

Spring 2009

WomanSense

Women's Fund of New Hampshire Newsletter

Women's Fund Receives Bequest from Cora Peabody Emlen

The Women's Fund is grateful to be the recipient of the recent bequest from the estate of Cora (Co) Emlen of Hanover. A supporter of women's causes and the value of volunteer time in bringing positive change to communities, Ms. Emlen became an advocate for the Women's Fund of NH.

Born and raised in Milton, Massachusetts, Cora Emlen's family roots trace back to Lyme, NH. Her love of music and working with children led her in her early life to an apprenticeship at the Shady Hill School and to her first teaching assignment at



Germantown Friends in the early 1940's. She married Robert Lukens Emlen in 1943; his family lived on property adjacent to the school.

She devoted herself primarily to her family, returning to teach part-time and contributing many volunteer hours to the Young Audiences, a music enrichment program for children in the Philadelphia area. In later

years, she became an active volunteer with agencies serving single mothers and children in need. She joined the board of CHOICE, the precursor to Women's Way in Philadelphia, one of the first women's funds established, and an early model for the 100(+) women's funds now in existence

throughout the United States. In the 1970s, she volunteered in women's prisons and later co-founded a group home for women leaving prison so they could be reunited with their children.

After moving to New Hampshire in 1991, she established the Whipple

Hill Fund within the Upper Valley Community Foundation. The fund, whose name celebrates the family's roots in Lyme, commemorates the many hours of Ms. Emlen's volunteer service and the value of volunteer work given by all women to the causes in which they believe. Thank you to the Emlen family for believing in the Women's Fund of NH.

From the Director

Marianne M. Jones



Photo - Nancy G. Horton

Over the past year, the Women's Fund Board of Directors has prepared for the Women's Fund's 10th anniversary by engaging in a comprehensive review of our achievements to date and an intensive strategic planning process for the next five year period. Because of our many supporters and effective organizational partners, the Women's Fund has grown into a stable resource for our state and has contributed in a myriad of ways to the increased understanding of the importance of women-led solutions to our state's challenges. Now on the verge of our second decade, the time is right for us to take an even greater leadership role in "moving the needle" on the issues of most importance to women and girls in our state. The economic pressures we all currently face require that we respond strategically to immediate needs and thoughtfully to long-term challenges.

In addition to continuing our annual grants program, we will look for ways to proactively and systematically impact specific areas of need. We've identified three new significant strategies to approach our work over the next five years.

First, we will commission a new benchmark study on the status of women and girls in New Hampshire. While a number of studies in recent years have looked at issues facing particular

From the Director

Continued from page 1

and distinct slices of our populations (i.e. women on corporate boards, incarcerated women etc.) it has been ten years since we first looked at the full range of issues facing women in the state and analyzed what the status of women said about the needs of our state. Ten years ago that analysis resulted in the founding of the Women's Fund. A new study will set out to see what progress has been made and uncover the key issues needing attention today.

Armed with the results of the study, the Women's Fund will select one or two areas of focus for its work. While we will continue to give grants to organizations dealing with a wide range of concerns, we will develop new partnerships and programs in an attempt to affect significant change in this area of focus. At the same time, we will begin implementing enhanced evaluation and measurement vehicles for all our grant making and investments.

And thirdly, in order to continue to expand our impact throughout the state and build permanent resource programs for women and girls, we will launch a new sustainability initiative to increase our endowment to ensure a lasting philanthropic and financial infrastructure fueling progress for New Hampshire's communities.

My deepest thanks to all our supporters for your commitment to our work. I look forward to celebrating our first decade with you this year and, perhaps more significantly, to engaging in conversations with you about the important work to come.

New Board Members



Sadhana Hall

Sadhana Hall is the associate director for The Nelson A. Rockefeller Center's Student and Public Programs at Dartmouth College. She has over 20 years of experience in health and development including strategic planning, staff and program management, financial planning, program development, community needs assessment, implementation, evaluation, and customer relations. Hall has developed programs targeted toward addressing public policy issues and has designed, developed, implemented, monitored, evaluated, and managed community development programs in Tuvalu, Bhutan, and the Caucasus. Her experience also includes managing primary health care programs for the state of New Hampshire. Ms. Hall has directed three annual conferences for a nonprofit organization with 1,500 participants representing 80 countries and served as a liaison for the Peace Corps volunteers program in the Pacific. She holds a B.S. from the University of Delhi, India (1978); an M.A. from the University of Rajasthan, India (1980); and an M.P.H. from the University of North Carolina at Chapel Hill's School of Public Health (1986).



Heather E. Krans

Heather Krans is currently employed as an attorney at Wiggin & Nourie, PA in Manchester, NH. She represents clients in a wide range of matters including domestic relations, commercial litigation, and appellate litigation. She is also vice chair of the Unemployment Compensation Appellate Board, where she conducts appellate hearings and authors decisions in New Hampshire unemployment compensation appeals. Ms. Krans served as president of the New Hampshire Women's Bar Association from

2004-2006. She currently serves as a trustee of Planned Parenthood of Northern New England. She is also chair of Planned Parenthood of Northern New England Action Fund, which is comprised of three state political action committees. She is a frequent presenter on domestic relations and other legal topics, and has served as a guest lecturer to University of New Hampshire students on several occasions. Ms. Krans received her B.A. from the University of Vermont and her J.D., with distinction, from Emory University School of Law. She is an avid reader of contemporary fiction, and enjoys skiing in the winter. She resides in Exeter, NH.



Martha Cottrill

Martha Cottrill, CFA is a principal and owner of Taylor, Cottrill LLC, a registered investment advisor in New London, NH. Her career in the financial services began with two years in New York City in a Morgan Stanley training program. After a career hiatus that included a semester at the National Outdoor Leadership School, a summer of full-time triathlon training, and a winter season of working as a ski instructor, she got back into business at fledgling investment firm, Taylor Investments. As this firm grew and changed hands over the next twenty years, Ms. Cottrill's career expanded to meet the firm's growing needs, and she ultimately became a senior portfolio manager, a member of the investment committee, and Chief Operating Officer. In 2007 the opportunity arose to start her own investment advisory firm in New London. Ms. Cottrill has been Trustee of Trust Funds for the Town of New London and currently sits on the Investment Committee for New London Hospital, but the bulk of her experience with non-profit work to date has been helping investment committees with their endowments. Ms. Cottrill is married and has four children currently ages 16, 14, 7, and 5. Her free time is spent outdoors and reading novels.

Women's Fund of New Hampshire Events

Women Building Community Luncheon November 21, 2008, Radisson Hotel, Manchester

Keynote speaker Linda Wertheimer of NPR
Underwritten by Citizens Bank Foundation



300 attendees visited with each other and shared their commitment to the important role of women in New Hampshire's communities. NH Charitable Foundation, United Ways of NH and the Women's Fund of NH partnered to bring Linda Wertheimer to NH for this event. Cathy Schmidt of Citizens Bank and Dr. Susan Lynch made introductory remarks.



Recipe for Change Auction

November 18, 2008, Capitol Center for the Arts, Concord



Sponsored by Nathan Wechsler & Co, Fairpoint Communications, Ledyard National Bank, Boston Private Value Investors, Ocean Bank, Orr & Reno

125 supporters of the Women's Fund gathered for a lively evening of food, entertainment and

silent and live auctions. Dozens of businesses from around the state donated jewelry, clothing, gift baskets and many other items. The net proceeds of \$20,000 directly benefit the programs of the Women's Fund. Auctioneer Kathy Kingston energized the crowd which bid on trips to Africa, Tuscany, France, Cliff Island and other wonderful locales. With music by the Board Husbands, cider tasting with Farnum Hill Ciders, and fabulous catering by Nonnie's Italian Eatery.



Planned Giving to the Women's Fund of New Hampshire

In tough economic times many of us will begin to think more carefully about the best ways to put our money to good use. With careful planning, there are many ways you can support the future of the Women's Fund of New Hampshire while simultaneously meeting some of your own personal financial goals and objectives.

Determining the best financial plan for you may depend on a variety of factors. You might choose to make a legacy gift by including the Women's Fund in your estate plans through a life income gift or by naming the Women's Fund as a beneficiary of a will, trust, retirement plan, or insurance plan. We've outlined below some of the many gift options available and their various tax and income benefits. Please email us at info@wfnh.org for more information, and always consult with your financial advisor or attorney when considering estate planning. Over the next year, the Women's Fund will offer links to additional resources and access to workshops on planned giving to our donors, so let us know if you are interested in more information.

Bequests

The simplest way to leave a planned gift to benefit the Women's Fund is to make a bequest including specific language in your

will or living trust naming the Women's Fund as the recipient of a testamentary gift. Your will or living trust can include gifts in the form of cash, securities or personal property. You may contribute a specific dollar amount, a percentage of your estate or the residual of your estate in this manner. Your estate will receive a charitable deduction for the full donation, so your heirs will not pay estate tax on these assets.

Charitable Remainder Trust

By transferring assets to establish a Charitable Remainder Trust, you receive an immediate tax deduction and lifetime income for you or your named beneficiary. You also reduce or avoid capital gains taxes associated with the gifted asset. Eventually, when the trust's term is complete, the remaining assets pass on to the Women's Fund.

Charitable Lead Trust

When you create a Charitable Lead Trust, the CLT makes regular income-tax-deductible gifts to the Women's Fund as the income beneficiary. When the trust terminates, the entire principal is returned to you or to your family.

Retirement Plan Donations

Naming the Women's Fund of New Hampshire as a beneficiary of your retire-

ment funds, such as an IRA, 401k or 403b, is a simple and effective way to benefit the community while avoiding significant, often unanticipated tax penalties. Your retirement plan is tax-deferred only until death. The remainder of these assets are subject to multiple taxes when included in your estate, resulting in a tax rate of 60 percent or more. Donating retirement accounts can reduce or eliminate these taxes completely and make a significant impact on the community.

Life Insurance Donations

Among the many ways to donate life insurance, the simplest is to designate the Women's Fund as a beneficiary of the policy. You may also transfer ownership of a paid-up policy to the Women's Fund, or donate insurance policy dividends.

Any tax advice contained in this article is not intended or written to be used for the purpose of (i) avoiding tax-related penalties under the Internal Revenue Code, or (ii) promoting, marketing, or recommending to another party any tax-related matter addressed herein. This statement is made pursuant to Circular 230 (U.S. Treasury Regulations governing tax practice). All donors are urged to consult with their own professional advisors.

Estate Planning Seminars hosted by the Women's Fund of NH

Please contact the Women's Fund if you would like to attend one of our free estate planning seminars. We have a great group of professionals who have offered to present these seminars in Concord and Hanover. In addition, we can bring a seminar to your community (groups of 10 to 25 people) if you contact us two months in advance of your meeting. Please contact Marianne Jones at the Women's Fund, 603-226-3355 or email mjones@wfnh.org for more information.

Barbara Zeckhausen has no sharp edges. She is, actually, nice. When combined with a basic enthusiasm, political savvy and concern for the underdog, niceness becomes an effective tool.

Whatever you call it, the fact is when Zeckhausen sets her mind to something, it generally happens. She started off studying art history at Mt. Holyoke, to be near her High School sweetheart Bill Zeckhausen who was at Williams, and dropped out at the end of her Sophomore year to marry him. When he went off to Edinburgh to study theology she arranged her junior year

interested in tax policy. She saw that as a path to solving some of the education and human service needs of the State. Many still fight that battle.

If Zeckhausen needed a role model all those years, she had one at her fingertips, her mother. "My Mom was a mover and shaker in her sphere," Zeckhausen said. "She tended to rise like cream to the top of whatever organization she got into." Those organizations dealt with such issues as migrant workers, an Experiment in International Living, and her church in their hometown of Manhasset on Long Island.

But her crowning achievement came after a 1995 trip to the United Nation's Women's Conference in Beijing where she was inspired by stories of triumph and hardship from women around the world. Back home, she vowed to convert that new awareness into something for New Hampshire — to unite women of achievement and means to benefit women in need. With Molly Scheu of Hanover and supporters throughout the state, the Women's Fund of New Hampshire was created.

As the Women's Fund celebrates its 10th anniversary, Zeckhausen sees much more to be

done. The endowment must increase. Grants

must increase. Donations must increase. Women's Fund presence around the state must increase, and women need to be prepared to step up and spread the word about this work. All this must happen in an economy challenged financially from all sides. She's looking forward to moving the leadership forward.

Photo by Truda Bloom

Women's Fund Founder **Barbara Zeckhausen** *by Shirley Elder*

"abroad." They ended up staying in Edinburgh for 3 years, and when the University of Edinburgh wouldn't accept course credits from Mt. Holyoke, she quit school. That was 1958.

Barbara was typical of girls in those days: "I planned to get married and live happily ever after," she said. "I hadn't thought of a career path." So she married, raised two children, and moved (in 1968) to Laconia with her husband, a United Church of Christ minister then chaplain at the State School for the mentally handicapped. He is now a licensed pastoral psychotherapist.

But something akin to a career that could tap into her enormous energy beckoned Barbara Zeckhausen. As her children grew into young adults, she went back to college — at the University of New Hampshire where her son was a fellow student. She graduated in political science, and that propelled her into the state legislature where she served three terms and became

Zeckhausen grew up in comfortable surroundings, and the family modeled modest philanthropy, she said, though not "big bucks philanthropy." Her father, G. Schuyler Tarbell, was a lawyer in New York City and served as President of the Queens County Savings Bank at the end of his career.

In Laconia, Zeckhausen turned to non-profits. She served on a number of state and local boards, including the League of Women Voters, the Lakes Region United Way, Lakes Region Mental Health Center, Tilton School, and Spaulding Youth Center where she helped create an endowment for Spaulding. She was among a group to found the Lakes Region Division of the NH Charitable Foundation. It was no surprise to friends that she won the Governor's Volunteer Award in 1991. She was appointed by Governor Shaheen and served 6 years on the Governor's Commission on the Status of Women. She was a member of the Women's Policy Institute from 2003 to 2008.



Kathy Barnes – Technological Wizard



Kathy Barnes has been volunteering her time and expertise for the Women's Fund since 2003 when she created and helped us to maintain our first website. Kathy designs and manages websites for several local businesses in the Concord area, and donated her time and know-how to the creation of a website for another local non-profit, The Friendly Kitchen. Additionally, she plays fiddle for the Blue Grass band, "Bow Junction," appearing in summer concerts all over New Hampshire. Of course you might also find her out in the barn at the farm she shares with her husband, in Hopkinton, NH, tending one of their 3 donkeys, 2 goats or 9 chickens. Kathy generously gives of her time to the Women's Fund and to our community.

Having a presence on the web has allowed us to greatly expand our range of communication. Kathy has designed the Women's Fund website so that it is an attractive and user friendly resource. It has become an easily accessible source of information and help for the women and girls of New Hampshire, serving our donors, grantee partners, and constituents. Visitors can access information not only about the Women's Fund, but about community events, job listings, volunteer opportunities, books and articles of interest, grants and help for non-profit organizations, as well as help for individuals including: information and links to child care resources, help-lines, entrepreneur services and directories of NH services for women.

Kathy's efforts have positioned us well within New Hampshire. Our national association, the Women's Funding Network has recognized the excellence of our website and has selected the Women's Fund of New Hampshire as one of 10 Women's Funds (out of 120) to participate in unique web projects for each of the past three years.

Since the creation of the website Kathy has continued to work with us to maintain and update the information on the website. Additionally, Kathy's technological know how has helped us to get our e-newsletter up and running, enabling us to maintain regular, inexpensive communications with the 2000 members on our e-list.

Keeping our website, e-newsletter and email functioning smoothly requires regular maintenance and updating by staff and Kathy's technological wizardry. Additionally, when we encounter the occasional technological snafu, it is a great comfort to us to know that Kathy is just a phone call or email away!

Kathy has made the process of moving the Women's Fund forward into 21st century communications both enjoyable and successful and we are deeply grateful to her for all she has given to us and to the communities of NH through her work.

Visit www.wfnh.org for more information.

President Obama Creates White House Council on Women and Girls

On March 9th, 2009 President Obama signed the order to create the White House Council on Women and Girls. He said the fight for gender equality is far from over, citing pay disparities, domestic violence, and the relatively few women in Congress and in the executive offices of major companies. "I think we need to take a hard look at where we're falling short, and who we're leaving out, and what that means for the prosperity and the vitality of our nation," said Obama, who as part of International Women's History Month also last week with Secretary of State Hillary Rodham Clinton jointly announced a new post of ambassador at large for women's issues around the world.

President Obama continued, "And I want to be very clear: These issues are not just women's issues. When women make less than men for the same work, it hurts families who find themselves with less income, and have to work harder just to get by. When a job doesn't offer family leave, that also hurts men who want to help care for a new baby or an ailing parent. When there's no affordable child care, that hurts children who wind up in second-rate care, or spending afternoons alone in front of the television set. And when any of our citizens cannot fulfill their potential because of factors that have nothing to do with their talent, their character, their work ethic, that says something about the state of our democracy."

Molly Potter Scheu loved school in her native Buffalo, NY. She says she had a great time, and jokes that a friend said, "yes, everyone had a great time with Molly." It may simply be a symbolic comment, but Molly Scheu does appear to have fun even when she's doing something serious, like gathering friends to help set up the Women's Fund of New Hampshire.

When she and Barbara Zeckhausen began directing their considerable energies toward creating a new non-profit dedicated to women helping women, Scheu already had logged a long career of service to others.

summer home on Cliff Island in Maine's Casco Bay, Molly was a Trustee of the Island Institute and Outward Bound, among other groups. Molly even took an Outward Bound course at the age of 53 years.

But they discovered one potentially helpful organization did not exist. No New Hampshire non-profit focused exclusively on women's issues. The Scheus even discussed creating their own "Ed and Molly Scheu" fund within the N.H. Charitable Foundation when, as luck would have it, a friend from Colorado, Dottie Lamm, suggested setting

Seminary, a girl's school where she had great teachers, and Smith College where she graduated in 1948.

A year later — on New Year's Eve — Molly Potter married Ed Scheu (pronounced "shy") a World War II Navy veteran of the DDay invasion of France and the war in the Pacific. He set out to build a successful business career; she set out to raise a family. Two boys and a girl were born in four years.

As her children grew up, Molly Scheu worked at various things. She taught school

Women's Fund Founder Molly Potter Scheu *by Shirley Elder*

She and her husband, Ed, retired CEO of Luminescent Systems, became philanthropic partners based in the Hanover area, where they've lived since 1975.

Their names show up as donors to dozens of causes, from housing to education, causes such as Planned Parenthood of New England, VNA Hospice, and the Northern Stage. From their

up a separate Women's Fund. Both Molly Scheu and Barbara Zeckhausen, who was looking into some of the same issues, heeded the call.

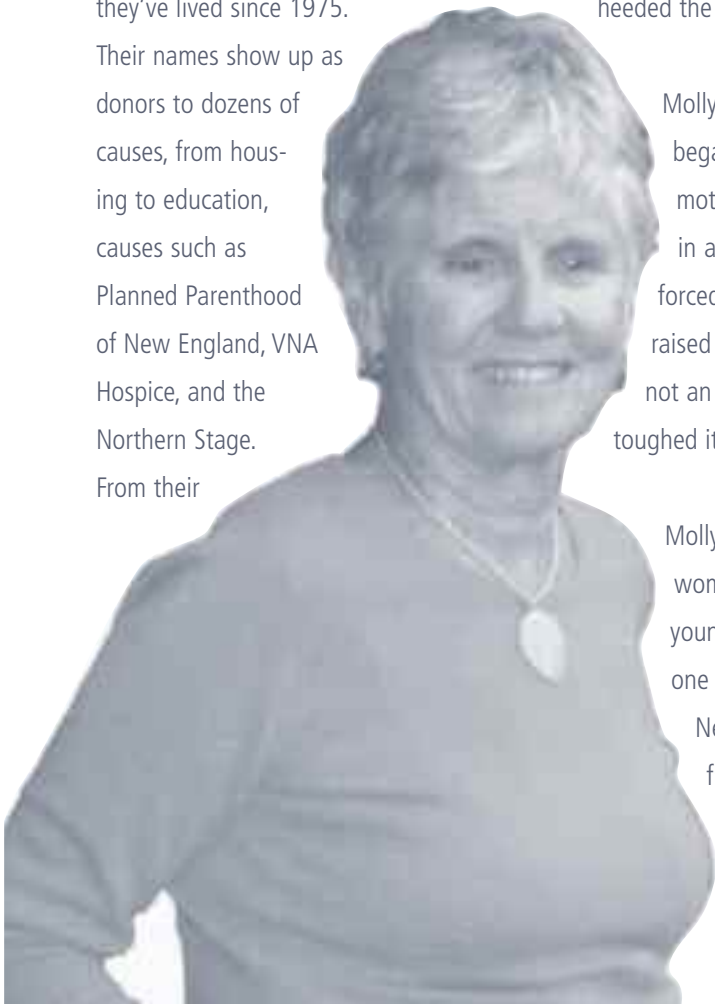
Molly's sensitivity to women's issues began in her native Buffalo. Her mother was a single mom, divorced in an era when few women were forced to manage on their own, and raised three boys and Molly. "It was not an easy thing," Molly said, "She toughed it out for many, many years."

Molly was named for another woman who inspired her as a youngster, an Aunt Molly who was one of the first woman lawyers in New York City. With a lot of help from grandparents, the younger Molly attended the Buffalo

for a while, and volunteered. But she wanted more and was advised by her daughter, by then an architect, to go back to school. So she did. Nights. She earned a master's in education from Northeastern University and went to work almost immediately as assistant dean of the Dartmouth Medical School.

She's retired now but still plays tennis, skis, attends meetings, and volunteers. In September of 2008, she was honored at the Northern Stage, Trendsetters celebration for her active work in the theater. Molly volunteered as a special gift agent for her 60th Smith College reunion. Of her mother and aunt and others along the way, Molly Scheu says, "These are heroes to me, women who stepped up and did something with their lives." She might add the name "Molly Scheu."

Photo by Truda Bloom





Women's Fund of New Hampshire

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Molly Potter Scheu
Barbara Zeckhausen

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April 4, 2009 Celebrates a milestone: Ten Years with the Women's Fund of New Hampshire

On April 4th, the Women's Fund honors the founders, supporters, and partners who have made the Women's Fund's first ten years a success.

This event will kick-off a year-long series of activities in a variety of regions which will celebrate accomplishments to date, raise funds for immediate needs, and mark the launch of the Women's Fund's new strategic plan. Our thanks to Citizens Bank Foundation for underwriting this anniversary year, and Eastlantic Advertising for creating our Anniversary logo..



Please call today or visit our website at www.wfnh.org for future events.