me realize that even today, their suffering is simply so great that just to endure, Frank and Ellen must live as a single spirit.

I learned that Kate was a passionate climber, and in high school, had attempted Mt. Rainier in Washington. In describing her first try, she wrote, "Although I didn't make it to the summit that sunrise, being near the top of the world gave me a new perspective on life. I realized the importance of challenging one's own limits and ingenuity even if you are not able to achieve a goal. That sunrise placed into me a sense of wonder that had nothing to do with whether or not I made it to the summit. It is not always necessary to achieve an ultimate goal, because the reward of self satisfaction is enough from within."

Her experiences on Mt. Rainier had such a lasting impact on her parents that on her second attempt, she took her father along as a climbing partner. Even though they fell short of the summit, they made an important discovery, that through physical suffering, the body can do so much more than the brain thinks it can.

Perhaps that discovery led Kate to a third attempt in which she finally made the summit. And six months after Kate's death, exactly a year after Kate stood on the top of Mt. Rainier, her father reached the summit, too. Standing on top in her honor, Frank saw a rainbow. He told me that he believed it was sent by Kate to help him live on.

Frank and Ellen Svitek will suffer intensely the rest of their lives, but like the rainbow Frank saw appear above the summit of Rainier, from that suffering arises a beautiful and noble calling. In only three years, the foundation has given out almost three-dozen scholarships to under-privileged students to attend programs like Outward Bound and NOLS. Kate's spirit will live on through the many students who, otherwise, would not have had the opportunity to follow in her footsteps.

Every night before bed, Kate's mother reads the testimonials from grant recipients and cries. Her suffering is noble, important, and lasting. Nathaly Filion, a grant recipient, wrote, "I have learned so much about myself, the natural world, and my passion for the outdoors. I thank you from the bottom of my heart."

While the pain and suffering from Kate's death cannot be erased from Frank and Ellen's hearts, there is a message we can learn from their work; by discovering a purpose to our pain, we learn what it means to suffer well.

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Getting To Know Kate

Those who had the fortune to meet Kate all knew what a vivacious and unique person she was. Not only did her sparkling personality shine through, but her intelligence and understanding of her world were immediately evident. This section of the newsletter is being included to give those who did and didn't get to meet her a better understanding of what she stood for and the mark she had made on her world in the short time she lived. Below is an excerpt from her application to UVM, Fall 1996.

University of Vermont Application

Why is UVM a good college choice for you?

The University of Vermont is the best college choice for me because it fulfills all the requirements I am looking for in a University. First off, location is a very important part of my college decision. I want to be in a place that is not too far away from my home in Philadelphia, but that is far enough away that I don't feel strangled by the same environment and surroundings that I have lived in for the past seventeen years. My high school career has been spent at a small college prep school (only 110 people in my graduating class), and I am looking for a college in which I would have contact with a larger pool of people. UVM is the perfect size! 7,500 students is large enough for diversity but not so large that I would feel lost in the community.

I am also a nature lover. The mountains and beauty of Vermont's landscape bring a sense of peace to me. I have spent the past three summers doing various outdoor activities including backpacking, camping, rafting, climbing, etc. In the summer of 1994, I went to the four corners region of the United States for a six week program with America's Adventure. In the summer of 1995, I enjoyed the beauty of the Pacific northwest on a six week program with Wilderness Ventures. Most recently I had the extraordinary opportunity to participate on an Outward Bound twenty-two day alpine mountaineering course in the North Cascades. The outdoors means a lot to me because it has allowed me the opportunity to grow as a person. For this reason I have every intention of making them a continual part of my life. The University's Outing Club is attractive to me because it suggests there will be other people at UVM who appreciate the outdoors.

The most important reason for my wanting to attend the University of Vermont is because I agree with the teaching philosophy. I believe that it is important to have skills in writing and public speaking. I like the way the University stresses the importance of becoming a strong writer in much the same way my high school has. I have worked hard in high school to improve my writing skills and like that this will not just end in high school. In this way, I agree with the University of Vermont's liberal arts background in order to succeed in a rapidly changing world. The University of Vermont also seems to be a hands on learning experience. This is very important to me because I believe it is the most dynamic and fulfilling way of learning. I learn best in an environment in which there is more to learning than just books and note taking. The class in which I have learned the most about the world around me is in Biology II nature studies course. In this course we do more than just learn in the classroom we branch out and do field studies and plot surveys in order to learn more about the world in which we live.

The University of Vermont's "work hard, play well" philosophy is very much what I believe in as well. I am a very active person and I believe that my college learning experience involves more than just academics. I like that UVM has hundreds of clubs for me to get involved in.



Save
The
Date!



All Summer Long
Beach Boys Tribute Band
June 30th, 2007!

The University of Vermont – Letters from the recipients of the Kate Svitek Memorial Scholarships

Oct. 4, 2006

Dear Mr. & Mrs. Svitek,

Thank you so much for providing me with a scholarship through the Kate Svitek Memorial Award for this summer. Your generous gift allowed me to continue working as an intern at Draker Solar Design and Burlington's Green Business Community. I was able to apply all of the great information I've learned at UVM into real life work experience in the environmental field. I gained valuable work experience that will give me a strong base for future employment.

Most of my work concerned marketing to the community the green building owned and occupied by Draker Solar Design, a renewable energy monitoring company in Burlington. This work shows the community of Burlington that renewable energy is here now and possible in the present, and is not just an idea for the future. Over the course of the summer I took pictures to document work in progress, got the building involved in a number of community events (including the First Friday Art Hop and the Old North End Ramble), made many potential business contacts and learned a whole lot about the green building business world.

My favorite activity of the summer was organizing a fundraiser for Local Motion, the Burlington Community Bicycle Advocacy Group. I designed a 'sustainable' bike tour of the city. After contacting a wide range of potential tour guides in Burlington, I was able to create a plan that allowed a group of bicyclists the chance to stop at various renewable and sustainable energy initiatives along the waterfront, including the brand new hydrogen fueling station at the Burlington Electric Department.

I had other opportunities to attend the largest renewable energy fair in the world (The Midwest Renewable Energy Fair) where I met the editor of HomePower, a leading renewable energy magazine. I submitted an article later in the summer and it should be published within the next year. I was able to attend the Vermont Business Expo at the Sheraton Hotel, where I met with many business leaders and was able to really get a sense of how interconnected the Vermont economy is.

Overall, I now have a better sense of what people who work in public relations do and what methods they use to organize and market events, especially those related to the renewable energy field, and how I can apply them in our own local community of Burlington, Vermont. Once again, I would just like to say that this would have never been possible without your help. Thank you for supplying me with a summer I will never forget.

Sincerely,
Chris Franske



September 22, 2006

Dear Mr. & Mrs. Svitek,

I would like to take this opportunity to express my deepest gratitude for your generous contribution to my internship this past summer. With your support I was able to spend the summer volunteering on organic farms throughout the Republic of Ireland. The agreement between me and my host was a day's work in exchange for room and board so airfare, transport and everything else had to come out of my pocket. Receiving this award allowed me to take an unpaid position in a field I am passionate about and I feel very fortunate to have had that opportunity.

One of the coolest places I worked was at a center for alternative technology on the beautiful west coast. The farm is 40 acres, half of which is being reforested and managed. The other twenty are used to grow vegetables organically and for some animals as well. The farm is completely off the grid and produces all of their own electricity via windmills, solar panels and a micro-hydro system. All this produces enough electricity to run the entire farm with enough left over to watch a movie at the end of the day. The people that own the farm are extremely knowledgeable about both farming and alternative technology and I learned a tremendous amount from them. They are also some of the funniest people I've ever met and I really enjoyed working with them. Even jobs like weeding and shoveling manure were highly enjoyable!

In addition to all the valuable skills I attained on the farm, I learned a tremendous amount off the farm as well. The locals were very friendly and there was never a dull moment at a social gathering. I spent the last two weeks of the summer traveling around the country and got to talk to several residents about their culture and the status of organic food production. One of the most exciting things I discovered is a trend of individual households starting to become increasingly self-sufficient food producers. The most popular reasons for doing so include economics, food security and the confidence in knowing where their food came from and how it was produced. I think this is going to continue to be a trend not only in Ireland, but around the world as the energy crisis approaches. Agriculture will be one of the hardest hit industries and also the most important in my opinion. Alternative technology in agriculture is the main focus of my ongoing research project. I hope to utilize the knowledge I gained working at the Center for Alternative Technology and with further research make alternative energy recommendations to the other places I worked this summer.

Another thing I enjoyed about living in Ireland was the great music! I spent many evenings listening to traditional Irish music, which I developed a great love for. I also joined a samba/reggae band one of the places I stayed and got to play several gigs with them!

Again, I would like to thank you wholeheartedly for this tremendous opportunity. I learned an incredible amount and am very excited to go on and share that knowledge with other people in my field.

With great appreciation,
Nicole Desnoyers



KSMF Gives Scholarships to 10 CAP Students

This year, 10 students from Community Academy of Philadelphia were awarded Kate Svitek Memorial Foundation North Carolina Outward Bound Scholarships.

Dear Ms. Svitek,

My name is Jamilie Fonseca. I am an alumnus of a recent Outward Bound course in North Carolina. I attended this course on one of the ten scholarships from Community Academy of Philadelphia. I wanted to say thank you very much for the opportunity to attend an Outward Bound course. My experience was awesome. I had a two-week course in which I backpacked and canoed. The chance to experience this was once in a lifetime. Expanding my comfort zone seemed as it would take forever but I realized it only took about a couple of hours after I had arrived in Asheville, North Carolina. I would recommend this trip to anyone whom is willing to expand his or her comfort zones. This trip made me realize a lot about myself. I learned that I was easy to get along with, a funny and nice person and it also made me realize some of my weak points. I learned that I was really afraid of falling not just on the ground but also off the trails on the mountains. I had proven to myself that I could get the best times out of this experience. It was an awesome feeling being on top of some of the highest mountains in the area. Being able to look down over the small towns of Asheville and actually learning how to survive in the wilderness for twenty-four hours, was something I thought I could never do. Even some of the most simple things such as sitting through a lighting storm and even waking up at the crack of dawn was hard. But I can truly say Outward Bound was a fun experience and if I could I would love to go back just one more night and experience everything all over again. The white water canoeing was my favorite part of the trip. Who can actually say they canoed off a six-foot ledge and did not turn over? I sure can. As I said before my comfort zones surely expanded over the summer. Being able to camp out for the first time and having that warm bonfire was awesome. I also thank my instructors Evan and Wes for such a wonderful job. They had helped me a lot during my course. Going into the course I had said, "How hard can this really be?" but I answered my own question. It can get really rough but as long as you make the best of the trip you will be fine. Again I really appreciate everything you have done for me this summer.

Sincerely,
Jamilie Fonseca

Dear Ms. Svitek,

Thank you for giving me the opportunity to go to the Outward Bound School. In this trip, I have learned a lot of things. I went there with goals that I had to accomplish. By going through the course, I have accomplished the many things with the help of my group members and my instructors: Marya Washburn and Ryan Post. On my solo, I got to know myself a lot better. Here at home, I struggled with finding the new me because I pretended to be someone I was not. I realized this during my expedition. I have pushed myself to many limits by rock climbing, white water canoeing, and backpacking. Hiking about seven miles a day was a huge challenge and there were many times when I felt the need to give up. However, my Outward Bound family inspired me and reminded me that each step I took was a closer step to achieving that day's goal. During my stay, I sadly became sick and was giving the choice to rest at a cabin or pack out and go home. I decided to stay. The relationship that grew between me and my crew was so strong that I had to stay and face the upcoming challenge. I am truly pleased with my experience at Outward Bound and I will definitely recommend it to everyone. I am extremely grateful to have been given the opportunity to attend Outward Bound School. Outward Bound has changed my life. I will never forget the turning point in my life which helped me to never give up on things that seem too hard to overcome. "We do not believe in ourselves until someone reveals that deep inside us something is valuable, worth listening to, worthy of our trust, sacred to our touch. Once we believe in ourselves we can risk curiosity, wonder, spontaneous delight or any experience that reveals the human spirit" –E.E. Cummings. I was able to reveal the real me through his experience.

Sincerely,
Franchesca Alvarado

Dear Ms. Svitek,

Thank you for allowing me to go on this breathtaking experience. While on this trip, I really learned a lot about my self and my environment. I also learned what my comfort zone was and how to stretch it even if that means being uncomfortable. The four things that made possible were the four pillars of Outward Bound. Physical Fitness and Self-Reliance were not really a problem for me, but Compassion and Craftsmanship were another story. I learned how to be crafty in many different ways then ever before. Another important thing I learned, was that I could make thirteen people I never met before my family for twenty one days and not fight with them once. The trip has had an everlasting impact on me that will never go away. I do not think I will be able to forget all the wonderful things that happened in those short twenty one days. I learned how to care for myself for two days all by my lonesome on the solo. Overall, I think the trip was great. I would definitely go on it again if I had the chance in a heartbeat. I want to thank you one more time for allowing me to participate in this activity and I wish for the best.

Sincerely,
Matthew Miranda

Dear Ms. Svitek,

I, Anthony Torres, am here to thank you for the great opportunity the Outward Bound has provided me. At first I was skeptical going, but after that I will never forget. In the beginning they gave us a crash course on woodland survival techniques and other things. I thought everything was going too fast and did not want to be there. As the days passed I started to feel more comfortable and started to get a hold of the group as a leader. I do admit that there were moments that I was afraid and angry, but I learned that my councillors were there for me to and to give me attention. I got the trust of my crew and became their leader the councillors quickly figured out and always had me talk to the crew about our next quest. I felt privileged for that opportunity and I loved it. I thank you for this opportunity that you have given me. I even was asked to come again sometime in the future. So once again, I thank you for this life changing experience.

Thank you,
Anthony Torres



The following are excerpts from thank you letters received after the students returned from North Carolina.

... Doing Outward Bound was an amazing experience in my life. Outward Bound has made me become a stronger person...

–Amanda Gonzalez

... I feel like a totally new person. I have change my lifestyle in a good way and I have learned to appreciate things that I never thought I would actually appreciate...

–Kimberly Montes

... I also learned the four pillars: compassion, self-reliance, craftsmanship and physical fitness... Living in the forest is difficult and takes a lot of patience and teamwork to get through these tough endeavors.

–Frederick Phillips

... Most importantly, Outward Bound taught me how to be reliant and showed me that I was a loving and caring person...

–Kashief Butler

... I faced many challenges while on my two week trip. One was endurance. While we were backbacking up the side of a steep hill I would feel as if I was about to faint... I would be encouraged that I could make it by my group and instructors.

–Bianca Alexander

The Foundation is proud of all the students who receive these scholarships.

The Kate Svitek Memorial Foundation's mission is to provide financial support to individuals, groups, and various institutions whose interests and goals align with Kate's hopes and dreams. The primary focus is to promote and help underwrite a range of activities and education principally related to outdoor and wilderness exploration, study, observation, preservation, improvement, expansion, and enhancement. Please remember Kate by visiting our website and making a tax deductible contribution. All volunteers are welcome to assist in the planning of all activities. Please visit our website at www.katesvitekmemorial.org to learn more about Kate, her dreams and her accomplishments.

Aron Ralston Captivates Crowd

Not a sound could be heard in the packed auditorium at Wissahickon High School in Ambler, Pennsylvania as Aron Ralston recounted the excruciating details of his traumatic ordeal in Blue John Canyon, Utah which began without warning on April 26, 2003. In a stunning and spellbinding delivery, Aron passionately dedicated his presentation in memory of Kate Svitek. By his own account, nature is a deep part of Aron Ralston's spirituality and he has chosen to pay tribute by helping to create ambassadors for the great outdoors. He teamed with the Kate Svitek Memorial Foundation to share his vital message which is intrinsically tied to the Foundation's Mission.

After being trapped by a giant boulder for 6 days, and near death, Aron managed to cut off his arm with a cheap pocket knife and miraculously escape to safety. Aron's stunning story left a powerful impression on the crowd, many of whom traveled for hours to attend the event. His understated and humble delivery filled the room with an unspoken, but powerful spirituality. After the initial shock of the accident in which Aron's arm was hopelessly trapped, Aron knew that he had only four options for survival: 1) chipping away the rock, 2) implementation of a pulley system to dislodge the boulder, 3) waiting for help in a totally remote canyon miles from civilization or 4) using a knife to amputate his arm. He shared his perspective on each of these bleak options, as the days and hours of his captivity desperately ticked on. He videotaped good bye messages to friends and family as he prepared to die.

Several days into his ordeal, after all rational hope had faded, Aron described his final hours of despair. After experiencing hallucinations, he felt compelled, upon hearing a "voice", to break his arm and use the dull knife to sever the limb. Despite his critical medical condition, he managed to climb out of the canyon and hike several miles where he was discovered by Dutch tourists and rescued by helicopter.

The Foundation would like to extend its heartfelt appreciation to Aron for personally sharing his potent message and for providing critical support to the Foundation. Aron was available to autograph his best selling book, "Between a Rock and a Hard Place" after his presentation.



Michael, Ellen, and Frank Svitek with Aron Ralston



Saul Cohen getting his book signed by Aron Ralston

ABBAmnia Event Raises \$75,000!

The Kate Svitek Memorial Foundation was the "Winner Taking it All" at the annual summer fundraiser, Abbamania. The rain could not deter the committed crowd of supporters who "Let the Music Speak" the message, power and importance of the KSMF efforts to carry on Kate's legacy in supporting youth environmental and wilderness activities. Everyone was a "Dancing Queen" grooving to memorable song hits of the 80s era at the retro party. Giant sunflowers and bright colorful décor lit up the tent. The musical talent was outstanding and authentic. The attendees genuinely shared the night with what seemed like the real ABBA. Guests joined the entertainers on stage for dancing. "When All is Said and Done", it was a perfect and very important evening.

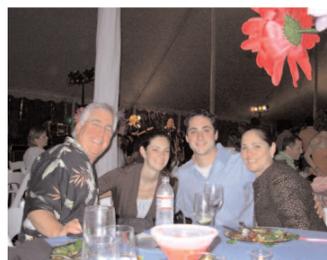
A somber moment arose as Ellen Svitek read a heartfelt poem entitled: The sounds of Silence, by Mel Winer which reminded everyone of the painful loss of Katie and the true work of the Foundation. The fundraiser and ad book netted \$75,000 which will be used to support the many important initiatives of the Foundation.

The committee would like to thank the many volunteers who worked tirelessly behind the scenes "The Day Before you Came" to make the elaborate event a success! Mark your calendar for June 30, 2007 and don't miss next year's event featuring All Summer Long, a Beach Boys tribute band.

Pictures to the Right:
Steve Altman having fun!

Heller Family

Steve and Marsha Milakofsky



Pictures to left:

Gary Graf, Linda Heller, Pam Altman, Gail Jurikson

Rick Goldstein and Jill Anderson

Frank Svitek, Elsa-Lu Berkowitz, Charlotte Kolson and John Harris



GOLF TEAM CHALLENGE SCORES AGAIN

Commonwealth National Golf Club is a challenging course on a sunny day – imagine playing it in the pouring rain. On September 5, 2006, the day of the 5th Annual Insurance Industry Golf Team Challenge, the weather was uncooperative.

The 26 foursomes arrived for check-in and lunch during a steady drizzle. In the spirit of the event, everyone was optimistic that the skies would clear and the weather cooperate. After a half-hour rain delay start, everyone ventured to their tees during a break in the rain.

Unfortunately, after four holes of dry weather, the showers started only to turn into drenching downpours. We were grateful for the teams that played nine holes before we called the tournament.

Thanks to the generous sponsors and participants, we broke last year's record and raised over \$60,000.

The Foundation would like to thank our event sponsor – First Insurance Funding Corporation, our lunch sponsor – Belfor USA, cart sponsor – Wilson Elsher, and flag sponsor – Young Adjustment Company.

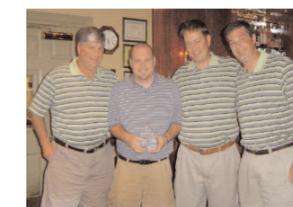
Competing insurance teams included: Zurich Insurance Co., United States Liability Insurance Group, St. Paul Travelers Insurance, McIntyre Group, Triester Rossman & Assoc., Privett Special Risk, Penn Independent/DVUA, The Graham Company, American International Group, Hilb Rogal & Hamilton, AmWins Brokerage, Philadelphia Insurance, Selective Insurance Co., ACE USA, Johnson Kendall & Johnson, CBIZ Benefits & Insurance Services, HUB International Pennsylvania, McKee Risk Management, United America Insurance Group, The Hartford, PMA Insurance Group, CNA Insurance Co., Zenith National, and Chubb Insurance Co.



2006 WINNERS

1st Place Low Gross ACE USA
2nd Place Low Gross Johnson Kendall & Johnson
3rd Place Low Gross CBIZ Benefits & Insurance Services

1st Place Low Net Triester Rossman & Assoc.
2nd Place Low Net PMA Insurance Group
3rd Place Low Net McKee Risk Management



Frank Svitek Receives Honorable Mention at Rough Notes 2006 Annual Meeting

Rough Notes is a trade publication for the insurance industry. Once a year for the past seven years, *Rough Notes* has given out a Community Service Award.

This year, Scott Addis from the Addis Group, an insurance agency in King of Prussia, nominated Frank Svitek for the work he has done with the Kate Svitek Memorial Foundation.

Frank received Honorable Mention and was recognized at the annual meeting on March 7, 2006 in Indianapolis. He was awarded \$1,500 for the Foundation. There were 45 applicants for this award; 1 winner and 4 honorable mentions were awarded.

An article appeared in the *Rough Notes* April 2006 issue.



Walter J. Gdowski, Chairman/CEO of The Rough Notes Company, Frank Svitek and Robert Kretzmer, Executive Director of the Community Service Award

Check out the new pictures for all of this year's great events!



Please take some time to visit our fabulous website! www.katesvitekmemorial.org