# PURPOSE

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Cover: Cindy Stevens serves up a warm meal at the Claremont Soup Kitchen

THE NEW HAMPSHIRE CHARITABLE FOUNDATION is dedicated to making New Hampshire a more just, sustainable and vibrant community where everyone can thrive. As New Hampshire's statewide community foundation, we are the place where generosity meets the dedication and ingenuity of nonprofits and the potential of New Hampshire students. Since 1962, thousands of people have entrusted their charitable resources to the Foundation, creating a perpetual source of philanthropic capital. That generosity makes it possible for the Foundation to award more than \$60 million in grants and scholarships every year and collaborate and lead on high-impact initiatives.

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### OUR SHARED WORK NOW

By Richard Ober, president and CEO



hese are complicated and uncertain times.
Together, we have endured a global pandemic, increasing social division, a widening wealth gap and a steady rise in misinformation.
We have seen the rolling back of individual rights and a spike in hate crime and harassment. We have come through another norm-breaking (and exhausting) election season.

We have serious challenges ahead. For institutions like the Charitable Foundation, it has never been more important to look outward, to embrace a shared imperative to build communities of care and belonging, to protect the most vulnerable, to try to heal community fractures.

We are blessed to be in common cause with people who wake up every day (and sometimes in the middle of the night) thinking about ways to do just that. Some of their stories are in these pages. The political ground may shift — and shift again — but our

"It has never been more important to look outward, to embrace a shared imperative to build communities of care and belonging, to protect the most vulnerable, to try to heal community fractures."

footing remains steady. We will continue to focus on equity, racial justice and economic security as we work to achieve our purpose. We will continue to use all of our tools — grantmaking, advocacy, coalition-building, impact investing — to help make New Hampshire a more just, sustainable and vibrant community where everyone can thrive. Everyone.

Just one finding in the recently released New Hampshire Civic Health Report from the Carsey School of Public Policy at the University of New Hampshire underscores the urgency of our shared work now.

In 2019, 76 percent of adults felt they mattered in their communities. By 2023, that figure had plummeted to 43 percent. If you do not feel as though you matter, it becomes easy to lose sight of what unites us, and faith in what we can achieve together.

It can feel as though community fabric is being torn more quickly than one person could possibly mend.
Fortunately, that's not one person's job; it's everyone's. And there are a million ways to start. Show up for a school board or city council meeting in good faith, listening, and striving to see the

full humanity of those with whom you may disagree. Join an organization that is serving the common good. Volunteer at a food pantry. Shovel a neighbor's driveway. Subscribe to your local newspaper. Be the adult who shows an LGBTQ kid, or a child of color, that they belong. Give. Ask when you need help. Speak out about the things that matter to you.

The world is likely to become more complicated and difficult still — which is why mending as much social fabric as we can right now, without hesitation, is urgent. It's why defending the fundamental dignity of all of our neighbors is urgent. It's why standing with the most vulnerable among us is urgent. It's why new strategies and ideas will be needed.

The Foundation is here with the nonprofits and people and partnerships lifting up our communities and advancing the common good. We are here with the generous people who contribute care and resources to those efforts. We are here, and will ever be here, to build a New Hampshire where everyone can thrive. Onward.

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### FOUNDATION WELCOMES NEW BOARD MEMBERS

The Charitable Foundation welcomes five new members to its board of directors: George Bald, of Somersworth, is the former commissioner of the New Hampshire Department of Resources and Economic Development. Peter Bergh, of Portsmouth, is a longtime Foundation board member and past board chair. Jada Keye Hebra, of Manchester, is senior vice president and chief diversity and inclusion officer at Southern New Hampshire University. Dr. Dottie

Morris, of Keene, is associate vice president for institutional equity and diversity at Keene State College, Carsey Fellow for NH Listens and chair of the board of ACLU-NH. And Jenny Williams, of Norwich, Vt., is a joint venture partner at Norwich Partners and founder of Finding Our Stride, a nonprofit aimed at empowering youth through free afterschool running programs.

### NATIONAL FUNDING PARTNERSHIP AIMS TO INCREASE CHILD CARE AVAILABILITY

The Charitable Foundation is working as part of the Investing The initiative is focused on child care providers that have in America Child Care Partnership — an initiative of national funders working to leverage federal infrastructure funding to strengthen local child care systems.

Members of the funding partnership include the Annie R. Casey, Kresge, W.K. Kellog and David and Lucille Packard Foundations — along with the New Hampshire-based Couch Family Foundation and many more. Funding is being directed toward child care systems in communities where people who are expanding the nation's infrastructure are living and working — in Arizona, Michigan, New Hampshire and Ohio.

not traditionally been able to gain access to such funding, particularly those in communities of color.

Charitable Foundation investments will go toward helping New Hampshire child care centers to train and retain workers with the expertise to access and manage the funding.

"We are trying to get more funding to centers so they can increase wages and make high quality care more affordable for families," said Christina D'Allesandro, who leads the Foundation's work in early childhood.



### STRAWBERY BANKE AFFILIATES WITH THE SMITHSONIAN

Strawbery Banke Museum is now an official affiliate of the Smithsonian Institution. It is the first such affiliate in New Hampshire, and one of 200 in the continental U.S., Panama and Puerto Rico.

For Strawbery Banke, the affiliation means the ability to collaborate with the Smithsonian on programs, workshops and exhibitions; borrow artifacts to display; and host lectures with Smithsonian scholars. Strawbery Banke is a nonprofit history museum in Portsmouth. The site and historic buildings were nearly lost to urban renewal in the late 1950s, but were saved by a grassroots community effort. The museum and grounds are open year-round with tours, events and programming. Recent Foundation funding to Strawbery Banke includes a three-year operating grant awarded in 2022.

LEARN MORE @ STRAWBERYBANKE.ORG

### **FOUNDATION FILES BRIFF** IN SCHOOL-FUNDING CASE

The Charitable Foundation has filed an amicus curiae, or "friend of the court," brief with the New Hampshire Supreme Court in the ConVal school funding case.

The brief encourages the court to uphold the fundamental right of every child in New Hampshire to receive an adequate education.

The Contoocook Valley School District filed the current lawsuit in 2019. The suit follows decades of previous litigation affirming the state's constitutional responsibility to fund an adequate education for its children. Eighteen more school districts joined as plaintiffs. In November of 2023, Rockingham County Superior Court Judge David Ruoff found in favor of ConVal and the other plaintiffs that the state was not meeting its constitutional obligation, because it was not providing adequate funding to educate its young people. The state appealed.

Oral arguments were heard in December, and the court will make a ruling on the appeal.

### **KUDOS**



The Greater Manchester Chamber of Commerce has named Diane Fitzpatrick, CEO of the Boys and Girls Club of Manchester, its 2025 Citizen of the Year.



In November, the Granite United Way celebrated outgoing President and CEO Patrick Tufts (left) who served more than 20 years at the nonprofit. Nichole Martin Reimer (right), also of GUW, will succeed Patrick in the role.



Jennifer Horgan (left), policy director in the New Hampshire Senate Democrats' Office, has been named the 2024 recipient of the Caroline and Martin Gross Fellowship. The recipient attends a three-week, intensive program at Harvard University's John F. Kennedy School of Government with public servants from around the world.

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ake a walk through New
Hampshire Town A. Downtown
is humming, merchants doing a
brisk trade in luxury goods, espresso
machines hissing out a river of
gourmet coffee. The median household
income here tops \$100,000. Less than
five percent of students drop out of
high school, and just 11 percent of
children in schools qualify for free
and reduced-price school lunch — a
reliable indicator of poverty.

Now visit New Hampshire Town B. The line at the local food pantry forms before dawn. Downtown is quiet, many storefronts empty. The median household income here is less than \$70,000. One in four students does not finish high school. More than half of youngsters in public schools qualify for free and reduced lunch.

Two communities, not all that far apart, where people are living in disparate realities.

New Hampshire has the nation's fifth highest median income, one of the lowest overall rates of childhood poverty and an overall high school completion rate of more than 88 percent. On average, New Hampshire does well.

And averages also gloss over the deep crevasses of poverty — in neighborhoods and towns across the state — where people struggle to meet very basic needs.

Since its inception in 1962, the Foundation has made grants to help people meet basic needs.

Now, scarcity of affordable housing, the rollback of pandemic-era aid, increased food costs and more have combined to deepen need for too many people.

Ben Amsden leads the Foundation's work in the area of helping meet basic needs. The work is part of the Foundation's overall commitment

to helping make New Hampshire a community where everyone can thrive. Right now, this area of the Foundation's work is focused on food security and housing.

"We have learned to approach this in two ways," Amsden said "helping to meet urgent need — like filling shelves at food pantries and providing help to emergency cold-weather shelters, but also helping to address issues that have the potential to reduce need over time — like advocacy for school breakfast programs and policies that make it possible to build more affordable housing."

The Foundation is supporting this work through grantmaking, advocacy and impact investing.

### 'People should not be hungry.'

Soup kitchens and food pantries around the state — along with the

New Hampshire Food Bank — help tens of thousands of families who are struggling for enough to eat. Nearly 10 percent of people in New Hampshire — including more than 13 percent of children — experience food insecurity, according to a report from Feeding America. That means that about 140,000 people, or more than the combined populations of Concord, Portsmouth, Bedford, Salem, Plymouth and Hanover, are struggling to have enough to eat.

Nonprofits are working to fill stomachs and help mitigate the compounding effects of hunger and poverty on physical and mental health, housing stability, educational opportunity and more. They are doing so in a climate where costs of operation and community needs have increased.

The Claremont Soup Kitchen and Food Pantry serves about 170 meals every weekday. It has two full-time staff: an executive director and a dishwasher. The rest of the work of preparing and serving three meals a day during the week plus dinner on weekends, running a summer lunch program at five city locations, and operating a food pantry is carried out by part-time workers and devoted volunteers.

Cindy Stevens, a former EMT, is the pantry's executive director.

As she helped serve meatloaf, corn and mashed potatoes one recent night, a child made his way to the front of the line. He was quiet and well-mannered, about 10 years old. He thanked her for the hot meal and sat down to eat with his family. She had a rush of recognition. "I lived that life," she said. She was raised by a single mom who worked two and three jobs at a time and relied on low-income housing and food assistance to help keep her kids safe and fed.

"People need to understand the

"People need to understand the number of families we see where the parents are both working, they are barely making ends meet — and then their car broke down," setting off a cascading crisis.

- Cindy Stevens, executive director, Claremont Soup Kitchen and Food Pantry

number of families we see where the parents are both working, they are barely making ends meet — and then their car broke down," setting off a cascading crisis, she said.

Stevens said she has seen a recent increase in newly homeless families, and more people needing help with food. "I have probably signed up 12 new families for the food pantry in the last week," she said. Food costs for the pantry, which serves all of Sullivan County, increased by 45 percent in 2023.

Stevens said many people who need help are unsure if they qualify for federal assistance programs like SNAP (the Supplemental Nutrition Assistance Program) and are unsure of how to apply.

That is not at all unusual — in New Hampshire, just 31 percent of people who are eligible for SNAP are enrolled in it.

New Hampshire Hunger Solutions successfully advocated for legislation requiring the state to have an outreach plan to teach people about eligibility and enrollment. The group also successfully advocated for a measure that made it easier for elderly folks to remain enrolled in SNAP and to bring a federally funded summer food program to 37,000 kids statewide.

Now, it is focusing on an array of measures to help feed children — including increasing participation in school lunch and breakfast and promoting "breakfast after the bell," programs in schools which

dramatically increase participation and help kids do better in school.

"I believe that it is a shared value in New Hampshire that people should not be hungry," said Laura Milliken of Hunger Solutions.

#### 'I put my pride in my back pocket.'

Amidst a persistent housing shortage, nonprofits are working on an array of approaches to help people into stable housing. Foundation grantmaking supports advocacy and collaboration — like at Housing Action NH, which has worked successfully to shift some policies and secure some funding to address the state's housing crisis — as well as nonprofit housing developers and providers and emergency shelters.

In the North Country, the
Foundation's Neil and Louise Tillotson
Fund is working on the Homes North
NH program to help people with
downpayment assistance.

"In some parts of the state, vacancy rates are less than one percent and rent and housing costs are out of reach," Amsden said. "People who are working are also living in cars or couch-surfing, which leads to all kinds of instability for kids and negative effects on everyone's health and outcomes."

The state needs an estimated 60,000 units by 2030 to meet projected need.

John Dunham and his family

(Continued, p. 8)

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### BASIC NEEDS BY THE NUMBERS



10%
Percentage of
Granite Staters —
including more than
13% of children
— who experience
food insecurity.



69%

Percentage of people eligible for SNAP in New Hampshire but are not enrolled.



\$1,833
Median rent for
two-bedroom unit in

New Hampshire.



60,000

Number of new housing units needed in New Hampshire by 2030.



39,000

Number of adults over 64 years old in New Hampshire living in poverty.

Sources: U.S. Census Bureau, Feeding America, New Hampshire Fiscal Policy Institute, New Hampshire Housing, New Hampshire Hunger Solutions, New Hampshire Statewide Housing Needs Assessment suffered a house fire that left them homeless overnight.

"I put my pride in my back pocket and inquired, 'What can a fellow do to get some housing?'" in the Upper Valley, he said. He found Twin Pines, a nonprofit that provides affordable housing. He and his wife and daughter lived with family, sharing a double-wide mobile home, until a unit became available.

Now, he serves on the board of Twin Pines, and proudly offers a tour of his family's small, two-bedroom unit that features a sliding glass door overlooking a wooded area where deer and wild turkeys wander through.

The Foundation has made an "impact investment" in Twin Pines — deploying philanthropic dollars in a low-cost loan that provides flexible funding to help with pre-development costs for affordable housing.

Those costs — including legal fees, engineering, architecture and permitting — are critical to any new project.

"It is hard to get a grant or funding for those things — but a project won't get off the ground unless we do all of those," said David Crandall of Twin Pines. And lack of available housing stunts the region's ability to grow. "We hear all the time from employers that people are looking to expand the workforce, but there's no housing," Crandall said.

Impact investments in New
Hampshire Community Loan Fund,
AHEAD and more have also helped get
people into affordable housing. And
Foundation grantmaking supports a
full array of organizations providing
affordable housing and wraparound
services, as well as emergency
shelters and services for people who
are experiencing homelessness.

Its "basic needs" area of work also includes efforts to strengthen local systems of food production and distribution and efforts to get emergency funding directly to people in need via the state's system of family resource centers.

Amsden is also working on ways to help with transportation — a perennial problem in a state with scant public-transportation infrastructure.

"What we hear so frequently is that a family was holding it all together until a car needed repairs," Amsden said. "Not being able to afford a car repair can lead to a terrible cascade of job loss, housing loss and instability for families."

#### Here for good

Organizations that help people meet basic needs are watching anxiously for news of potential federal funding cuts in the coming years, and the effect they may have on vulnerable people.

In the meantime, soup kitchens and food pantries keep feeding thousands of families every week. Nonprofit housing organizations will keep innovating to get people into stable and safe housing. Policy and advocacy nonprofits will keep pushing for change. The Charitable Foundation will keep listening, bringing resources to the table and working with generous people who know that helping our neighbors in need makes New Hampshire better for everyone.

Many nonprofits are helping people meet basic needs. Foundation fundholders can contact the Foundation's donor services department at 1-800-464-6641, ext. 3 for information about giving opportunities.



elp people understand what "harm reduction" means.

Harm reduction is sunscreen, it's helmets, it's seatbelts — and we love those things. But when we are talking about harm reduction for substance use, it's strategies that reduce harms, injuries and fatalities. That can be street-level care — providing naloxone, syringes, breathing masks and wound care and, in general, talking to people about "if you are using drugs there are steps you can take to prevent additional harms from happening."

### Why is harm reduction an important tool in the toolbox to reduce deaths from addiction and overdose?

Harm reduction is a very integral part of the spectrum of services that we need to offer to people in our state. If a person may be on a path to reducing, limiting or ceasing substance use, often the best place to start is with harm reduction professionals. I think that real, sustainable change is made very incrementally. Any service that someone might receive is one tiny step. Using drugs is dangerous and the drug

supply in our state and in the U.S. is massively dangerous. If somebody is not able to stop right now, the next best thing is to start talking about strategies to reduce harm.

### The argument against this strategy is that it encourages further use.

Not a day goes by that someone doesn't ask that. There is a saying: "You can't recover if you're dead." A person deserves safety whether they use a drug or not.

## You operate a mobile overdose prevention van that travels around bringing services to folks. (The Foundation helped to fund the launch of the van).

My baby! It's wonderful. It means we can be in the community and people have something to recognize us by. There is no way we could bring the amount and the breadth of supplies and services to people without this van. We can take sleeping bags and jackets and safe drinking water. We have a nurse practitioner who works with us, and a host of medical services for people. We made the design of the van beautiful and joyful because having

these critical, life-saving services in a community is a joyful thing and should be celebrated. It makes me happy every time I see it. We want people to see that van and know that we are a heathier community because we have welcomed these services into it.

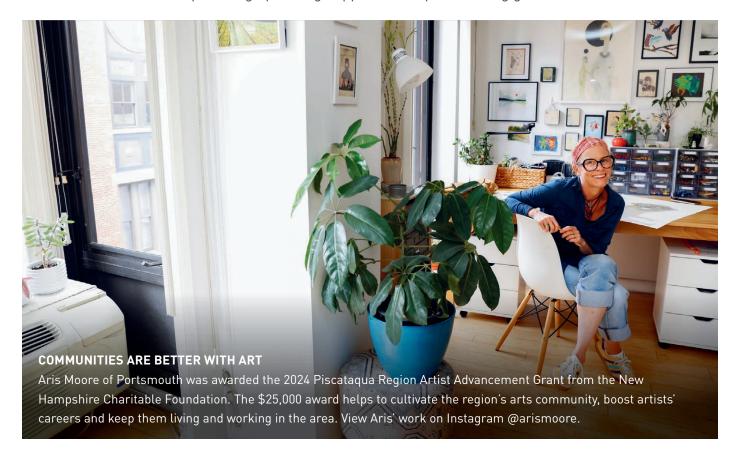
### Tell me about someone whose life was changed by harm reduction efforts.

We had a gentleman attending one of our syringe exchanges who had developed a really friendly, nice relationship with our care coordinator. Our care coordinator started to notice some really severe wounds that he had and helped him treat those. He got really excited about the improvement of his wounds. Then there were some gentle conversations about reducing his drug use. And a year and a half later, he asked, "Hey do you guys known anyone I could talk to about medication-assisted treatment?" And what was awesome was to be able to immediately turn to our nurse practitioner and say "Him." And now he is in treatment, and he still comes to chat and say "Hi." ■

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### IN OUR COMMUNITY

Donor-advised funds are providing operating support to nonprofits doing great work around the state





A grant from the Foundation's Neil and Louise Tillotson Fund is supporting Special Olympics New Hampshire to create more programming for athletes in New Hampshire's North Country. Special Olympics provides year-round training and competition opportunities for





#### **CUTTING-EDGE SCIENCE TO THE PEOPLE**

The Hubbard Brook Research Foundation provides cutting-edge science about environmental change to policy-makers and communities. It works to bring scientific research to the policy-making tables, engage young people in science and elevate the national dialogue about climate and clean energy. The Research Foundation is affiliated with the Hubbard Brook Experimental Forest, which was established by the USDA Forest Service in the 1950s. Grants from donor-advised funds are supporting the Research Foundation.



NH Civics is working toward a New Hampshire that is first in the nation in citizen preparation to engage in our democracy. Foundation and donor-advised fund grants are supporting efforts to help people understand how democracy works, how to find the facts to be an informed citizen and how to engage in civic life.

#### **HELP WITH CHILD CARE COSTS**

A series of mini-grants is helping organizations spread awareness about the state's child care scholarship to encourage eligible families to enroll. The grants — funded by the Foundation and the Couch Family Foundation — are going to child care centers, family resource centers, libraries and other organizations positioned to spread the news about enrollment and eligibility. The state expanded eligibility to 85 percent of median income, making more families eligible for help covering child care costs. Lack of awareness has historically led to under-enrollment in the program.



#### AN AMERICAN FESTIVAL

Since 2001, the Laconia Multicultural Festival has celebrated and showcased the city's rich diversity, connecting People come together to share food, music and art that honors and represents many cultures. A donor-advised fund grant helped to support the 2024 festival. The 2025 festival will be held on September 6 at Rotary Park and City Hall.





kick-start the campaign to raise an additional \$250,000.

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abby Sanders, 12, discovered that something magical happens when you start eating fresh, organic vegetables that you grow yourself, especially if you grow them with your friends. Suddenly, foods that you avoided begin to taste so good, you go back for seconds.

"Before this, I never really liked salsa at all," says Sanders, of Peterborough, who took part in a summer program for middle school-aged farmers at the Cornucopia Project Educational Garden. "But I tried the salsa that we made today and realized, 'Wow. This is really, really good!"

Sanders was among a dozen young farmers who competed in the program's

annual salsa contest, a delicious tradition in the Cornucopia Project's work to promote healthy eating and communities through garden, kitchen and farm education. Even before their salsas were ready, the students were confident that their fresh-picked vegetables would beat any produce grown on industrial scales and shipped long distances to supermarkets.

The succulent tomato varieties were juicier and tastier. The bright green, red and yellow peppers were sweeter, and the smaller, spicy pepper varieties were spicier. And the green and white onions and garlic added a fresh, sharp bite that made the other flavors pop. Combined with lime and a dash of salt

and pepper, they were the basis for the winning salsa recipe, created by "The Spice Kings" team of Jackson Cherian, 12, and Carter Craig, 12.

"Everything we used was fresh because we picked it right there, so it was definitely better than what you could buy in a store," Cherian says.

Since 2005, the Cornucopia Project has been helping people develop a deeper appreciation for the food they eat, from its sources and impacts on human and environmental health to the important role that local farms play in supporting sustainable food systems, land conservation, restaurants, schools, heritage and in reducing food insecurity.

Throughout the summer, young people from across New Hampshire and beyond come to one of four program sessions at the Educational Farm just off Route 202. Guided by staff and paid high schoolaged farmers, they tend roughly 40,000 plants that supply school food programs, a CSA (community supported agriculture), local restaurants and food pantries in Peterborough, Jaffrey and Keene. The farm also donates produce to the community dinner at Peterborough's All Saints Episcopal Church.

In the process of raising crops, the students also learn about plant biology, organic farm pest "...to have them working together, making and serving this food that they grew themselves, and to have the community see them doing that, it's a really important and wonderful thing."

-Kin Schilling, founder of the Cornucopia Project

management, food preparation and building connections in their homes and communities. The program offers no-questions-asked scholarships. The Cornucopia Project was launched by Kin Schilling as a small, community-supported garden, inspired by noted chef, author and activist Alice Waters, a pioneer in the farm-to-fork movement and founder of the nationwide Edible Schoolyard Project.

Today, in addition to its programs, CSA and special events, the Cornucopia Project offers culinary internships and cooking classes, builds partnerships with regional chefs and shows teachers how to incorporate gardening into their curricula. It also creates classroom garden kits that allow kids to grow edible sprouts, native pollinator plants and sunflowers at their schools along with their own vegetable gardens.

Last year, Cornucopia Project programs were in 32 schools across 10 school districts, and helped more than 3,200 people engage with farm-to-fork programs and events. School gardens are integrated into classroom lessons throughout the Contoocook Valley School District. Ann Forrest, interim superintendent, says the gardens have become an integral and much-loved part of students' education.

"It's one of the things that makes our district really unique, and we're very proud of that," says Forrest, who was also one of five salsa contest judges. "It's incorporated into our wellness curriculum and our science program. So, all of the garden activities support that, and in a setting where the students are outside, hands-on, planting and watching these gardens progress and then eating what they grow. The level of engagement and learning is enormous."

Recent Foundation funding helped Cornucopia Project improve the farm's high tunnel growing structures, complete a large greenhouse, put gardening programs into more schools and support staffing needs.

Schilling recalls the excitement of starting one of her first school gardens in Hancock, where first-grade classes would walk a mile from their school to tend their garden. "I think it's so important that they learn at an early age where their food comes from. And to have them working together, making and serving this food that they grew themselves, and to have the community see them doing that, it's a really important and wonderful thing."

The best part for the program? Sharing the tasty, organic abundance that they grew together.

"It's just fun to work on the farm with my friends," says Hunter Baird, 11, of Peterborough. "I mean, seeing how much we grew — starting out with these tiny little plants, helping them grow and then seeing what we can make out of them. It's pretty amazing."

LEARN MORE @ CORNUCOPIAPROJECT.ORG

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atalie Murphy was the first in her family to go to college. She became a public school English teacher and spent 40 years dedicated to educating young people in New Hampshire.

When Natalie decided to do some estate planning, she called on a former student, Dorcas Gordon, for help.
Dorcas, an attorney who had been a star pupil in Natalie's AP English class, helped her get everything in order. And Dorcas made a suggestion that Natalie did not even realize was a possibility: Natalie could make a stipulation in her estate plan to create a scholarship fund at the New Hampshire Charitable Foundation to help New Hampshire students afford college.

"I never dreamed I could do this type of thing," Natalie said. "When I would hear about legacy giving, I thought of very well-to-do people. But here I can do this, and I am a retired schoolteacher!"

"You don't have to be a Rockefeller," Dorcas agreed.

The Murphy-Miller Scholarship
Fund honors Natalie's parents. It will
be funded through a bequest from her
estate and managed by the Foundation's
Student Aid program. The fund will
provide scholarships to students from
Newfound Regional High School in
Bristol, NH, where Natalie spent her
entire career. Scholarships will be
awarded through the Foundation's
online application process.

"I spent my life teaching wonderful students and I loved my school and my entire experience there," Natalie said. "I truly believe education unlocks doors, and there were so many students who had fabulous potential but didn't necessarily have the means to further their educations." Her scholarship will help.

Each year, dozens of generous people create "memoranda of understanding" with the Foundation to establish funds, via their estates, for a variety of purposes. Most donors, of course, also give during their lifetimes and such legacy giving complements and extends that generosity.

Mark Otis and Ellen Ratner Otis have made plans for a field-of-interest

fund that will support food security, women's health and efforts to combat domestic violence and homelessness. Mark, who grew up in Manchester, retired from a career in civil engineering, and Ellen has worked in nonprofit communications and radio production.

"We have limited funds," Ellen said, but this just energizes us."

Mark and Ellen wanted to make sure their legacy was stewarded in such a way that the funds would always support the issues they care about. Through the field-of-interest fund, the Foundation carries out those wishes. Their legacy gift will continue the giving that they have been doing all along.

"I never dreamed I could do this type of thing. When I would hear about legacy giving, I thought of very well-to-do people. But here I can do this, and I am a retired schoolteacher!"

- Natalie Murphy

"Nobody should be homeless in New Hampshire, nobody should have trouble getting food," Mark said. "It's a disgrace."

Creating the legacy fund, Ellen said, gave the couple "a sense of empowerment — and also makes you feel like you are part of something bigger." In the community foundation model, thousands of charitable legacies are pooled together to meet community needs.

Carol (who asked that only her first name be used) is a retired librarian.

She received a Foundation scholarship when she was studying for her master's degree in library science — a degree which helped her to advance her career.

Her fund at the Foundation will support women who are studying at community colleges, which she called "transformational" institutions. She wants to help with the often-unseen expenses that can make it difficult for women to get the education that will help them and their families to thrive. Her fund will support organizations that help with things like students' school supplies, transportation costs and food.

"I am a happily single person with no heirs," Carol said. "If I can help other women, why not? The opportunity to provide support to other women was motivational to me."

She urges others to consider their legacies when doing their financial planning.

"I got enormous peace of mind having my will in order," she said, "and knowing that the Foundation is going to carry out my wishes."

#### Creating a legacy fund

Generous people across the state have created hundreds of legacy funds at the Foundation.

The process is simple: Foundation staff work with you to understand goals and talk through options, and then create a "memorandum of understanding," that documents your intentions. Legacy gifts can be structured using a dollar amount or a percentage of an estate, and Foundation staff can work with your estate planning attorney or other advisors to create a plan that works for you.

For more information, please call the Foundation's donor services department at 1-800-464-6641, ext. 3.

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37 Pleasant St. Concord, NH 03301-4005

ADDRESS SERVICE REQUESTED



For 40 years, Sandy Pelletier has been helping people with disabilities to live their best lives.

Her work has included helping people transition from institutions back into communities, advocating for laws that mandate inclusivity in education, creating a center for children with autism and more.

As president and CEO of Gateways Community Services in Nashua, Sandy oversees more than 500 employees who care for 3,000 people statewide. She has been instrumental in helping to build a system in New Hampshire to support people with disabilities, people with autism and elders in need of long-term care.

Ask what inspired her life's work, and Sandy thinks for a beat and says: "My cousin Steve."

Sandy's cousin was born with a disability. Sandy was his babysitter. His family knew he was capable of more than most people expected.

Sandy took her current job immediately after graduate school.

"People have the right to live a meaningful life in their communities," she said.

Huge progress has been made, but challenges remain.
Housing is scarce, a skilled workforce hard to retain, too
many folks wait too long for services. The team at Gateways
works to mitigate those challenges.

Steve now lives independently, has a career, and likes going out for lunch with his cousin. He lives in Maine, so Sandy's work never directly affected him — but that work, launched by Steve's inspiration, has made life better for tens of thousands of people.

