

Compass Points

Steering the Course for Community Investment

Donor, State and Foundation Create Lasting Legacy



What happens when donors, the state of Connecticut, and The Community Foundation work together? A donation of a single acre of land stretches to 144 acres of environmentally significant wetlands, with a lasting educational legacy.

For Sarah Ann Martin, the beach community of Old Saybrook was a place of refuge and peace. Purchased as a respite against the hustle and

bustle of New York City, where Miss Martin worked as a senior editor at the United Nations, her cottage sat on less than an acre and was surrounded by wetlands. In part because of her job, Miss Martin had a strong interest in environmental issues. Before she died in 2000 at the age of 77, she willed her property to the state of Connecticut, for use in preserving and protecting wetlands such as the ones surrounding her home.

While the Connecticut Department of Environmental Protection was thrilled with the gift, they were unsure of what to do with it. Since it was located in a strictly residential area, the cottage couldn't be used as Miss Martin originally intended. At the same time, the DEP recognized the gift's significance. "In Connecticut, we lost over 30 percent of tidal wetlands between the 1800s and 1970, the date the state's Tidal Wetlands Act went into effect," says Marcy Balint, a senior coastal planner with the department.

Wetlands are second only to rainforests in the amount of plant material grown each year, providing food and shelter for abundant crabs, fish and birds. The DEP sees preserving and restoring them as a crucial part of the department's mission.

Fate intervened in the form of Barn Island. Located in Stonington, Barn Island is known as one of the most significant areas for coastal research and restoration in the country. The state was in the process of attempting to purchase 144 acres of private land. Slated to become a golf course, the property contained tidal wetlands, coastal forests, and vernal pools.

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Many Ways to Make a Difference

The beauty of a community foundation is that it can assist anyone in making a difference in any area of concern or to any charitable cause. We make giving simple by providing personalized service tailored to the donor's charitable and financial interests. Our commitment is to listen to donors and honor their wishes.

Whether it is connecting a donor to community needs or working with a donor and his or her advisor on a complex planned gift, we can serve as a knowledgeable resource for donors and their advisors as they consider ways to give back to the community.

Some ideas to consider as year-end approaches:

An **unrestricted gift** to the Foundation—or to any of its 170 permanent endowment funds such as *Kids & Books* or the Women & Girls Fund—is an excellent way to make a difference in the community. And, if you make your gift in honor of a special someone, we will notify that person in time for the holidays!

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The Community Foundation of Southeastern Connecticut Made Scholarship Awards of \$206,150 in 2004

This year, scholarship awards will help 93 first-year and returning college students. A committee of nine members, chaired by Anne Clement, a trustee of the Foundation, reviewed 180 applications from 13 local high schools as well as several colleges and graduate schools. Student awards ranged from \$12,000 to \$500.

The Foundation manages 39 scholarship funds, many of which are designated for students from specific schools or with an interest in a particular course of study. Three new scholarships were awarded in 2004: the **Edwin Higgins, Jr. Scholarship** for students pursuing business or building trades; the **Patricia K. Drake Scholarship** for a New London student in health-related or social service field; and the **Don Lumadue Scholarship** for students with talent in the performing or fine arts.

The scholarship program for college-bound students is a primary component of the Foundation's commitment to education. Additionally, the Foundation encourages improved literacy for pre-school and school aged children through the *Kids & Books* initiative, as well as making more than \$100,000 in grants to schools, after-school programs and other educational institutions in our 11-town area. *



Many members of the community and civic groups have joined together in support of **The Corporal Kemaphoon "Ahn" Chanawongse Scholarship Fund** created by Ahn's family and friends. The scholarship honors the life and sacrifice of Ahn, a Marine and a Waterford High School graduate, who died in the line of duty in Iraq in March 2003.

Many Ways to Make a Difference

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If you are advised to make a year-end charitable gift for tax purposes but do not want to rush through the decision-making on where to give that money, consider setting up a **donor-advised fund** at the Foundation. It's an easy process, requiring just a contribution and a simple agreement. Later—or over time—you can decide on which charitable organizations or programs to support. Donor-advised funds can also get the whole family involved in gift giving, too!

Giving **appreciated securities** provides an income tax deduction *plus* the added benefit of avoiding capital gains tax.

Convert maturing CD's or use other assets to **create an income stream**. Charitable gift annuities, charitable remainder trusts, and charitable lead trusts provide you with an opportunity to make meaningful gifts and receive income for yourself and/or your beneficiaries. These vehicles can be very helpful to your retirement planning.

Knowledge of the community, experience, flexibility and simplicity are all reasons to choose The Community Foundation as your partner in philanthropy. Please call us if we can help you support the causes you care about. *

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

Funds:

- The Arnold W. Avery Scholarship Fund
- The Boettner Fund
- The Corporal Kemaphoon "Ahn" Chanawongse Scholarship Fund
- The Dangremond Family Fund
- The Sean Duzant Memorial Scholarship Fund
- The Heritage Fund
- The Edwin C. Higgins, Jr. Scholarship Fund
- The Sarah Ann Martin Fund
- The Elaine Pearl Shapiro and Michael Shapiro Fund
- The Viola A. and Henry W. Turner Memorial Scholarship Fund
- The Leonard and Irene Zuckerbraun Family Fund

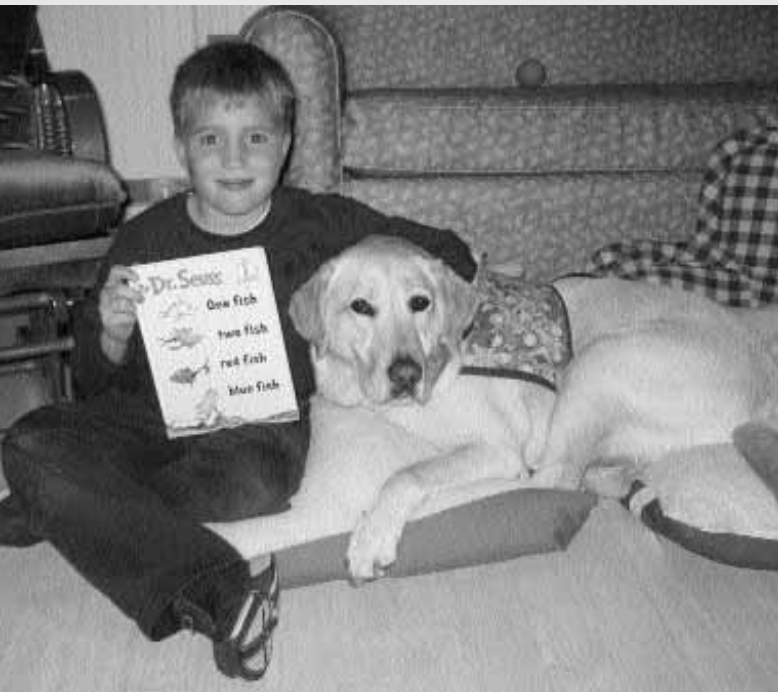
Agency Endowments:

- The Children's Museum of Southeastern Connecticut Fund
- The Covenant Shelter Fund
- The Literacy Volunteers of Eastern Connecticut Fund

For more information about contributing to these or any funds or setting up a fund at the Foundation, please contact Alison Woods, director of development, 860-442-3572 or alison@cfsect.org.

Education Initiative

Kids & Books Initiative Continues to Bring Regional Resources to Bear on Improving Children's Literacy



This spring, The Community Foundation awarded its second round of *Kids & Books* grants totaling \$37,200. The grantees are 16 innovative literacy projects at schools, libraries and non-profit organizations throughout south-eastern Connecticut which will reach approximately 2,000 children this year. In all, about 4,000 young people have been served by the relatively low cost, high impact programs funded over the past two years. The **Frank Loomis Palmer Fund** of Fleet Bank is a major funding partner, with additional funding from the **Business Industry Foundation of Eastern Connecticut, Ortronics, Inc., Dominion Millstone** and the **William H. Pitt Foundation**.

Ruth Saunders, *Kids & Books* committee chair and Foundation trustee observed, "The feedback from our first year of grant-making was excellent. We are thrilled by what these programs have achieved and were delighted to renew funding to expand successful programs that excite young children about reading, build mentoring relationships and give parents the tools to support their learning."

The Foundation continues to put forth *Kids & Books* as one of its signature initiatives. Research strongly points to the economic and academic impact of investment in early childhood education.

For more information, contact Alison Woods, director of development, 860-442-3572 or alison@cfsect.org. *

2004 *Kids & Books* Grants

Child & Family Agency <i>Support of book ownership and literacy program for New London children</i>	\$2,000
Children's Museum of Southeastern Connecticut <i>Book Bound collaborative program with B.P. Learned Mission</i>	\$2,000
Connecticut College, Office of Volunteers for Community Service <i>Project Kids-Books-Athletics to promote reading and physical fitness</i>	\$5,000
Jewish Federation of Eastern Connecticut <i>Volunteer training program to tutor students in New London elementary schools</i>	\$5,000
Kente Cultural Center <i>Storytelling and craft time for 3 to 6 year-old New London children</i>	\$2,200
Lymes' Youth Service Bureau <i>Pre-literacy skills development and play group program for at-risk students</i>	\$2,000
Mystic & Noank Library <i>Program for young children and parents integrating different arts forms, storytelling and reading</i>	\$1,200
Nathan Hale Elementary School <i>Non-fiction books for special education students to better participate in the social studies and science curriculum</i>	\$1,500
New London Adult Education <i>Even Start program to bring books and storytelling into low-income homes</i>	\$2,000
New London Office of Youth Affairs <i>RAD ReADers, middle school students create audiotapes of books for pre-schoolers</i>	\$2,000
Oakdale School <i>Encouraging Reading in Kindergarten, a program to increase parental involvement in reading</i>	\$2,000
Read to Grow <i>Books, parent education and follow up for all babies born at L&M Hospital</i>	\$5,000
Riverfront Children's Center <i>Reading month activities and books for the parent lending library</i>	\$1,000
West Vine Street Elementary School <i>The Book Nook Project for families to create a family reading area at home</i>	\$1,300
Winthrop Elementary School <i>Books and reading materials for the Dual Language Program</i>	\$1,000
Women's Center of Southeastern Connecticut <i>Creation of a comfortable reading area with books for the children of Phoenix House</i>	\$2,000

Total \$37,200

Education Initiative



The Women & Girls Fund Celebrates Five Years of “Impact, Generosity and Spirit”

To \$1,000,000 and Beyond!

Founding members and friends of the Women & Girls Fund gathered at the Crocker House Ballroom in New London on September 9th to celebrate the Fund's 5th Anniversary and “Five Years of Generosity and Impact.” Maura Casey, fund chairwoman, announced that the Fund was just \$130,000 shy of the \$1 million mark to be reached by December 31st. A \$60,000 challenge will match twelve gifts or pledges of \$5,000; as this goes to press, just six more commitments are needed! Bringing the fund to this new milestone will ensure that a solid base of grant monies will be available each year for programs that improve the lives of women & girls in southeastern Connecticut.



At the September 9th celebration, Julie Olson, Women & Girls Fund development chair, launched the **Lewis Century Society**, a legacy society designed to recognize donors who make planned gifts to perpetuate the work of the Women & Girls Fund. There are already three charter members of the Society who have used a will, a trust and a charitable gift annuity respectively to underscore their commitment to the cause of Women & Girls. The society is named for Harriet Richards Lewis, a New London resident and philanthropist in the early 19th century (The portrait of her at the right was recently discovered in the California attic of one of her descendants.). She was active in the Female Cent Society, which was named for her after she provided for it in her will. The group remains active after 200 years, continuing its tradition of women helping women. Members of the new Lewis Century Society will, by declaring their intent to make a planned gift benefiting the Women & Girls Fund, uphold this tradition in perpetuity. *



Bequests, trusts, gift annuities, insurance, retirement assets and real estate are some planned giving options that The Community Foundation staff would be happy to discuss with you.

2004 Women & Girls Fund Grants

Alliance for Living	\$2,000
<i>Pregnancy and sexually-transmitted disease prevention for teenagers</i>	
Child & Family Agency of Southeastern Connecticut	\$5,000
<i>Reproductive healthcare services in school-based health centers</i>	
Community Partnerships	\$10,000
<i>Teen Pregnancy Prevention/Teen Health Task Force community evaluation program</i>	
Connecticut Teen Peace	\$3,000
<i>Mentoring and discussion group for teenage girls. Funded by the Harold and Miriam Dean Fund</i>	
First Step, Inc.	\$2,000
<i>Support program for homeless victims of domestic violence. Funded by the Lewis Female Century Society</i>	
Girl Scouts, Connecticut Trails Council	\$4,000
<i>Healthy lifestyle program for girls</i>	
Planned Parenthood of Connecticut	\$5,000
<i>For Teens Only pregnancy prevention program</i>	
Thames River Family Program	\$4,000
<i>Competent Woman Training on domestic violence</i>	
UPLIFT	\$10,000
<i>Teen Pregnancy Prevention Program</i>	
Women's Center of Southeastern Connecticut	\$5,000
<i>Man to Man—Take a Stand program on domestic violence for boys</i>	
Total for 2004	\$50,000



A Tribute to a Man Who Cares: *On August 8th, friends of Jim Smith from The Community Foundation, L&M Hospital, BP Learned*

Mission and Mitchell College celebrated his 90th birthday and his many years of support of local children through scholarships and after school programs.

Women & Girls Fund Northeast!

As the board and staff of the Community Foundation of Northeast Connecticut (CFNECT) looked at how they could continue to improve the quality of life for the residents of the northeastern corner of our state, it was only natural for them to look to the successes of other community foundations. They quickly realized that a good place to start would be with an initiative that had struck a strong chord with women in southeastern Connecticut—the Women & Girls Fund.

Reflecting the spirit of women's funds everywhere, The Community Foundation of Southeastern Connecticut's Women & Girls Fund committee was only too happy to share their experiences and the joy of making a difference with their northern counterparts who, in turn, were eager to reach out and help women and girls in their area. This past spring, a group of exceptionally caring and creative women quickly formed the new Women & Girls Fund Committee, chaired by Deborah Walsh Bellingham, and launched their first campaign in September. They set a modest goal to raise \$25,000 in six weeks, which would provide \$10,000 in grants to the community and \$15,000 to start up the endowed fund.

By the 15th of October, they had surpassed their goal. In addition, Karen Hoke, executive director, learned that CFNECT was the recipient of a three-year challenge grant from the Jessie B. Cox Charitable Trust. The grant, aimed at helping them increase their presence in northeastern Connecticut through special projects, would allow them to match the Women & Girls Fund community grant awards in the very first year!

The Committee anticipates an early Spring 2005 grant distribution, which will support programs that help women and girls in the Windham area improve their health, nutrition, safety, shelter, and educational opportunities. At the same time, they are also actively seeking out opportunities to learn more about the needs of women and girls, and how to best meet those needs in northeastern Connecticut.

In Connecticut, nonprofits are expected to find ways to collaborate in order to maximize resources and reduce unnecessary duplication of services. The community foundations involved in this particular project have clearly demonstrated the value of collaboration. Thanks to caring community members, in southeastern and northeastern Connecticut, many lives will continue to be enriched through the Women & Girls Fund. *

Lasting Legacy

continued from page 1

The plan to purchase the land appealed to Miss Martin's surviving family, who agreed—along with the probate court—to sell the cottage and use the funds towards the purchase of the Barn Island property. Those funds, combined with a federal grant, enabled the DEP to save the property from development.

But Miss Martin's legacy went beyond the property's purchase. The DEP contacted The Community Foundation to help set up an educational trust with the money remaining from the sale of the cottage. Called **The Sarah Ann Martin Fund**, it will be used for educational and research grants at Barn Island.

The idea to involve The Community Foundation came from a similar program run by The Community Foundation for Greater New Haven that has proven to be highly successful, according to Kate Brown, the coordinator of the DEP's Long Island Sound Fund grant program.

"It's a fantastic opportunity for us. The Community Foundation is set up to do the kind of investing and financial advising needed to create a long-term, successful fund. That's particularly important for environmental and educational programs," Brown says. "The state, on the other hand, is not set up to maximize investments in the same way."

Using The Community Foundation also ensures that the

local community would have a say in how the funds were used, rather than having decisions come strictly from Hartford, according to Brown. "There are plenty of educational groups in the area—from colleges to area nonprofits—and The Community Foundation can facilitate their involvement."

The partnership between donor, state, and nonprofit allows everyone to benefit, maximizing resources and providing long-term fund growth, says Brown.

"In this day of sprawl, setting aside significant open space for enjoyment and education is critical to our well-being," says Tim Bates, Chair of the Foundation and a land use attorney. "The Foundation is pleased to serve as a vehicle for the protection and study of this valuable coastal area."

Miss Martin's brother, Mulford Martin, agrees. "The Community Foundation provides a vehicle for the funding which allows growth by investment of the fund and acceptance of additional contributions from other sources. This will perpetuate the aims of the fund to make grants to research and educational efforts approved by the Connecticut Department of Environmental Protection and the donors on a case-by-case basis."

With the help of the state and the Foundation, Miss Martin's place of refuge has enabled countless species to thrive in a refuge of their own and has created an environmental education legacy for generations. *



About 100 friends of The Community Foundation enjoyed a beautiful summer's evening at the home of Ellie Harvey in Stonington designed to inform and inspire guests about the Foundation's ongoing work of making good things happen in southeastern Connecticut. Pictured here are (counter clockwise from top): Anne Kimball, Peter Harvey and Alice Fitzpatrick; Ann den Tex, Bill White, and Jennifer O'Brien; George Bourganos, John and Alice Groton and Ruth Saunders.



The Professional Advisory Corner

The Road is Paved with our Best Charitable Intentions

For the really important things, we all prefer to speak for ourselves. Who would allow someone else to say how our life savings should be spent? This is exactly why everyone should make a will—the more careful you have been in saving and investing for your future, the more important this is. After death, only a properly drawn will, and a trust agreement where appropriate, can guarantee that your voice will be heard.

The road, to heaven we hope, is paved with our good intentions to help our favorite charitable organizations. You may be involved with one or more charities. However, we are all too busy, much of the time, to stop and focus on our final goals for charitable giving. Preparing a will, and trusts where appropriate, tells the charitable organizations which play an important part in your life that you are working, saving and investing, not just for yourself, but for their future.

Which charitable organizations are important in your life, and which ones do you wish to remember in your will? Meeting with your financial advisor and your attorney allows you to focus on these important things, when you're not distracted by your work, family life, paying bills or reviewing your investments. There are two important benefits from developing your charitable bequests: You ensure exactly which organizations you intend to support, and you can discuss with the charities themselves how your gift can best be used to reflect your personal priorities within the organization's work.

The precise naming of the charity is critical, and every day brings new examples of good intentions frustrated by even slight errors in wills and trust agreements naming charities.

For example, many land conservation groups are chartered to operate exclusively within one town. Your bequest of money or land requires careful attention to precisely which organization meets your specific intentions in preserving open space land. In one recent case, a gift of money was made to the town, instead of to the appropriate land conservation group legally created to preserve the testator's favored parcel of land within her town. Correcting the error will require the consent of the town, with the political complications inherent in all municipal finance matters, and legal expenses in obtaining the consent of the town and the Probate Court.

If the charitable gift in a will is ambiguous, the Connecticut Attorney General is required to become a party to the legal proceeding to clarify the ambiguity. This delays the payment of your gift, even though your chosen charity may have an immediate compelling need for your bequest.

As a rule, unless you are personally involved as an administrator or regular volunteer to your favored charity, so that you know with certainty the organization's structure and current activities, you should contact the charity to discuss their current needs. They can tell you directly whether they can effectuate your goals, including any restrictions you feel should be imposed upon the use of your gift.

In many instances, changes over time in the names and organizational structure of charities, including the merger of charities seeking to improve their level of service to the community, have created ambiguities.

In one instance, a bequest for a hospital's School of Nursing became the subject of a Superior Court lawsuit for interpretation because the School of Nursing had been transferred to a university not formally affiliated with the hospital, although the university and the hospital shared similar names. Again, the gift was delayed and diminished by the legal fees necessary for a binding court determination of the true intention of the testator's will.

Some charitable organizations may perform the services you would like to support, but are unable to administer your bequest because they have no investment advisor beyond their basic bookkeeping for an operating budget. You can take advantage of The Community Foundation of Southeastern Connecticut to help these charities, by making a donor-directed gift in your will for your particular charity. With a donor-directed gift, your money is invested in your name by The Community Foundation through its professional investment advisors, and the income from your gift (and the principal if your will so directs) is used by the charity as needed. Or, you can work with the Foundation to create a field of interest fund to address needs in particular area(s) of concern to you.

Be sure your voice is heard by the charities you have worked with and supported during your lifetime. When you make your will, you speak for yourself in making your final gifts to those charities. The time it takes to plan your estate is little more than you take periodically to review your savings and investments. The next time you review your records, consider making an estate plan, to be certain your charitable gifts are put to the right uses—which are, of course, whatever you say they should be. *

Edward B. Potter is a trusts and estates attorney with Kitchings & Potter, LLC in Old Lyme, CT, and a member of the Foundation's Professional Advisory Council.

“The next time you review your records, consider making an estate plan, to be certain your charitable gifts are put to the right uses—which are, of course, whatever you say they should be.”

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2005 Dates to Remember

March 15: Kids & Books deadline

Grants are made to schools, libraries and their community partners for projects that promote literacy and foster the love of reading and learning. Please call the Foundation before applying.

April 1: Scholarship application deadline

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

August 1: Women & Girls Fund grant deadline

Grants are made for programs and projects that benefit women and girls. Please call the Foundation before applying.

November 15: General Grants deadline

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

Rolling deadline: Collaborative Initiative for Management Assistance (CIMA)

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 jennob@cfsect.org, or visit our website www.cfsect.org to download applications.

Logic and imagination were critical in guiding The Community Foundation in finding alternative ways to fund operating expenses. With that objective, we are very pleased to welcome Quinn & Gellar Design as our new neighbor and tenant.



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