



# Compass Points

Steering the Course for Community Investment

## Family's Scholarship Honors September 11th Victim

On the morning of September 11th, 2001, 31-year-old Eric Evans called his parents to let them know that he was okay. A plane had hit the first of the Twin Towers, he said, but he was safe in the second tower. His voice was calm as he told them not to worry.



▲ Eric Evans holds his cousin, Connor Reed

That message, recorded on the couple's answering machine, was the last time Corinne and Charles Evans, Sr., ever heard from Eric, an insurance executive with Aon Corp. Their son, with his wide grin, love of athletics, and soft spot for stray animals, was killed in the attacks on the World Trade Center.

"Eric was the fourth of five boys. He was good-looking, handsome—even his brothers say that," says Corinne Evans. Pictures in an album she keeps show Eric dressed up for a family wedding, wrestling with one of several dogs he owned over the years, and more recently, smiling on vacation in Tahiti.

But pictures alone aren't enough to capture Eric's generous nature. To make sure he won't ever be forgotten, the Evanses have started a scholarship in his memory.

"We're trying to keep his name alive," says his mother.

The scholarship is for students in New London County who are planning to attend Syracuse University, with a preference for graduates of Saint Bernard High School in Uncasville, where Eric played football and wrestled.

"Eric thought Syracuse was the greatest school ever," says Corinne. Friends he made there came from all over the country to attend his memorial service last year.

The Evanses decided on a scholarship because of the role education played in their sons' lives.

"All of our boys have done well—they all went to college. Education means a lot to us," says Corinne, who admits that footing five tuition bills was

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## Inside:

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## Excited About Education!

Fall may be the end of fair weather and lazy days, but it is also a time for new beginnings. That's why we at The Community Foundation feel now is the perfect moment to officially launch our new Education Initiative.

Designed to promote the joy of reading, writing, and learning among Southeastern Connecticut residents of all generations, the Education Initiative builds on our history of supporting education for all.

Through the Initiative, The Community Foundation acknowledges the importance of education to the socioeconomic health of our community and its citizens.

We drew inspiration from those in the community—educators, donors and other friends of the Foundation—who expressed interest in a coordinated effort to promote learning and literacy.

By supporting initiatives of regional scope and a collaborative nature, we want to get behind programs that are already working well and make it possible for creative new ideas to emerge. We want to foster approaches that are culturally relevant across a range of populations. We want to inspire a love of reading and learning in young children, senior citizens, and everyone in between.

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# Join the Women & Girls Challenge

In May and June, more than 100 founding members and friends of the Women & Girls Fund attended a series of six "Conversations." Hosted by local women, these gatherings were designed to celebrate women's lives and accomplishments, fostering discussion on topics of interest to women. They also served as a springboard to raise the Women & Girls Fund to new heights in the coming months.

The Community Foundation is pleased to announce that as a result of these events, four women have stepped forward to offer \$100,000 to the Women & Girls Fund as a challenge



## Excited About Education!

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The foundation will seek support and invite grant applications for projects and programs in three areas:

### Kids & Books

Promoting the joy of reading at all age levels; learning and reading readiness for the birth to age 5 population; tutoring and mentoring programs, with an emphasis on intergenerational/multi-age relationships; enrichment and experiential learning in schools; and programs that foster school-home connections

### YouthNet

Out-of-school-time programs that support and enhance academic achievement

### Scholarships

Intervention, support and enrichment programs that increase the likelihood of post-secondary education opportunities

Already, local donors have committed approximately \$25,000. Others will be invited to support this initiative in the coming months. An informational session for interested non-profits will be held before the Request For Proposals goes out. We anticipate awarding the first round of grants in 2003. For more information about the Education Initiative, please contact Director of Development Alison Woods, at 860-442-3572 or at [alison@cfsect.org](mailto:alison@cfsect.org). \*

and inspiration to others. These generous women will match all commitments made to the Women & Girls Fund in 2002, on a dollar-for-dollar basis. The long term goal is to build the fund up to \$1,000,000 in order to significantly increase the grant money available for programs and projects that improve the lives of women and girls in southeastern Connecticut.

As of early October, donors have committed \$27,074, which has been matched by the challengers. For more information about making a gift to the Women & Girls Fund, contact Alison Woods, Director of Development, at 860-442-3572 or at [alison@cfsect.org](mailto:alison@cfsect.org). \*

◀ A grant from The Women & Girls Fund provided scholarships for middle school girls to participate in a five-day institute at Project Oceanology. In its first two years, the Women & Girls Fund has given out more than \$50,000 in grants for programs that benefit women and girls in our eleven-town region.



## New Funds

The Community Foundation gratefully acknowledges the individuals and organizations who have established the following funds and agency endowments in 2002:

### Funds:

- Arts Endowment Fund (through a gift from the Arts Alliance)
- The Leslie M. Buck Teacher Education Scholarship Fund
- The Elwyn Chase Scholarship Fund
- The Anthony and Elizabeth Enders Fund
- The Eric Evans Scholarship Fund
- The Reid and Linda MacCluggage Fund
- The Andrew and Elaine McKirdy Fund
- The Old Black Point Association Fund
- The Robert F. Shannon Fund
- The Fannie Stubblefield Scholarship Fund

### Agency Endowments:

- Alliance for Living
- The Mystic Art Association
- The Science Center of Eastern Connecticut
- The Wood Pawcatuck Watershed Association/Mitch and Betty Saloman Fund

For more information on establishing or contributing to a fund or agency endowment, please contact Alison Woods, Director of Development, at 860-442-3572 or at [alison@cfsect.org](mailto:alison@cfsect.org). \*

# 2002 Scholarship Winners

## The Foundation Awards \$226,800 in Scholarships

The Community Foundation of Southeastern Connecticut gave out \$226,800 in scholarship awards to area students in 2002. Many of the area's top students won scholarships from The Foundation this year, including the valedictorians from New London, Groton, East Lyme, Stonington and North Stonington. A committee of eleven scholarship members, chaired by Ellen McGuire, a trustee of The Foundation, reviewed 230 applications and selected 94 first-year and returning college students, including 18 previous multi-year award winners.

### 2002 Scholarship Winners:

Joyce Chen of East Lyme won \$30,000 payable over four years from **The Marjory B. and Laurence P. "Jim" Smith Scholarship**. This scholarship is the Foundation's largest single award and is based on principals' recommendations and academic excellence. Joyce ranked second in her class at East Lyme High School, was active in school government and several clubs and is an accomplished piano and organ player. Joyce attends the University of Chicago.

**The Smith Scholarship** also recognizes each of the three outstanding runner-up candidates who receive \$2,500 awards. These students are Rachel Lindenthal of Waterford High School, Joseph Vincente of Montville High School, and Kelly Dyer of New London High School.

**The Citizens Bank Scholarship** for distinguished community service: Sarah Servidio, Ledyard High School. Sarah was a member of Students for Community Action and the National Honor Society and has participated in numerous volunteer activities throughout her high school career.

**The Tuneski/Sheflott Heritage Scholarship**, a \$6,000 four-year award for a student of Irish or Polish descent: Kathryn Roy, Fitch High School, whose great-grandmother was an Irish immigrant. Katie was ranked number three in her high school class and now attends Vassar College.

**The Dicesare-Bentley Engineering Scholarships:** Rachel Lindenthal, Waterford High School; Dean Ljubicic, Fitch Senior High School; Mark Brissette, Stonington High School; Kelly Dyer, New London High School; and Jonathan Simmons, East Lyme High School.

**The C. Francis Driscoll Citizenship and Public Affairs Scholarship:** Michael Hileman, New London High School valedictorian.

**The John Ostrom Enders II Memorial Scholarship**, awarded for excellence in art: Lauren Potter of Waterford who will study at the Rhode Island School of Design.

**The Fletcher Family Scholarship** for academic excellence: Kara Donnelly, Lyme/Old Lyme High School.

**The Dr. Edward Gipstein Scholarship:** Christopher Antoszek, East Lyme High School who will pursue a degree in pharmacology.

**The Harvey Family Scholarship:** Ross Donovan, Stonington High School, for all-around excellence.

**The Hendel Family Association Scholarship:** Ramel Murphy, New London High School for its scholarship for a student who has overcome hardship. Ramel ranked six in his high school class and now attends Brown University.

**The Dr. Isidore Hendel Scholarship:** Tracy Liu, salutatorian of Waterford High School, for outstanding community involvement.

**The Rita and Myron Hendel Scholarship:** Megan Morrell, New London High School's salutatorian, for demonstration of great promise and motivation.

**The Mark Klotz Memorial Scholarship:** Stephanie Soares, Stonington High School for her skill in soccer.

**The Dr. Charles K. Lee Rotary Scholarship:** Daniel Cruz of New London and the William School for his interest and accomplishments in the sciences. This scholarship is funded by the New London Rotary Club in honor of their 1999 "Favorite Son" and matched by a gift from Pfizer, Inc.

**The Beverly G. and George P. Letz Scholarship:** Danielle Rouchon, Fitch Senior High School to study in a health-related field.

**The Rose and Abraham Lubchansky Scholarship:** Gregory Miller, New London High School, for excellence in civics and the study of political science.

**The Gunvor Lund Scholarships**, reserved for students of engineering and other sciences, were awarded to Swati Deshmukh, valedictorian of East Lyme High School, and college students Samuel Burlingame and Zachary Stewart of Groton, Ariella Hanker and Lauren Collins of Ledyard, and Michael Wu of East Lyme.

**The Mallove Family Scholarship** and the **William B. Pedace Scholarship:** Brenda DeLos Santos, New London High School, for strong academic performance.

**The William and Evelyn Mehlman Scholarship:** Stella Krayter of New London and the Williams School for the study of business.

**The Gilbert Mead Scholarship:** Judy Holder of New London for her interest and talent in the arts.

**The Edythe and Harold McNulty Scholarship** for the study of nursing: Kristin Kenney of New London.

**The Pat Patterson Music Scholarship:** Steven Shewbrooks, Waterford and the Berklee School of Music, for his talent in music and passion for jazz.

**The Raymond V. Payer Scholarship:** Katherine Canning of Stonington and The Williams School.

**The John F. O'Brien, Jr. Scholarship** for students in a health-related field: Katherine Gassman, Lyme/Old Lyme High School.

**The Alcino Almeida Scholarship:** Ross Donovan, Stonington High School, for high academic achievement.

**The Antone "Billy" Roderick Scholarship:** John Papp, Stonington High School, for excellence in the marine sciences.

**The Joan and Bob Rutman Scholarship:** Rosa Diaz, New London High School.

**The Laurence P. Smith/Mitchell College Scholarship:** Bethany Carter of Groton.

**The Dr. Thomas Soltz Scholarship:** Daniel Dykes, Montville High School, for all-around excellence.

**The Stonington Historical Society Scholarship:** Robin Johnston of Stonington who is pursuing a Master's degree from Yale University's School of Nursing.

**The Fannie Stubblefield Scholarship** for the study of liberal arts: Debra Rudd, valedictorian of Wheeler High School.

**The James Torrance Scholarship:** Joseph Vincente, Montville High School, for academic achievement in the sciences.

**The Waterford Scholars:** Irina Lisker and Jeremy Griffin of Waterford High School and college students James McShane, Emily Emanuel, Kaylin Emanuel, and Brendan Egan.

**The Cornelius and Mary Jane York Scholarship** to study at the College of Agriculture and Natural Resources at the University of Connecticut: Tanya Wescovich of New London.

**The Beatrice McEwen Scholarship**, which is open to high school and college students, and recognizes achievement, strength of character, and financial need. Winners include: Karen Molkenthin, Madeline Larkin, Renee Lenihan and Kevin Scott of Stonington; Juana Elias, Emilie Girton, Rachel Harrington and Steven Schick of Groton; Meagan DeWolf, Leslie Potts and Rachel Potts of Waterford; Elizabeth Facchini, Kerry Stephenson, Anne Johnson, Jiang Zheng, and Sai Fang Zheng of New London; Ariel Falconer, Laura Ashley Martin, Brianna Carbonneau, Mikaela Cunningham, Katie Griffiths and Michelle Scott of East Lyme; Kyle Gardner and Joanna White of North Stonington; Anthony LaMesa, Lauren LaMesa, Jessica Wolfert, and Megan Jensen of Old Lyme; Jonathan Keeling of Lyme; Anastasia Holly of Ledyard, and Jenna Nechamen of Salem. Additional monies were awarded from this fund to supplement Foundation scholarships. \*

## 2002 Scholarship Winners

### New London Residents Giving Back to Community

Longtime New London residents Bob and Joan Rutman have deep ties to this corner of Connecticut. Bob Rutman owned and operated Home Beautiful of New London, and later Budget Office Furniture on Pequot Avenue, for over 40 years. Together, the Rutmans are active patrons of the arts, particularly the Summer Music program at Harkness Memorial State Park.

As residents with an investment in the area's past and a commitment to its present, the Rutmans are mindful of the need to provide for the community's future. To that end, they've established a scholarship to benefit New London County students. "We wanted to give students a chance to succeed and do something with their lives that they might not otherwise be able to do," says Joan Rutman.

Although the Rutmans have contributed to The Community Foundation in the past, their scholarship fund allows them to leave a legacy for generations to come, says Bob Rutman. He and his wife have included the scholarship in their will to assure its continuation.

The couple chose to establish the fund through The Community Foundation because of its track record with local projects, he says.

"It is a wonderful foundation that does wonderful things. And, it is helping us give back to the community we care about." \*



# The Professional Advisory Corner

## How to Use Retirement Benefits for Charitable Giving

*By Joseph A. Cipparone, Esq.*

When you die, your family will have to pay income tax on your retirement benefits. Your family will also have to pay estate tax on those benefits if the value of your estate exceeds the applicable exclusion amount (\$1 million in 2002 and 2003) and if the benefits pass to anyone other than your spouse. Your family will receive an income tax deduction for the estate tax attributable to your retirement benefits. Nevertheless, if your family members are in the top income tax bracket (39.6%) and your estate is in the top estate tax bracket (50%), the IRS will receive approximately 70% of your retirement benefits in taxes.

Naming a charitable organization(s) as the beneficiary of your retirement benefits can reduce or eliminate these taxes. Non-profits are exempt from income and estate taxes so they can receive retirement benefits without your family paying taxes. You might ask yourself, “Wouldn’t I rather have my retirement benefits support the needs of our local community than have 70% go to the federal government?” By leaving retirement assets to your favorite charity, you do not have to completely deprive your family of the benefit that they would have received. You could give enough of your retirement assets to the charity to reasonably assure that your estate will not incur estate tax. You could purchase life insurance to replace the benefit to your family of the retirement assets. You could also use a trust to provide income to loved ones and leave the remainder to the organization.

Once you have made the decision to name a charitable organization as a beneficiary of your retirement account, it is important to consider how best to do so. Consider carefully how you name the organization as one of several beneficiaries. For example, if you name the organization as one of several beneficiaries of an IRA or 401(k) plan, family members may have to take distributions from the retirement account sooner than allowed by law. If family members have to take distributions sooner than allowed by law, they will lose the opportunity to defer income taxes on the retirement account. Family members can take distributions over their life expectancy only if all of the named beneficiaries of the account are individuals.

If you wish to name a charity as one of several beneficiaries, we recommend that the charitable portion be defined as a percentage of your death benefit rather than a dollar amount. This will avoid possible problems for your non-charitable beneficiaries.

The best thing to do is to avoid the problem completely by creating a separate retirement account to name the charitable organization. Your family can also cure the problem after you die by assuring that the charity receives its share of the retirement account by September 30 of the year following your death.

Retirement benefits constitute an excellent source of funds to fulfill your charitable intentions. They entail so much potential income and estate taxes that tax-wise donors consider them as a primary source of charitable giving upon their death. Visit your estate planning attorney, your financial advisor, or Alison Woods (The Community Foundation’s development director) to discuss which charitable planning strategy is best for your retirement benefits. \*

*A member of The Community Foundation’s Professional Advisory Council, Joseph A. Cipparone practices in the Estate Planning and Settlement Group of Reid and Riege, P.C. He can be reached at 860-442-0411, [jcipparone@reidandriege.com](mailto:jcipparone@reidandriege.com), or through the law firm’s web site at [www.reidandriege.com](http://www.reidandriege.com).*



Gales Ferry resident Robert Shannon planned wisely by using his IRAs, in combination with a charitable remainder trust, for the benefit of the organizations close to his heart. After his death in early 2002, The Community Foundation received a generous gift from Mr. Shannon’s estate to establish **The Robert F. Shannon Fund**, an unrestricted endowment which enables the Foundation to meet the most pressing community needs through its general grantmaking. \*

## Family’s Scholarship

*continued from page 1*

tough at times. The Evans family sees the scholarship as a way to honor Eric’s memory while helping local students achieve their own dreams.

The family’s lawyer recommended The Community Foundation for help in establishing the scholarship. One of the major attractions was the fund’s ease of use—once established, the fund requires no further attention. But there were other factors as well.

“We were looking for honesty, for someone who knew what they are doing, and The Community Foundation has that,” says Corinne. \*

THE COMMUNITY FOUNDATION  
*of Southeastern Connecticut*  
147 State Street, P.O. Box 769  
New London, CT 06320  
www.cfsect.org  
860.442.3572

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## *Dates to Remember for 2002–2003*

### **Annual grants deadline: November 15**

Grants are made to non-profit organizations in the areas of arts and culture, health, education, environment, social services and community development.

### **Scholarship application deadline: April 1**

Scholarships are awarded for college education in a variety of fields.

### **Women & Girls Fund grants deadline: August 1**

Grants are made for programs and projects that benefit women and girls.

### **Collaborative Initiative for Management Assistance (CIMA): Rolling deadline**

Grants are made for consultant fees to improve effectiveness of non-profit organizations in the areas of board development, strategic planning and fiscal management.

Please contact Jennifer O'Brien, program officer, at 860-442-3572 or at jennob@cfsect.org, or visit our website [www.cfsect.org](http://www.cfsect.org) to download applications. \*

### **We regret the following errors and omissions in the 2001 Annual Report:**

#### **Listed incorrectly:**

Susan Cihocki

Mr. and Mrs. John M. Groton, Jr.

#### **Omitted:**

Roger Gross from the Legacy Society

The Sarah Morse Eastern CT Ballet Dance

Scholarship (\$500) from the list of donor

designated grants

## **Contributors:**

Alice F. Fitzpatrick, Executive Director  
[alice@cfsect.org](mailto:alice@cfsect.org)

Jessica MacMahon, Executive Assistant  
[jessica@cfsect.org](mailto:jessica@cfsect.org)

Jennifer O'Brien, Program Officer  
[jennob@cfsect.org](mailto:jennob@cfsect.org)

Alison Woods, Director of Development  
[alison@cfsect.org](mailto:alison@cfsect.org)

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Thomas F. McGarry, Esq.

Mary Jane McGinnis

Ruth Saunders

Alice F. Fitzpatrick, Executive Director