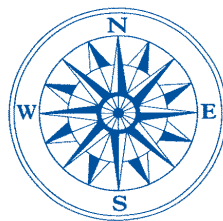


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The Community Foundation
of Southeastern Connecticut

2002 ANNUAL REPORT

“A thousand strands of hope...”



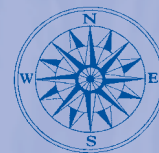
THE COMMUNITY FOUNDATION
of Southeastern Connecticut

THE MISSION OF THE COMMUNITY FOUNDATION

The Community Foundation's mission is to connect donors with opportunities that promote the common good of the residents of Southeastern Connecticut. We encourage local philanthropy and award grants and scholarships by building a permanent endowment for the community.

2002 ANNUAL REPORT

“A thousand strands of hope... entwined in a cable of strength”



THE COMMUNITY FOUNDATION
of Southeastern Connecticut

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- Towns served by The Community
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 - Groton
 - Ledyard
 - Lyme
 - Montville
 - New London
 - North Stonington
 - Old Lyme
 - Salem
 - Stonington
 - Waterford

A LETTER FROM THE PRESIDENT

Dear Friends of the Foundation,

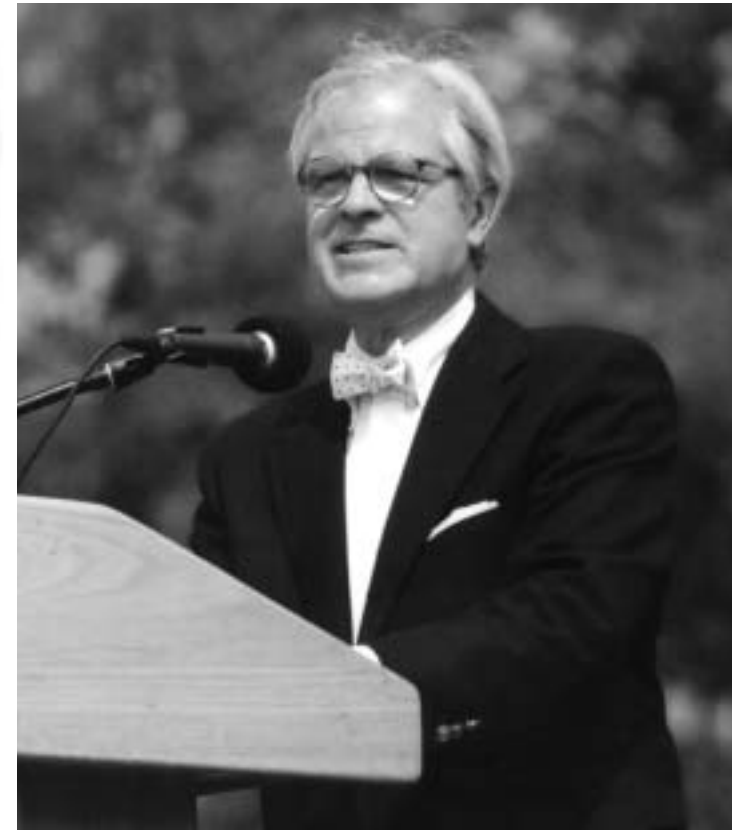
As I reflect on the past year at The Community Foundation and the privilege of serving as its president many images flood my memory. I begin with our own splendid new building at 147 State Street. Then I think of those on our staff who spend their days there making good things happen. Then I ponder on those of us who come and go, helping in various ways and contributing time and money to realize our mission. For me this scene is a microcosm of the larger community of eleven towns which gives this wonderful institution its name.

John Gardner, celebrated civic leader and educator, describes the individuals who comprise our community as “the Responsibles”—active citizens who “carry the burden of our free society” to “find each other, learn to communicate, and find common ground.” I believe Nancie Greenman and Elizabeth Enders, mentioned elsewhere in this report, are “Responsibles.” Mindful of her childhood education in Norwich, Nancie found the common ground in the Mystic Art Association’s programs for children and The Community Foundation’s ability to implement her wishes. Similarly Elizabeth Enders, who grew up down the Thames River in New London, wanted children at the Jennings School to have the same kind education in art and local history she had at the Harbor School. Working with the school system our foundation implemented the program, and a special pleasure for me was seeing the remarkable work the third graders produced. I am hopeful that it might be preserved as a lasting legacy in our new premises.

With vision and imagination both Nancie and Elizabeth assume responsibility for future generations and do something substantial about it. As an educator myself I am especially appreciative of initiatives like these: what is the future if we don’t prepare for it by giving young people the best we can? I know that amongst us there are many other “Responsibles” yet to be heard from, and I want to encourage you to help us “carry the burden.” Together we will make it lighter and brighter. Under the able leadership of Tim Bates, my successor, together with Alice Fitzpatrick and her dedicated staff The Community Foundation will thrive and I wish it well.



George Willauer
President



“It is not enough, of course, this cable of hope, but it is perhaps a beginning. How are your work and the work of your organization helping to weave that cable of hope for our country and our world?”

Paul C. Pribbenow, President of Rockford College

The signature impression that remains of 2002 is the unnerving speed with which world and local events unfolded. We faced a blur of economic uncertainty and a stock market stalled in the shadow of war. Giving to and through The Community Foundation continued at the same high level as the prior year, however, which I surmise reflects hopefulness. We were able to sustain our dual tasks of making it easy for people to give to local causes and responding to emerging community needs.

Despite alarming reports of declines in philanthropy on a national level, ours remained strong. We boldly decided to strengthen our team with a first-rate director of development, Alison Woods; we celebrated the success of our vibrant Women & Girls Fund by dreaming up a very challenging challenge; and we launched a brand new education initiative, called **Kids & Books**, to respond to our donors' interest in literacy.

2002 HIGHLIGHTS

All the while, we kept doing what we do best: giving many people many ways to make good things happen where they live. One way is by making financial contributions. It can be an unrestricted bequest such as the concerned citizen, Bob Shannon, provided; a focused gift like the Enders' third grade **New London: History & the Arts** project; a group effort like the **Old Black Point Association**; or designed as a memorial tribute to a beloved family member like the **Eric Evans Scholarship**. It is always about hope.

Another way to give is with the gift of time. We now have four dedicated committees working on distributing awards. The Grants Committee deliberates over their decisions for months...we always wish there was more for them to give out! The Scholarship Committee falls in love with their candidates and selects just the right students to match the donors' requirements. Now we also have specialized teams awarding Women & Girls grants and Kids & Books grants. It's a big task that requires lots of hope.

Besides time and money, we rely on expertise and vision. Our stellar Investment Committee keeps an eye on the future to guide us through periods of boom and gloom; they are attentive to the winds of change and understand the importance of prudent, stabilizing policies. Our Professional Advisors coach us as well, with many of them serving on our Endowment Committee. They embody hope, balanced with realism.



Trustees and staff intentionally braid together the essential fibers of attracting supporters, stewarding their gifts, and making their dreams for southeastern Connecticut come true. We've woven a durable cable of hope that holds together, even when external elements fray the edges a bit in turbulent times.

2002 was a year of uncertainty for the region, the state, the country and the world. For the Community Foundation, it was a year of new and reinforced links to the homegrown time, treasure and talent that has become our stock in trade. The rope held! Hope prevailed.

A handwritten signature in dark ink, reading "Alice". The signature is elegant and cursive, with a large initial 'A' and a trailing flourish.

Alice F. Fitzpatrick
Executive Director

DONOR LINKS PAST WITH PRESENT

For more than 50 years Elizabeth Enders has remembered the excitement she felt as a third grader at the Harbor School. There were history lessons disguised as puppet shows, trips to historic sites, and Memorial Day parades under the watchful eye of principal Stanley Hall.

“The school really instilled a great deal of civic pride,” says Enders, who with her husband Anthony, divides her time between New York City and Waterford. Because of the lessons learned in elementary school, Enders grew up to appreciate the history and beauty of her home city.

Today, the Enders are offering third graders at Jennings School the same chance to appreciate their surroundings through a gift from their donor advised fund at The Community Foundation. The Enders’ third grade **New London: History & the Arts** program allows teacher

Mike Podeszwa to expand upon the standard curriculum by integrating hands-on experiences at local cultural sites into his lesson plans.

“We’ve always studied New London history and architecture,” he says. “The unit took about a month, and we really were limited financially in the places we could visit. The gift from the Enders allowed me to create a yearlong plan of activities that brought New London history to life for the students and at the same time strengthened their literacy skills.”

Sparking Opportunities

“This grant has really opened doors for us,” says Podeszwa. From writing poems about the history of New London with the help of a Connecticut College

professor, to recording songs about the city’s maritime heritage, to keeping journals written as if they were children in colonial times, the students were constantly learning new skills while studying the past.

“It’s amazing how the students took to this and made it a part of every day,” he says.

Students also ventured further afield, taking trips to the Hempsted House, Lyman Allyn Art Museum, and Mystic Seaport, among other spots. In the past, many of the students would not have been able to afford the admission costs.

It also sparked opportunities in unexpected places. At the Hempsted House, the students planted a heritage garden this spring and will tend and harvest the plants over the summer. “It’s amazing how one grant has fostered ongoing collaborations between school and community,” he says.

An Investment

Some people believe that philanthropy is seeing the world as it could be. Through their vision the Enders saw what could be for this class of third graders and made it happen through their support. Next year, they hope to expand the program to all third graders at Jennings.

“The Community Foundation removed all the administrative burden from us,” says Elizabeth Enders. “And there was a network in place to connect to the school. There are enormous resources in New London. It’s a very interesting place, and I think it’s important that students grow up connected to that.”



Left: Jennings School third graders with teacher Mike Podeszwa and Elizabeth Enders

Below: Reading aloud with Mark Shasha, visiting writer/illustrator and native New Londoner



BRINGING ART TO THE COMMUNITY

When Nancie Greenman moved to Mystic in 1979, she was intrigued by the neighbor across the street. Artistic, intellectual, and charming, Greenman's new friend was a spry 70-year-old known as the Mystic Art Association.

"It was a small organization that had a real place in the community," says Greenman, who promptly became a member. Today, as it celebrates its 90th anniversary, the Mystic Art Association has become a major regional cultural center, with a strong emphasis on education. And although Greenman no longer lives across the street, she's still very interested in the Association's well-being: she recently made a substantial gift to start the Mystic Art Association Education Endowment Fund, an agency endowment held at The Community Foundation.

Art Speaks

Over the past 20 years, Greenman has watched the Association grow from a small unheated building to a state-of-the-art gallery with studio space, classrooms, and an art reference library. But it is the educational outreach program that has touched her the most. With classes for students from preschool to college level, as well as training programs for teachers, the Association's Visual Thinking Curriculum recognizes that art is fundamental to a well-rounded education.

"The program really sharpens children's power to communicate what they see, think, and feel and it also teaches them tolerance and respect for other people's observations," says Mystic Art Association Executive Director Joanne Newman. "Because there is no one correct answer when discussing art, students learn to trust their own judgements, developing a new vocabulary with which to communicate, self assurance, and a love of the museum experience."

Because most of the Association's programs are conducted for little or no charge, they can deliver art to an audience that might otherwise never experience it. For Greenman, that's a big part of the Association's appeal, and a main reason behind her gift.

"As a child in the early 1920s, my parents enrolled me in art classes in Norwich, Connecticut," says Greenman. "It's an experience I liked very much, and something that stayed with me throughout my life."

Home is where the art is

A former professor of occupational therapy, Greenman has lived and taught in states from Massachusetts to Kansas, and has always sought out the arts centers in those communities.

"I don't think I've ever lived where there hasn't been such an organization. It's hard for me to imagine what it might be like to grow up without those opportunities," she says.

Greenman's gift to the education endowment fund will ensure that children of future generations will have a chance to appreciate and enjoy art. "Unless an effort is made to make art available for children, some won't have the opportunity," she says. "And I don't know who would do it if not the Mystic Art Association."



*Nancie Greenman with
Joanne Newman, Executive Director
of the Mystic Art Association.*

"The Association and Greenman chose The Community Foundation to establish the endowment because the Foundation has such an incredible reputation throughout this region," says Newman. "Its emphasis on helping organizations build a permanent source of support to meet their needs appeals to many donors when they are considering a gift or bequest provision."

This partnership of a vibrant community-based organization, committed donors, and The Community Foundation ensures that the Mystic Art Association will continue to bring art to people of all ages in our region.

THE OLD BLACK POINT ASSOCIATION FUND

How best to observe a centennial? This was the question facing the Old Black Point Association (OBPA) as the 100th anniversary of its founding approached. Members of the OBPA, a summer association, had already agreed to publish a hundred-year history, stage a musical revue, and hold a dinner dance. But in early 2002—the year of the centennial—several members thought that it would be meaningful also to make some kind of charitable donation to benefit the citizens of southeastern Connecticut. One member, Sidney Whelan, was a retired New York City foundation executive who

identified The Community Foundation as a potential vehicle through which the Association could do so.

With information from the Foundation's Development Director Alison Woods, Sidney and the OBPA's president met with the membership to explain how such a gift would work. The reaction was highly enthusiastic, and the decision was made to designate individual contributions to two recipients: an East Lyme nonprofit group, and The Community Foundation. "We felt there was an opportunity to do something important for the community in which OBPA resides, as well as to have celebratory events for the Centennial. We chose The Community Foundation as one of two organizations that best allowed us to accomplish this," says Gordon Douglas, president of the Association at the time of the Centennial. In September 2002 the **Old Black Point Association Fund** was established. Since then, additional gifts have increased the fund to approximately \$10,000.

In May 2003 the fund's first distribution was made, with a grant in support of the keynote speaker for the annual Coalition for Children conference. The coalition is a collaboration of schools, institutions, and community organizations that informs the public about issues concerning children and parenting. Each year it presents a speaker—typically a well-known expert on raising children—who discusses practical ways to improve the well-being of southeastern Connecticut's families.

As an unrestricted fund, the Old Black Point Association Fund enables OBPA members to address the region's most pressing needs. It also offers them a way to honor an organization that has provided a century's worth of irresistible summers.



*Black Point residents
celebrated their community
with a musical production.*

2002 HIGHLIGHTS

FLEXIBLE FUNDS FOR FUTURE NEEDS

David and Muriel Hinkle came to southeastern Connecticut because of the Navy. They stayed because of the community—what Muriel Hinkle describes as ‘green, open spaces, water, and great people.’

The couple received the prestigious William Crawford Distinguished Service Award in 2002 for their work in the community. Given by the Southeastern Connecticut Chamber of Commerce to those who exemplify community spirit, the award comes with a donation to charity.

“We were flattered and flabbergasted to receive the award,” notes Muriel Hinkle. The Hinkles promptly decided to match the amount given, and were pleasantly surprised when Sonalysts, the company they founded in 1973, offered to donate a matching gift as well.

The resulting \$15,000 has been used to create a donor-advised fund at The Community Foundation, dedicated to meeting the emerging needs of the community.

Flexible Funds

Creating a fund that would stay flexible was an important goal of the Hinkles. “The things that are needed today may not be the same things that are needed years from now,” notes Muriel. The Hinkles view the fund as a long-term investment in the community, not a quick fix.

The Community Foundation makes giving easy, says daughter Janet Hinkle, who sits on the Foundation’s grants committee.

“As an individual, how do you choose where to give? There are so many different organizations, and they are all worthy,” she says. “The Community Foundation takes a very balanced approach to giving. It looks at the whole area, not just one town or one beneficiary. It is also careful to choose vibrant organizations, so that money isn’t going somewhere where it won’t make a difference.”



*David and Muriel Hinkle
in front of their cottage
in Stonington*

The other benefit to using the Foundation to set up such a fund is ease of use, according to Janet Hinkle. “My parents trust The Community Foundation to do as good a job maintaining the fund as they would. And with the Foundation, the fund will grow enough to help the community with whatever the future may bring. That’s a lasting legacy.”

Arts & Culture

Connecticut Early Music	\$1,800
Free tickets for seniors and youth	
Eastern Connecticut Symphony Orchestra	\$15,000
Sponsorship of young artists concert	
Eugene O'Neill Theater Center	\$5,750
Support for third annual Eugene O'Neill Celebration	
Florence Griswold Museum	\$12,500
Expansion of museum to accommodate new collection	

2002 GRANTS & SCHOLARSHIPS

Hygienic Art	\$2,000
Program to market New London's art galleries	
Lyman Allyn Museum of Art	\$5,000
Sponsorship of free family days at the museum	
Lyme Academy of Fine Arts	\$7,500
Scholarships for summer art program for youth	
Mystic Art Association	\$12,500
Professional development program for art teachers	
Mystic Ballet	\$3,300
Scholarships for disadvantaged youth	
Mystic Seaport Museum	\$12,500
Support of Collections Research Center	
TOTAL ARTS & CULTURE	\$77,850

Civic

Community Partnerships	\$2,910
Copy machine	
Eastern Connecticut Housing Opportunities, Inc.	\$11,550
Home ownership program for low-income families in Groton	
New London Main Street	\$6,000
Activities to promote downtown New London	
Save Ocean Beach	\$12,937
Accessible playground equipment	
Stonington Village Improvement Association	\$10,000
Accessible playground equipment	
TOTAL CIVIC	\$43,397

2002 Grants and Scholarships

GRANTS	\$905,649
SCHOLARSHIPS	\$213,400
GRAND TOTAL	\$1,119,049

Education

Big Brothers Big Sisters	\$9,000
Mentoring program for New London students	
Billings P. Learned Mission	\$5,000
Summer youth program support	
Boys and Girls Club of Southeastern Connecticut	\$6,240
Support of summer educational field trips	
Choate Rosemary Hall, Connecticut Scholars	\$1,835
Support of summer program for local youth	
Connecticut College Office of Volunteers for Community Service	\$4,804
Mentoring program to improve literacy skills for New London children	
Connecticut Storytelling Center	\$7,000
Storytelling in six New London schools to promote cultural literacy	
Garde Arts Center	\$10,000
Scholarship support for summer and after-school programs	
Girl Scouts, Connecticut Trails Council	\$10,000
<i>Girl Scouting in the School Day</i> to promote interest in math and science	
Kente Cultural Center	\$2,500
Multi-generational arts and culture program	
L.E.A.P.	\$5,000
Support of after-school enrichment program in New London	
Literacy Volunteers of America	\$5,000
Implement new database system to improve efficiency	
Lyme Public Library	\$2,000
Upgrade of circulation system	
Mitchell College	\$15,000
Scholarship support of local students	
Mystic & Noank Library	\$1,826
Computer for student use	

"Learn from yesterday, live for today, hope for tomorrow.
The important thing is not to stop questioning."

Albert Einstein

Mystic Marinelife Aquarium	\$7,500
Funding for schools to participate in JASON Project	
New London Community Boating	\$3,500
Scholarships for sailing program	
Office of Youth Affairs, City of New London	\$2,000
Educational trips for New London and East Lyme youth	
Public Library of New London	\$3,500
Reference materials for homework assistance	
Science Center of Eastern Connecticut	\$15,000
YouthALIVE! science internship program	
The School for Ethical Education	\$5,000
Service learning programs in Montville and Waterford schools	
Shiloh Development Corporation	\$5,000
Professional development for preschool teachers	
Stonington Community Center	\$5,000
Teen leadership and community service program	
Stonington Free Library	\$3,500
Reference materials for homework assistance	
Williams School	\$12,500
Scholarship for disadvantaged students	
YMCA of Southeastern Conn., Inc., Coastline Branch	\$6,000
After-school program in New London elementary schools	
TOTAL EDUCATION	\$153,705

Environment

Nature Conservancy	\$15,000
Land preservation program in North Stonington	
Project Oceanology	\$15,000
Furnishings for science laboratory	
TOTAL ENVIRONMENT	\$30,000

Health

American Lung Association	\$2,500
Asthma symposium for healthcare professionals	
Americares	\$20,550
Free health care to uninsured residents of southeastern Connecticut	
Artreach, Inc.	\$600
Second Step Players theatre program for mentally ill	
Bethphage	\$5,000
Equipment for handicapped residents of group home in Oakdale	

Hospice of Southeastern Connecticut	\$8,500
Complementary therapies to ease pain of patients	
Lawrence & Memorial Hospital	\$6,336
Education program for new parents	
Martin House	\$5,200
Healthy eating program for residents	
Natchaug Hospital	\$10,000
Support of new assessment and triage center	
System of Care at LEARN	\$15,000
Community outreach for children's mental health	
Thames Behavior Affiliates	\$10,000
Collaborative effort to enhance services in mental health agencies	
TOTAL HEALTH	\$83,686

Social Service

Bateswoods Community Center	\$5,000
Educational and cultural activities for public housing residents	
Care and Share Soup Kitchen	\$2,000
Food and supplies for 60 meals weekly	
Center for the Blind	\$5,673
Copy machine to create and enlarge publications	
Connecticut Legal Services	\$20,000
Services for children destabilized by domestic violence	
Connecticut Teen Peace	\$6,000
Anger management workshops for high-risk teens	
Covenant Shelter	\$3,892
New flooring	
First Step, Inc.	\$9,879
Transportation and employment program for clients	
Habitat for Humanity	\$2,059
Upgrade of computer equipment	
High Hopes Therapeutic Riding	\$7,500
Program for residents of Noank Baptist Group Homes	
Mystic Area Shelter and Hospitality	\$6,000
Life skills training and mentoring for residents	
New London Community Meal Center	\$10,000
Roof replacement	
Pawcatuck Neighborhood Center	\$4,125
Transportation for the elderly and disabled in Stonington and North Stonington	

Riverfront Children's Center	\$13,200
Roof replacement	
Thames River Family Program	\$5,124
Project Start Up for families transitioning to independent living	
Thames Valley Council for Community Action	\$8,000
Foster grandparents program to match seniors and disadvantaged pre-schoolers	
United Way of Southeastern Connecticut	\$12,500
Fuel assistance for low income families	
W.A.R.M. Shelter	\$5,000
Support of basic needs for shelter residents from Connecticut	
Waterford Country School	\$2,500
Computer equipment	
Waterford Senior Services Department	\$6,764
Intergenerational program to increase communication between youth and seniors in New London and Waterford	
Women's Center of Southeastern Connecticut	\$10,000
Health services program for victims of sexual assault	
TOTAL SOCIAL SERVICES	\$145,216
TOTAL COMPETITIVE GRANTS	\$533,854



Above: Some of the participants in the Waterford Senior Services Intergenerational Project

Collaborative Initiative for Management Assistance (CIMA) Grants

For a fourth year, the Foundation, along with the United Way of Southeastern Connecticut and the Frank Loomis Palmer Fund of Fleet Bank, made grants for capacity building. The Collaborative Initiative for Management Assistance has made nearly forty grants to help local organizations with board development, strategic planning, marketing and other areas.

Literacy Volunteers of America	\$3,750
Strategic Planning	
New London Maritime Society	\$2,500
Organizational & Collections Assessment	
Stonington Community Center	\$3,000
Organizational Assessment	
TOTAL CIMA GRANTS:	\$9,250

Donor Designated Grants

American Red Cross	\$600
B.P. Learned Mission	\$600
Children's Museum	\$580
Eastern Connecticut Ballet	\$700
Hospice of Southeastern Connecticut	\$500
Lawrence & Memorial Hospital	\$1,200
Literacy Volunteers of Southeastern Connecticut	\$500
Lymes' Youth Service Bureau	\$350
Mystic & Noank Library	\$500
New London United Methodist Church	\$100
Noank Historical Society	\$500
Old Lyme Day Care	\$350
Public Library of New London	\$1,750
Salvation Army	\$100
St. Paul's Church	\$580
Town of Lyme, Hartman Park	\$1,000
United Way of Southeastern Connecticut	\$6,732
VNA of Southeastern Connecticut	\$15,000
Waterford Public Library	\$15,000
West Farms Land Trust	\$535
TOTAL DONOR DESIGNATED GRANTS	\$47,177

WOMEN & GIRLS FUND 2002 GRANTS

Boys and Girls Club of Southeastern Connecticut	.....\$2,050
“SMART Girls” health program for 25 adolescent girls	
Child & Family Agency of Southeastern Connecticut	.....\$1,220
“Baby Think It Over” pregnancy prevention program for NL girls	
Connecticut Legal Services	.....\$2,050
Legal services for women in residential treatment program	
Covenant Shelter of New London	.....\$2,000
Funded in part by the Lewis Female Cent Society Program to help homeless women attain economic self-sufficiency.	
Denison Pequotsepos Nature Center	.....\$2,600
In collaboration with Centro de la Comunidad, hiking program to foster leadership, teamwork and appreciation of outdoors.	
Garde Arts Center	.....\$2,250
Arts and mentorship program after-school for at-risk girls	
Hygienic Art	.....\$2,750
Expansion of Women’s Voices program and exhibition in collaboration with Kente Cultural Center	
New Life Program	.....\$200
Housing and support for women released from prison	
New London Adult Education	.....\$5,000
Mental health worker to help remove obstacles to family literacy	
New London Community Boating	.....\$2,000
Sailing scholarships for disadvantaged New London girls	
Project Oceanology	.....\$2,400
Scholarships for marine science institute for middle school girls	
SCADD	.....\$1,500
Group therapy for women in detox program	
Women’s Center of Southeastern Connecticut	.....\$2,143
FACES art therapy project for victims of domestic violence	
TOTAL WOMEN & GIRLS FUND GRANTS	.....\$26,163



The Challenge of the Year!

In June 2002, friends of the Women & Girls Fund gathered for Conversations, a series celebrating local women of accomplishment. With 20 to 30 attendees at each lovely home, we showcased a few notable women around the topics of Women of Wisdom, Women in Politics, Women Adventurers, Women Pioneers and Women in the Arts. In each instance, the speakers sparked a lively exchange.

As a direct result of these stimulating conversations, four founding members stepped forward with a \$100,000 Challenge to inspire other women to share in the spirit of the Fund. The challengers promised to match all new and increased commitments dollar for dollar. By the end of 2002, close to \$70,000 of the challenge had been earned, underscoring the Fund's motto ‘Together we can do it!’.



*Participants in the
Women’s Voices
program and exhibition*

EDUCATION INITIATIVE



Kids & Books is a dynamic new initiative based on our donors' desire to elevate education throughout the region. It is a grass roots effort to fuel effective literacy efforts that are happening right under our noses.

We held a donor forum at Pfizer one magical night in the Fall of 2001 and heard a clarion call for more and better local education. Reid MacCluggage challenged us to turn kids on to a lifetime love of books. Ricardo Ochoa urged us to lower the dropout rate. George Milne committed Pfizer to help enhance the science offerings in area schools. The audience pushed education to the top of the heap of local issues. We had our marching orders.

In 2002, Kids & Books became a reality. Reid designated a portion of the gift The Day made in honor of his retirement as seed money for a literacy endowment. Other donors contributed \$25,000 for our first grant awards. Donors of all levels can help us in getting this great initiative raised to new heights.

Kids & Books adds a new dimension to our on-going educational focus. YouthNet continues to bolster after school programs. And scholarships grow each year to encourage higher education for many local students.

*A Coast Guard cadet tutors a
New London elementary student*

“Most of the important things in the world have been accomplished by people who have kept on trying when there seemed to be no hope at all.”

Dale Carnegie

CONGRATULATIONS TO THE 2002 SCHOLARSHIP WINNERS

Marjory B. and Laurence P. “Jim” Smith Scholarship Winner (\$30,000)

Joyce Chen, East Lyme High School

Runners-up (\$2,500 each)

Rachel Lindenthal, Waterford High School

Joseph Vincente, Montville High School

Kelly Dyer, New London High School

Citizens Bank Scholarship (\$2,000)

Sarah Servidio, Ledyard High School

Tuneski/Sheflott Heritage Scholarship (\$6,000)

Kathryn Roy, Fitch High School

DiCesare-Bentley Engineering Scholarships (\$5,000)

Rachel Lindenthal, Waterford High School

Dean Ljubicic, Fitch Senior High School

Mark Brissette, Stonington High School

Kelly Dyer, New London High School

Jonathan Simmons, East Lyme High School.

C. Francis Driscoll Citizenship and Public Affairs Scholarship (\$500)

Michael Hileman, New London High School

John Ostrom Enders II Memorial Scholarship (\$2,000)

Lauren Potter, Waterford, Rhode Island School of Design

Fletcher Family Scholarship (\$500)

Kara Donnelly, Lyme/Old Lyme High School

Dr. Edward Gipstein Scholarship (\$3,500)

Christopher Antoszek, East Lyme High School

Harvey Family Scholarship (\$1,000)

Ross Donovan, Stonington High School

Hendel Family Association (\$2,500)

Ramel Murphy, New London High School

Dr. Isadore Hendel Scholarship (\$1,000)

Tracy Liu, Waterford High School

Rita and Myron Hendel Scholarship (\$4,000)

Megan Morrell, New London High School

Mark Klotz Memorial Scholarship (\$2,000)

Stephanie Soares, Stonington High School

Dr. Charles K. Lee Rotary Scholarship (\$8,000)

Daniel Cruz, New London, Williams School

Beverly G. and George P. Letz Scholarship (\$2,500)

Danielle Rouchon, Fitch Senior High School

Rose and Abraham Lubchansky Scholarship (\$1,800)

Gregory Miller, New London High School

Gunvor Lund Scholarships (\$15,500)

Swati Deshmukh, East Lyme High School

College Students:

Samuel Burlingame, Groton

Zachary Stewart, Groton

Ariella Hanker, Ledyard

Lauren Collins, Ledyard

Michael Wu of East Lyme

Mallove Family Scholarship & William B. Pedace Scholarship (\$1,000)

Brenda DeLos Santos, New London High School

William and Evelyn Mehlman Scholarship (\$1,500)

Stella Krayter, New London, Williams School

Gilbert Mead Scholarship (\$3,000)

Judy Holder, New London

The Edythe and Harold McNulty Scholarship (\$1,500)

Kristin Kenny, New London

Pat Patterson Music Scholarship (\$2,500)

Steven Shewbrooks, Waterford, Berklee School of Music

The Raymond V. Payer Scholarship (\$1,300)

Katherine Canning, Stonington, Williams School

John F. O'Brien, Jr. Scholarship (\$3,000)

Katherine Gassman, Lyme/Old Lyme High School

Alcino Almeida Scholarship (\$500)

Ross Donovan, Stonington High School

Antone “Billy” Roderick Scholarship (\$2,000)

John Papp, Stonington High School

The Joan and Bob Rutman Scholarship (\$500)

Rosa Diaz, New London High School

Marjory Bradford Smith Scholarship (\$2,000)

Laura Fontaine, New London High School

Laurence P. Smith/Mitchell College Scholarship (\$2,000)

Bethany Carter, Groton

Dr. Thomas Soltz Scholarship (\$2,500)

Daniel Dykes, Montville High School

The Stonington Historical Society Scholarship (\$800)

Robin Johnston, Stonington, Yale University

The Fannie Stubblefield Scholarship (\$2,000)

Debra Rudd, Wheeler High School

James Torrance Scholarship (\$500)

Joseph Vincente, Montville High School

Waterford Scholars Awards (\$11,000)

Irina Lisker and Jeremy Griffin,

Waterford High School College Students:

James McShane

Emily Emanuel

Kaylin Emanuel

Brendan Egan

Cornelius and Mary Jane York Scholarship (\$3,000)

Tanya Wescovich of New London

Beatrice McEwen Scholarship (\$61,500)

Karen Molkenthin

Madeline Larkin

Renee Lenihan

and Kevin Scott, Stonington;

Juana Elias

Emilie Girton

Rachel Harrington

and Steven Schick, Groton

Meagan DeWolf

Leslie Potts

and Rachel Potts, Waterford

New London: Elizabeth Facchini

Kerry Stephenson

Anne Johnson

Jiang Zheng

and Sai Fang Zheng, New London:

Ariel Falconer

Laura Ashley Martin

Brianna Carbonneau

Mikaela Cunningham

Katie Griffiths

and Michelle Scott, East Lyme

Kyle Gardner

and Joanna White, North Stonington

Anthony LaMesa,

Lauren LaMesa,

Jessica Wolfert

and Megan Jensen, Old Lyme

Jonathan Keeling, Lyme

Anastasia Holly, Ledyard

Jenna Nechamen, Salem

Additional monies were awarded from this fund to supplement Foundation scholarships.

2002 FUNDS & GIFTS

The following is a listing of the Foundation's named endowment funds, indicating the year established and the fund balance as of December 31, 2002:

Discretionary Funds

1982 Mr. and Mrs. Martin J. Leatherman Fund	\$104,390	1996 Shirley Beal Fund	19,031
1983 Chester W. Kitchings Fund	262,479	1996 Mildred E. "Millie" Devine Fund	6,472
1983 Doris R. & Benjamin A. Levinson Fund	29,082	1996 Robert B. and Lois F. Geary Fund	8,262
1983 New London Rotary Club Memorial Fund	10,031	1996 Victoria & Charles Glassenberg Fund	53,482
1983 The Palmer/Bodenwein Fund	395,947	1996 John T. & Evelyn MacDougall Fund	9,041
1983 Shea Fund	15,949	1996 George A. Ott Fund	32,032
1983 Marjory B. and Laurence P. "Jim" Smith Fund	219,008	1997 Anonymous IV Fund	165,495
1983 Catherine M. & Charles R. Sortor Fund	9,927	1997 Carolyn L. and Kenneth E. Grube Memorial Fund	205,977
1983 Stamm Family Fund	18,250	1997 The John O'Brien Fund	40,136
1984 Deane C. Avery and E. Wesley Hammond Fund	17,197	1997 Margaret M. and William F. Orkney Memorial Fund	8,191
1984 Elaine M. and Dr. David Ginsberg Fund	16,648	1997 Millard R. York Fund	280,439
1984 Union Trust Fund	4,813	1998 Anonymous V Fund	37,333
1985 New London Federal Savings & Loan Fund	16,662	1998 Harry and Sarah Birenbaum Fund	5,639
1985 Francis J. and Sally T. Pavetti Fund	9,218	1998 The Peter Block Fund	
1985 Carrie V. and Horace W. Rowe Family Fund	11,558	1998 Neal & Jane Lassen Bobruff Fund	6,447
1986 Solomons Family Fund	15,770	1998 The Bredeson Family Fund	6,187
1987 William J. Hazlewood Fund	33,244	1998 Carol L. Chappell Fund	55,531
1987 Robert W. Marrion Founding President Fund	20,485	1998 The Adele Clement Trust	8,084
1987 David C. Smith Memorial Fund	15,522	1998 The Fitzpatrick Fund for the 21st Century	2,155
1988 New England Savings Bank Fund	48,127	1998 The Alva G. Greenberg Fund	6,841
1988 Harry R. and Dorothy S. Hazard Fund	16,857	1998 The Matthews Family Fund	8,506
1989 Harvey Mallove Memorial Fund	89,895	1998 The Nightingale Fund	33,726
1990 Dorothy West Lathrop & Harriet Sullivan Wallace Fund	8,970	1998 Susan H. Timken Fund	71,860
1990 Thomas Edison Troland Memorial Fund	372,881	1998 The Helen Vergason Trust	19,020
1991 Robert A. Doherty Memorial Fund	16,476	1998 The Whittemore-Kepple Fund	3,285
1992 Mary Hewitt & Edward Mann Fund	70,469	1999 450 Memorial Fund	8,106
1992 Joan and Thomas Wetmore Fund	15,157	1999 William R. Hannaford Fund	3,327
1993 General Unrestricted Fund	87,474	1999 Minnie and Dorothy Levinson Fund	4,804
		1999 Betty Richards Tripp Fund	5,946
		2000 Irma Baker Memorial Fund	8,082
		2000 Marion E. Sanford Fund	164,442
		2000 The Melvin Simon Fund	90,154

2001	The Isadore and Isabelle Rogovin Fund	16,683
2002	Reid and Linda MacCluggage Fund	11,486
2002	The Andrew and Elaine McKirdy Fund	1,833
2002	Old Black Point Association Fund	6,788
2002	The Robert F. Shannon Fund	192,791

Designated Funds

1984	Florence & Raphael Shafner Charitable Fund	\$59,164
1986	Rose & Sigmund Strochlitz Fund	9,508
1988	Jane W. Williams Fund	30,100
1991	Martha H. Griffis Fund	9,604
1994	Walter V. Baker Fund	13,252
1996	Anonymous III Fund	562,855
1996	Ann & Karel den Tex Fund	14,299
1997	Hartman Park Endowment Fund	22,670
1998	Josephine Lanzalotta Allen Fund	45,163
1998	The Dyanne M. Rafal Fund	16,906

Donor Advised Funds

1984	Gildersleeve/White Fund	\$1,195,760
1996	The Leatherman Fund	3,517,580
1997	Howe Charitable Fund	263,081
1998	Lewis Female Cent Society	31,770
1999	The Beaumont Family Fund	54,770
1999	Gross Family Fund	4,520
2000	Richard E. and Marjorie E. Rowe Family Fund	132,061
2001	Toulmin Family Fund	3,820
2002	The Anthony and Elizabeth Enders Fund	25,753
2002	The David and Muriel Hinkle Fund	14,990

Field of Interest

1986	Elvia Enders Richards Fund	\$128,264
1989	Elisha and Lena J. Burt Charitable Trust	165,013
1990	Henry C. White Memorial Fund	17,225
1996	Anonymous II Fund	20,534

1998	The Daniel and Rose Hendel Fund	24,802
1999	Carl Clark Graves Fund	6,554
1999	Women & Girls Fund	293,972
2000	Beaver Brook Fund	4,743
2000	The Avery Russell Morgan Children's Literacy Fund	3,205
2002	Arts Endowment Fund	1,559
2002	The Education Initiative	20,553

Scholarship Funds

1983	Hendel Family Association Scholarship Fund	\$50,332
1983	Rita & Myron Hendel Scholarship Fund	92,895
1983	Marjory B. & Laurence P. "Jim" Smith Scholarship	386,402
1987	Elie Wiesel Humanitarian Award & Scholarship Fund	8,361
1988	Rose & Abraham Lubchansky Scholarship Fund	32,331
1988	William & Evelyn Mehlman Scholarship Fund	31,296
1989	George and Beverly Letz Scholarship Fund	45,245
1989	Mallove Family Scholarship Fund	12,601
1991	Antone "Billy" Roderick Scholarship Fund	18,897
1993	John Ostrom Enders II Memorial Scholarship Fund	67,950
1993	Thomas Soltz Scholarship Fund	45,148
1993	James H. Torrance Scholarship Fund	7,565
1993	Cornelius and Mary Jane York Scholarship Fund	24,137
1994	C. Francis Driscoll Scholarship Fund	1,856
1994	Raymond Vaughn Payer Scholarship Fund	27,209
1996	Fletcher Family Scholarship Fund	11,858
1996	Harvey Family Scholarship Fund	17,492
1996	Dr. Isidore Hendel Memorial Scholarship Fund	11,273
1996	Beatrice McEwen Scholarship Fund	1,649,212
1996	Gilbert W. Mead Memorial Scholarship	5,267
1996	Waterford Scholars Fund	264,242
1997	Gunvor Lund Scholarship Fund	296,808
1997	Tuneski/Sheflott Scholarship Fund	124,195
1997	William Pedace Scholarship Fund	2,276
1997	Alcino M. Almeida Scholarship Fund	8,895

1998	Mark Klotz Memorial Scholarship	2,592
1998	The John F. O'Brien, Jr. Scholarship Fund	4,494
1999	Pat Patterson Music Scholarship Fund	10,505
1999	Dr. Edward Gipstein Scholarship Fund	10,426
2000	The Stonington 350th Anniversary Scholarship Fund	9,614
2000	The Patricia K. Drake Scholarship Fund	6,138
2001	Brodhead Scholarship Fund	4,413
2001	The Joan & Bob Rutman Scholarship Fund	13,228
2002	The Leslie M. Buck Teacher Education Scholarship Fund	2,174
2002	Eric Evans Scholarship Fund	25,254
2002	Barbara Kiss Johnson Scholarship Fund	6,711
2002	Edythe and Harold McNulty Scholarship Fund	55,374

Agency Endowment Funds

1993	United Way Endowment Fund	\$135,409
1997	Dr. Martin Luther King Memorial Scholarship Fund	52,588
1998	Jack Banner Memorial Fund (Big Brothers Big Sisters)	9,817
2000	The Sarah Morse ECB Dance Scholarship Fund	19,780
2000	Stonington Education Fund	12,076
2001	Connecticut Early Music Fund	3,249
2001	Fred and Jo Falkner Fund (Big Brothers Big Sisters)	59,049
2001	The Griffis Art Center Fund	188,718
2001	Hempsted Heritage Fund	49,695
2001	Robert Johnson Trust (Shiloh Baptist Church)	60,190
2001	New London Public School Fund	4,007
2001	Old Lyme Social Service Emergency Fund	71,603
2002	Alliance For Living Fund	9,637
2002	Mystic Art Association Education Endowment	26,544
2002	Science EPI Center Fund	21,722
2002	Mitch & Betty Salomon Fund (Wood-Pawcatuck Watershed) Association Fund	17,408

The Boom Bridge Access, one of the Wood-Pawcatuck Watershead Association's projects

“Hope is a state of mind, not of the world. Hope, in this deep and powerful sense, is not the same as joy that things are going well, or willingness to invest in enterprises that are obviously heading for success, but rather an ability to work for something because it is good.”

Vaclav Havel

JANUARY 1—DECEMBER 31 2002 GIFTS

\$50,000 and above

Mr. and Mrs. William Hennessey
Mr. and Mrs. Richard Rowe
Mr. and Mrs. Laurence P. Smith

\$25,000-49,999

Anonymous
Mr. Kenneth G. Chapman
Mr. and Mrs. Anthony Enders
Mr. and Mrs. Charles R. Evans Sr.
Nancie B. Greenman
Kitchings Foundation
Pfizer Inc.
The Day Publishing Co.

\$10,000-24,999

Alliance For Living*
Anonymous
Mr. John N. Butler
Mr. and Mrs. David W. Dangremond
Mr. and Mrs. Fred Falkner
Frank Loomis Palmer Fund
Mr. and Mrs. Richard Gildersleeve
Ms. Sarah Curtis Hanlon
Mr. and Mrs. John Kashanski
Mr. and Mrs. Donald O'Brien
Mrs. Evelyn Peyton
Mrs. Constance Pike
Science EpiCenter*
Sarah Steffian
Wood-Pawcatuck Watershed Association*

\$5,000-9,999

The American Ireland Fund
Mrs. Carole Bobruff
George A. and Grace L. Long
Foundation
Chamber of Commerce of Eastern
Connecticut

DeMatteo Management, Inc.
Mr. and Mrs. Harold Gegenheimer
Mr. and Mrs. Albert B. Glassenberg
Dr. and Mrs. Richard Goodwin
Mr. and Mrs. David R. Hinkle
Mr. and Mrs. Robert Rutman
Estate of Melvin Simon
Sonalysts, Inc.
Stonington Education Fund*

\$2,000-4,999

Mr. and Mrs. Jason R. Bagwell
Ms. Bridget Baird
Mr. Peter Block
Van Brown and Wanda Tillman
Chesterfield Charitable Foundation
Clamshell Quilt Guild
DiCesare-Bentley Engineers, Inc
Dominion/Millstone Station
Dr. Bettye R.J. Fletcher
Foxwoods Resort Casino
Mr. and Mrs. Marc Ginsberg
Mrs. Eleanor A. Harvey
Mr. and Mrs. Robert A. Hendel
Mr. and Mrs. Kerry Hertenstein
Dr. and Mrs. Barrie Hesp
Mr. George J. Jagger
Dr. and Mrs. Robert Langmann
A. L. Levine Family Foundation
Mr. and Mrs. Peter Matthews
Mr. Stephen P. McCourt
Meketa Investment Group, Inc.
The Compass Fund
Ortronics Inc.
PBA Club of New London
Mr. and Mrs. Stanley R. Stober
United Steel, Inc
V-Day Foundation
Mr. and Mrs. George J. Willauer

\$1,000-1,999

Mr. Walter V. Baker
Mr. James G. Baxter
Mr. Maxwell M. Belding
Ms. Laura A. Berry
Mrs. Marion Bigelow-Strong
Dr. and Mrs. Barry Bloom
Neal and Jane Lassen Bobruff
Mrs. Steven M. Castle
Ms. Sharyne Cerullo
Ms. Laurie J. Chipperfield
Citizens Bank
Mr. and Mrs. Carl Clement
Mr. and Mrs. James L. Coker
Connecticut Children's Medical Center
Foundation, Inc
Connecticut Early Music*
Connecticut Stone Supplies
Conway & Londregan PC
Mr. and Mrs. Karel den Tex
Dr. Leslie J. Drake
Mrs. Barbara A. Dutton
Alice F. Fitzpatrick
Fleet Bank
Mr. and Mrs. Charles S. Glassenberg
Alva Greenberg
Mr. and Mrs. Joseph J. Grillo
Ms. Eunice Groark
J. Barry Driscoll Insurance Agency
Peter Kepple and Karin Whittemore
Ms. Shirley S. Langford
Jenny D. Lassen
Dr. and Mrs. William Lieber
Mrs. John T. MacDougall
Mr. and Mrs. Thomas F. McGarry
Ms. Mary Jane McGinnis
Mr. and Mrs. Andrew McKirdy
Dr. and Mrs. George M. Milne Jr.
Mrs. Nancy Moreland
Dr. and Mrs. John Niblack

Mr. Naill O'Dowd
Mrs. Gertrude Ott
Dr. and Mrs. Bruce Patterson
Mrs. Betty A. Pinson
Stanley Popiel and Ingrid Feddersen
Random House
Mr. and Mrs. Robert I. Reardon, Jr.
Mrs. Betty Richards
Ridge Road School
Ms. Leila Shakkour
Shoreline Periodontics PC
Mr. and Mrs. Steven M. Sigel
Mr. & Mrs. Sherwood T. Small
Stonington Historical Society
Sun-Up, Inc.
University of North Carolina
Mr. Harold R. Ward
Mr. & Mrs. Sidney S. Whelan Jr.
Whitney Broadcasting Corporation
Williams School

\$500-999

Ms. Virginia Bainbridge
Bank Street Lobster House
Mrs. Sally Bill
Mrs. Anne Bingham
Mr. and Mrs. Daniel P. Brannegan
Brewer Yacht Yard at Mystic
Mr. and Mrs. Robert J. Bulmer
Mrs. Alix DeGuise
Mr. and Mrs. Ross Delston
Mr. Kevin Donoghue
Ms. Marion Doro
Dow Chemical Co.
Mr. and Mrs. David Eck
Mr. and Mrs. David Enfield
Essex Elementary School
Dr. and Mrs. Norman Fainstein
Mr. Robert Ferreira and Ms. Amy Zinsser
Mr. and Mrs. Richard Freeman
Mr. and Mrs. Richard F. Gipstein

Glen Ridge Congregational Church
 William Hannaford, Jr. CPA
 Hedden Insurance
 Help USA
 Ms. Nancy J. Hillery
 Hughies Restaurant
 Mr. and Mrs. Carl S. Isaacs
 Mr. and Mrs. Carl A. Johnson
 Lawrence & Memorial Hospital
 Dr. Dorothy B. Leib
 Ms. Diana C. Leslie
 Doris Levinson
 Lighthouse Voc-Ed Center, Inc.
 The M.J. Sullivan Automotive Corner
 Mr. and Mrs. Reid MacCluggage
 Mr. and Mrs. Alfred C. Malchiodi Jr.
 Mallove's Jewelers
 Mashantucket Pequot Tribal Nation
 Dr. and Mrs. James M. McCormick
 Ms. Sandi McCourt
 Mr. Robert J. McCredie Jr.
 Ms. Molly Ann McGlynn
 Mr. and Mrs. Thomas McLoughlin
 Mohegan Sun Resort Casino
 Maureen O'Gorman
 Mr. and Mrs. Daniel P. O'Shea
 Mr. and Mrs. Francis J. Pavetti
 Mr. Alec Peterson
 Present Matters
 Reagan Home Improvement, LLC
 Mr. and Mrs. Edward A. Rothman
 Mrs. Robert D. Scott
 Mrs. Denise Shafner
 Ms Michelle Staryos
 Mr. Michael Tangney
 Peter S. Turello, LLC
 United Way of King County
 Waterford High School
 Mrs. Cynthia Willauer
 York Correctional Institution

\$250-499

Mr. Gordon R. Adams
 Dr. Jay Allen
 Mr. and Mrs. William Alonzo
 Dr. Glenn and Atty. Lois Andrews
 Mr. and Mrs. John R. Antonino
 Mr. and Mrs. Philip Antupit
 Mr. and Mrs. Curtis E. Askelson
 Mr. Michael Auerbach
 Mr. and Mrs. Timothy Bates
 Mr. and Mrs. Craig J. Beden
 Dr. and Mrs. Jerome Bobruff
 Mrs. Jane R. Bredeson
 Bulk Connection, Inc.
 Mr. and Mrs. Reid Burdick
 Mrs. Richard Caldwell
 Mr. and Mrs. Larry J. Caruso
 Ms. Carol Anne Casey
 Ms. Maura Casey
 Peter and Deborah Castle
 Ms. Susan Christopher
 Mr. and Mrs. Ronald Clifford
 Comfort Zone Clothes
 Steven G. and Debra Daren
 Mr. and Mrs. David B. Dean
 Delta Zeta Foundation
 Ms. Mildred E. Devine
 Mrs. Mary A. Doherty
 Dr. and Mrs. R. Gordon Douglas
 Mr. and Mrs. C. Francis Driscoll
 The Hons. Antoinette Dupont and
 Albert W. Cretella
 Mr. John Durante
 East Lyme High School
 Mr. Robert B. Elion
 Mr. and Mrs. James F. English
 Mr. Demetrios Orphanides
 Mr. Leo Fanning
 Mr. Lawrence S. Fein and
 Ms. Muriel A. Evans

Mr. and Mrs. Bruce Fox
 Mrs. Marcia H. Gardiner
 Lorraine Grader
 Mr. and Mrs. Andrew J. Grant
 Ms. Gabrielle K. Grenfell
 Mr. and Mrs. Royden A. Grimm
 Valerie Grimm, Esq.
 Ms. Marianne Grube
 Mr. and Mrs. John Hartman
 Ms. Audrey Heard
 Hendel's Petroleum Co.
 Mrs. Jeanette Hersey
 Mr. and Mrs. Waldron Higgins
 Dr. and Mrs. Richard S. Irwin
 Jensen Yacht Sales
 Jon Roberto Salon and Spa
 Mary Ellen Jukoski and Matthew
 McLoughlin
 Mr. and Mrs. Saul Kadin
 Ms. Margaret Kitchings
 Dr. Brenda M. Koblick
 Dr. and Mrs. John LaMattina
 Mr. and Mrs. James Lathrop
 Mr. and Mrs. George J. Lawless Jr.
 Dr. Nancy Parker Levine
 Mr. and Mrs. George E. Lombardino
 Ms. Kathryn M. Mader
 Ms. Bernadette V. Mahlmann
 Mrs. Rosalind Mallove
 Atty. and Mrs. James C. McGuire
 Elizabeth Michalski
 Mr. and Mrs. Granville R. Morris
 Ms. Rikki Y. Mutchler
 New London Telephone
 Mrs. Judith Nickerson
 Mr. and Mrs. John O'Brien
 Mr. and Mrs. Juan O'Callahan
 Mr. and Mrs. L. Peter B. O'Hagan
 Mr. Richard J. Olinsky
 Mr. and Mrs. Stephen Percy

Mr. and Mrs. Burdette Pomeroy
 Mr. and Mrs. Charles Primus
 Mr. and Mrs. Anthony D. Quinn
 Mr. and Mrs. Edwin Rachleff
 Charlotte Rea and Robert L. Fricker
 Ms. Sheryl Read
 Reardon Law Firm PC
 Ms. Tracee Reiser
 Mrs. Marcia T. Robinson
 Sailing Specialties, LLC
 Hon. and Mrs. Angelo Santaniello
 Ruth Saunders and Jonathan White
 Mr. and Mrs. Thomas E. Schellens
 Mr. and Mrs. Ernest Schlesinger
 Mr. and Mrs. Robert R. Schwartz
 Mr. and Mrs. Michael P. Shapiro
 Mr. and Mrs. Eric W. Smith
 Ms. Janis L. Solomon
 Ms. Therese P. Spreca
 Mr. and Mrs. Daniel Spring
 Mr. and Mrs. Rowland Stebbins III
 Sylvia Stoner
 Ms. Sally Taylor
 Thor Construction, LLC
 Ms. Jacqueline Valluzzo
 Ms. Cheryl Vocatura
 Ms. Jane Walsh
 Mr. and Mrs. Wick York

Up to \$250

Mr. and Mrs. Richard A. Abate
 ABCO Welding and Industrial Supply
 Ace Hardware
 Mr. and Mrs. Frederick Acker
 Advantage Mortgage
 Ms. Kristin L. Ahnert
 Akins Marketing and Design, LLC
 Ms. Pamela L. Albert
 Mr. and Mrs. Jeffrey C. Allen
 Alpha Delta Kappa, CT Zeta Chapter
 Mr. and Mrs. Carl L. Anderson

Mr. and Mrs. Charles Anderson
 Ms. Mary C. Anderson
 Ms. Vicki Anderson
 Mr. John P. Anthony
 Mr. George J. Araneo
 Ms. Christine M. Ashe
 Mr. and Mrs. Robert A. Askins
 Rabbi and Mrs. Carl Astor
 Mr. and Mrs. Roderick A. Atkins
 Mr. and Mrs. William G. Atkinson
 Mr. and Mrs. Deane Avery
 Ms. Elaine Marven Avery
 Ms. Judith J. Babcock
 Bailey Agencies, Inc.
 Mr. and Mrs. Harold Balkan
 Mr. and Mrs. Alan Banister
 Ms. Frances Baratz
 Ms. Linda J. Barbero and
 Mr. Charles E. Nolan
 Mr. and Mrs. Chaplin Barnes
 Mr. and Mrs. Paul I. Bartholet
 Ms. Sarah D. Beaudin
 Dr. Josephine Beebe
 Beechwood Rehabilitation &
 Nursing Center
 Mr. and Mrs. Edward J. Behney Jr.
 Ms. Johanna F. Behringer
 Mr. and Mrs. Nathan Belcher
 Mr. Gary W. Bellefleur
 Mr. and Mrs. Wilfred Benoit
 Marvin Berger
 Mrs. Clara Bernstein
 Mr. and Mrs. Stephen Bessette
 Mrs. Laurie MacTavish Best
 Dr. and Mrs. David B. Bingham
 Ms. Trudi Bird
 Ms. Patricia A. Biron
 Ms. A. Dorothy Bishop
 Ms. Eleanor Bishop
 Ms. Helen K. Blake
 Blu-Prints Unlimited
 Neal Bobruff, Esq

Ms. Leigh Bonney
 Boston Private Value Investors, Inc.
 Mrs. Robert Bottorf
 Mr. and Mrs. Don Boudreau
 Mr. and Mrs. Wilfred L. Bourque
 Michael Boyson
 Mr. Richard Braddock
 Mr. and Mrs. Stanford H. Brainerd
 Ms. Norma Branch
 Mr. and Mrs. John E. Brennan
 Mr. Elwin J. Bresette
 Ms. Alyson P. Bridgewater
 Ms. Sandra L. Brindamour
 Ms. Mary Broderick
 Ms. Mary Brodhead
 Ms. Donnalynn Brody
 Ms. Jessalyn O. Brooks
 Ms. Patricia Brooks
 Brown and Knapp LLC
 Brown, Jacobson, Tillinghast, Lahan, &
 King, PC
 Ms. Ann K. Brown
 Ms. Katherine W. Brown
 Mr. and Mrs. Kenneth Brown
 Mr. and Mrs. Russell W. Brown
 Ms. Sharon D. Brown
 Mr. and Mrs. Timothy J. Brown
 Lisa H. Brownell
 Brustolon Buick-Pontiac, Inc.
 The Buena Vista Real Estate Company
 Mr. and Mrs. James C. Burbank
 Sherri T. Burdette and
 Walter E. Hewitt
 Ms. Debra E. Burdick
 Ms. Marion M. Burke
 Ms. Tamara L. Burke
 Mr. Charles Burlingham Jr.
 Ms. Deborah R. Butler
 Laurel A. Butler and Christopher Daniels
 Mr. Michael J. Butler
 Ms. Carla G. Cahoon
 Mrs. W. Stuart Caldara

Mr. and Mrs. Garon Camassar
 Mr. and Mrs. Donald R. Campbell
 Mr. and Mrs. William G. Canning
 Ms. Beatrice M. Carey
 Mr. Kevin Carley
 Ms. Melinda Carlisle
 Ms. Jean Caron
 Carriage House of New London, Inc.
 Dr. and Mrs. Joseph Castanza
 Mrs. Hazel Caster
 Ms. Dorrit Castle
 Ms. Margaret F. Cataldi
 Mr. and Mrs. Robert N. Champion
 Mr. and Mrs. Frank Chappell Jr.
 Mr. Brian N. Charette
 Mr. and Mrs. James H. Chase
 Chelsea Groton Bank
 Mr. and Mrs. Douglas Chichester
 Mr. and Mrs. Samuel W. Childs
 Mr. and Mrs. Howard G. Christensen
 Ms. Sylvia Christiansen
 Ms. Susan H. Cihocki
 Mr. and Mrs. Joseph Cipparone
 Mr. and Mrs. Herbert Clark III
 Ms. Kristin H. Clarke
 Mr. Charles W. Cobb
 Coca-Cola Bottling Co. of S. E. NE
 Ms. Irene S. Collins
 Mr. and Mrs. Richard W. Collins Jr.
 Ms. Elizabeth W. Comins
 Mr. and Mrs. Fred A. Conti
 Ms. Joanne Conway
 Dr. and Mrs. Charles Cook
 Ms. Michael C. Cooke
 Mr. G. Thomas Couser and
 Ms. Barbara Zabel
 Ms. Lesley A. Crawford
 Creative Connections
 Ms. Beverly R. Creehan
 Ms. Michele A. Crowley
 Ms. Beverly Crowther
 Ms. Margaret M. Curtin

Mr. and Mrs. Henry Curtis
 Dr. and Mrs. John Curtiss
 Curves for Women
 Dance With Gena, Inc.
 Mr. and Mrs. Emanuel Dander
 Mr. Philip Dangelo
 Ms. Theresa E. Dannaher
 Mr. and Mrs. Howard W. Davis
 Mr. and Mrs. Jerry Davis
 Ursula Degenhardt
 Mr. and Mrs. John Demlein
 Ms. Lois Dempsey
 Mr. Edmund DeSantis
 Ms. Elinor Despalatovic
 East West Chiropractic Center
 Mr. Raymond Devlin Jr.
 Diamond Mortgage Group, LLC
 Shirley Diamond
 Mr. and Mrs. William A. Dibella
 Mr. and Mrs. John C. Diiorio
 Mr. and Mrs. William J. Dillon
 Ms. Kathryn H. Dimlow
 Ms. Susan Dimmock
 Ms. Stacie DiScipio
 Mr. and Mrs. Kenneth F. Donahue Jr.
 Mr. and Mrs. Carl A. Donatello Jr.
 Mr. James J. Dongweck
 Dr. and Mrs. William D. Donovan
 Mr. and Mrs. Robert M. Douglass
 Mr. and Mrs. Thomas Downie
 Dr. and Mrs. John R. Drew
 Mr. and Mrs. Walter E. Duerr
 Ms. Pat Dumke
 Ms. Patricia G. Dunn
 Mr. Don Durivan
 Mr. Thomas Durivan
 Mr. and Mrs. Danie Duzant
 Mr. and Mrs. Kevin Dwyer
 Eastern Shore Chiropractic Center
 Mr. and Mrs. E. H. Eckelmeyer
 Electric Boat Athletic Club, Inc.
 Mr. and Mrs. Robert J. Embardo

Ms. Mary C. Emerich and
 Ms. Heidi Hecker
 Hon. John P. Erlick
 Mr. Louis J. Esposito
 Estate of Ann S. Enlund
 Ms. Joan Evans-Hunter
 Mr. and Mrs. John C. Evans
 F & F Distributors, Inc.
 Ms. Elenore Z. Fagen
 Mr. Vladimir Feingold
 Mr. and Mrs. William W. Fenn
 Ms. Jane Reynolds Fennelly
 Mr. Joseph J. Ferreri
 Mr. Robert D. Finan
 Mr. and Mrs. George O. Finlayson
 Mr. Kurt C. Fischer
 Ms. Emily T. Fisher
 Mr. and Mrs. Michael O. Fitzgerald
 Carmen C. Follett
 Mr. and Mrs. Ralph Fragola
 Ms. Barbara Franciosi
 Ms. Kay E. Franke
 Dr. and Mrs. Richard A. Fraser
 Mr. and Mrs. James B. Funk
 Mr. and Mrs. Vincent B. Galante
 Dr. and Mrs. Eugene V. Gallagher
 Mr. and Mrs. Eugene Garbarino
 Atty. Miriam Gardner-Frum
 Mr. Graham Gavert
 Mr. and Mrs. Daniel Gaynor
 Ms. Claudia Geyer Thompson
 Ms. Janet Gezari
 Ms. Naima Gherbi
 Mr. and Mrs. William S. Gibbs
 Mr. and Mrs. Leo E. Gibson
 Mrs. Edith Gipstein
 Dr. and Mrs. Edward Gipstein
 Girard Toyota
 Mr. and Mrs. Armand B. Giroux
 Ms. Ruth Glassenberg
 Ms. Jane Glover
 Mr. and Mrs. Lloyd W. Goddu Jr.

Capt. and Mrs. Richard W. Goode
 Ms. Frieda T. Gorra
 Mr. Nicholas J. Gorra II
 Mr. Lyttleton B. P. Gould Jr.
 Ms. Diane M. Gozemba
 Grader Jewelers
 Mr. and Mrs. Mark P. Grader
 Cheryl Fossum Graham MD
 Mr. Lou Greco
 Ms. Eunice L. Greenberg
 Mr. Lawrence Greenberg
 Ms. Lydia E. Greenstein
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Wenseday July 10, 2002

Today I am going boating. I am relly happy. It is my first time going. I want to learn a lot to day. I want to have fun. I'm going to get a doorag. I'm going to get red. I am going to learn how to flip the boat over. I am going to swim back. I am going to get a life jacket. I going to get wet. I am going to swim to the douk. I am going to have fun. I am going to swim good. I am going to steear a boat. I will put my head in the water. I will have so much fun. I will tell my Mom, Dad, and brother about my day. I hope they like it. I will be happy so much. It is going to be a good day.

“Hope, like faith, is nothing if it is not courageous; it is nothing if it is not ridiculous.”

Thornton Wilder

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Ms. Sharon D. Clark	Rita Hendel		Mrs. Ruth Saunders	
	Mrs. Jeanette Hersey			

SUMMARY OF 2002 FINANCES

ASSETS:

Receivables	\$78,252
Investments	14,322,215
Other Assets (split interest agreements/property)	4,662,865
Total Assets:	19,063,332

LIABILITIES AND NET ASSETS:

Accounts Payable	4,469
Grants Payable	58,238
Other Liabilities (gift annuities)	9,201
Net Assets	18,991,424
Total Liabilities and Net Assets:	19,063,332

REVENUES:

Contributions	1,288,945
Other Revenue	49,651
Change in Value of Split Interest Agreements	(885,324)
Total Revenues:	453,272

GRANTS AND EXPENSES:

Grants	1,119,049
Operating Expenses	434,244
Investment Management Fees	82,627
Other Expenses	26,646
Total Grants and Expenses:	1,662,566
Total Investment Return	(1,694,177)

TOTAL NET ASSETS

Beginning of Year (as restated)	21,894,895
End of Year	18,991,424

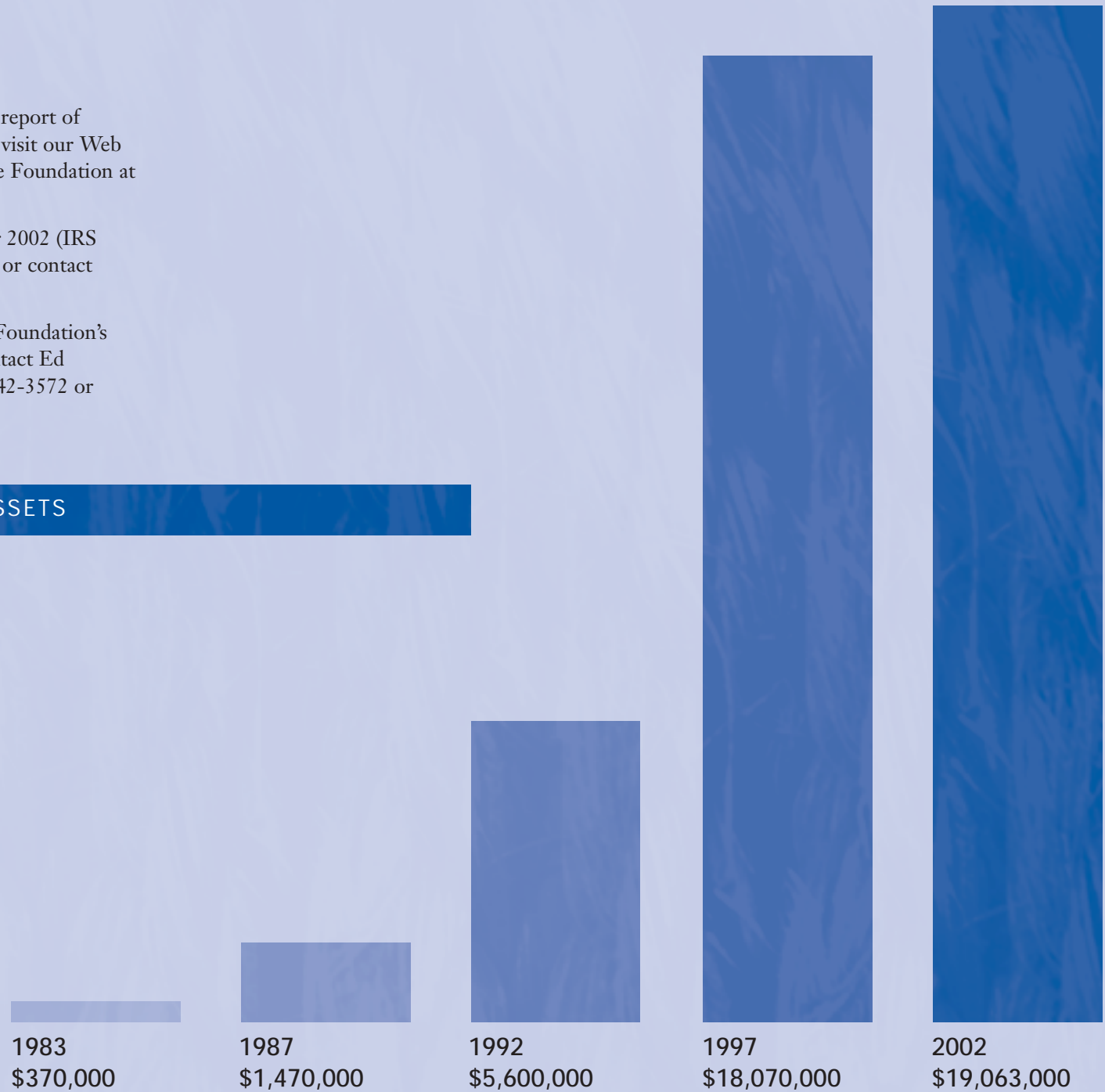
For more information:

For a complete copy of the audited report of the Foundation's finances for 2002, visit our Web site at www.cfsect.org or contact the Foundation at (860) 442-3572.

To view a copy of our tax return for 2002 (IRS Form 990) visit www.guidestar.com or contact the Foundation.

Or, for further information on the Foundation's investment strategy and results, contact Ed Wozniak, finance officer, at (860) 442-3572 or ewozniak@cfsect.org.

GROWTH IN TOTAL ASSETS



BECOMING A DONOR

Giving Now

Giving is easy. You can start small or start large. Give to something you know or something you care about. The Community Foundation stands ready to help you realize your charitable goals.

You can contribute to any of the Foundation's 175 permanent endowment funds benefiting a range of issues and organizations in southeastern Connecticut. Or you can support the Foundation's ongoing work with an unrestricted gift.

CONNECT WITH THE COMMUNITY

Or you can establish and name a new endowment fund and direct its purposes for a contribution of at least \$5,000 (payable over a time period, if you prefer). You choose the type of fund that is best for your situation and choose how the fund will be named—perhaps for yourself or your family, or in honor or remembrance of a friend or loved one.

You can create a fund during your lifetime or through a will or a trust, or through planned gifts which provide income to the donor during his or her lifetime and establish an endowment upon his or her death.

Funds are pooled for investment purposes as part of a professionally managed, diversified portfolio. You receive annual statements which detail gifts to, grants made from and investment returns to your fund.

Types of Funds

Discretionary—allows the Foundation to meet the most pressing needs in the community through grant making

Field of Interest—identifies particular areas of interest or geographic area to which to direct grants

Designated—benefits a particular organization(s) for perpetual support

Donor Advised—enables a donor and successors to remain actively involved in giving by recommending grantees

Scholarship—Awards are made to students based on guidelines established by the donor

Administrative—supports the ongoing work of the Foundation

Agency Endowment—a non-profit organization establishes an endowment at the Foundation to take advantage of economies of scale and investment experience

Giving Later

Many donors prefer to leave charitable assets upon their deaths after ensuring that they and their loved ones have been cared for. It also may be that other estate assets such as life insurance or house sale proceeds, only then become available for charitable purposes. Some ways to make a future gift include:

- **BEQUESTS IN WILLS AND TRUSTS**
- **RETIREMENT PLAN DESIGNATIONS**
- **LIFE INSURANCE** A donor may make a gift of a life insurance policy by irrevocably designating the Foundation as the owner and beneficiary of the policy. Or, a donor may name the Foundation as a percentage beneficiary of a life insurance policy owned by the donor.
- **LIFE TENANCY** Donors may deed their real estate such as a personal residence or vacation property to a charity and retain use of the property for the rest of their lives.

Life Income Gifts

A giver can realize the tax advantages of making a gift now, especially of highly appreciated assets, while still receiving income from that asset. Life income gift options include:

- **CHARITABLE REMAINDER TRUSTS**
- **POOLED INCOME FUNDS**
- **CHARITABLE GIFT ANNUITIES**
- **CHARITABLE LEAD TRUSTS**

HOW TO APPLY FOR A GRANT

The Community Foundation of Southeastern Connecticut awards grants to federally recognized 501 (c) (3) organizations and to other charitable, educational and civic organizations serving the towns of New London, Groton, Waterford, Ledyard, Stonington, North Stonington, Salem, Montville, East Lyme, Old Lyme and Lyme. Grants are made in the areas of arts and culture, community development, education, environment, health and social services. Grant application guidelines are available for each of the grant programs listed below. The Foundation encourages applicants to discuss their proposal ideas with the program officer after reviewing the grant guidelines.

General Grants

The majority of the Foundation's grants are made in this annual grant cycle. The deadline for grant submission is November 15th. Grants are made to a variety of community organizations and typically range from \$2,000 to \$20,000 for a single year. High priority programs include those that: strengthen families; improve access to area resources especially for under-served populations; enable residents to participate in the cultural life of the community; demonstrate collaborative efforts and inclusive practices; reinforce best practices or show innovative approaches; add to the general well being of our region.



Teens from New London's Office of Youth Affairs

The Women & Girls Fund

The Women & Girls Fund was designed to harness the vitality of women living and working in our region for the purpose of uplifting other women and girls who face challenges in their lives. The Women & Girls Fund supports programs that address the health, safety, educational and cultural needs of women and girls; develops opportunities for them to flourish at home, at school and in the workplace and raises awareness and resources for leadership and higher aspirations among women and girls in southeastern Connecticut. Grant applications are accepted until August 1st each year. Maximum awards are \$5,000.

The Education Initiative: "Kids & Books"

The Foundation has undertaken a new initiative to improve literacy skills among children from birth to age 18. Grant awards range from \$500 to \$2,000 and are made to libraries, schools and nonprofit organizations in the Foundation's region. Preference is given to proposals that: target disadvantaged or under-served audiences; emphasize multi-age relationships through tutoring and mentoring programs; promote enrichment and experiential learning initiatives in schools and libraries; foster school-home connections; or promote learning and reading readiness for the birth to age five population. Please check with the Foundation for the application deadline.

Collaborative Initiative for Management Assistance

The Community Foundation, the United Way of Southeastern Connecticut and the Frank Loomis Palmer Fund have joined together to offer grants to local organizations for capacity building. The Collaborative provides funds for organizations to work with nonprofit consultants in the areas of organizational assessment, strategic planning, board development and other areas. Applications are accepted throughout the year.

Scholarships

The Foundation manages 36 scholarship funds that make nearly 100 student awards annually. Scholarship candidates must be residents of the Foundation's eleven-town region and plan on attending accredited educational institutions. Applicants may be high school seniors, college or graduate students. Awards range from \$500 to \$30,000 over four years. The deadline for applications is April 1st.

Guidelines and applications for the grants and scholarship programs may be obtained online at www.cfsect.org or requested from the Foundation at 860-442-3572 or via e-mail at JennOB@cfsect.org. Applicants may also call Jennifer O'Brien, Program Officer, to discuss application ideas or with any questions.

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“A thousand strands of hope... entwined in a cable of strength”