

Maine Ties

On the Inside

“An Evening with Julie Salamon”
The *Times* culture writer explained Rambam’s Ladder at a special event in Portland.
Page 3

New Directors
Dixon, Jackson, Robinson & Rothschild lend expertise to the MCF Board.
Page 4

Family Philanthropy, Downeast Style
The Hunts of Sorrento partner with MCF to support Maine nonprofits.
Page 5

Professional Advisor
An estate planner discusses the role of financial advisors in raising the topic of charity.
Page 6

A Musical Legacy
The annual Ocy Downs competition honors a beloved piano teacher.
Page 7

Lumina Foundation
A major grant will support the goals of the Maine Compact for Higher Education.
Page 7

Grant of the Month
Faith in Action serves Oxford County communities.
Back Page



Legacies for Maine

“Giving was a given”

A Portland couple’s life journey leads to a family legacy.

Just after World War II, when Jack and Anne Spiegel were young Boston-area newlyweds, they decided to do something quite surprising: embark on their new business of making moccasins in Maine.

Jack was just out of the Army. His training had been in social work. Anne was a medical secretary. Neither had business experience, but moccasins represented a niche in footwear that nobody had developed—and Jack was a big believer in niches. Maine, they knew, had a reputation for honest, thrifty, quality workmanship.

So in 1947 the Spiegels moved to Portland and launched Quoddy Moccasins. “Our other trademark was ‘Best of Maine.’ Our goal was always best of its kind. It was fun,” recalls Jack.

Twenty-five successful years later, the Spiegels sold the company and began to do the things they had

longed to do: travel, volunteer work, trying their hands at other endeavors.

Giving back was natural because it was a part of their heritage. Growing up as first generation Jewish immigrants in the Depression, giving was a given.

“Money was very tight, it didn’t matter,” recalls Anne of her close-knit family. “They were always doing for others.”

In 1948 the Spiegels were founding members

of Portland’s Temple Beth El. Jack helped start the first Goodwill Stores in the Portland area. He also counseled people hoping to start new businesses. This past December, Spiegel was honored with the Twenty



Anne and Jack Spiegel are leaving a special legacy to Maine.

Giving back...was a part of their heritage.

Maine Community Foundation

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Year Service Award from the Portland chapter of SCORE, the Service Corps of Retired Executives Association.

The couple bought several woodlots that had been, says Jack, “hopelessly abused,” and enjoyed the work of bringing them back to life. They eventually donated one lot to expand Bradbury Mountain State Park and another, Moose and Morgan Meadows, to the town of Raymond for conservation use, through the Land for Maine’s Future Program.

The Spiegels’ particular interests included conservation, the environment and special needs of people. “There was a lot of paperwork, acknowledgments, records, receipts,” Jack recalls. Charles Harriman, a founding board member of the Maine Community Foundation, suggested they start a fund with the foundation.

Jack and Anne took their friend’s advice. Establishing a fund at the MCF simplified their lives. “We could budget what we had available,” Jack explains, “and all we had to do was tell them where we wanted to send it. They were very efficient, a great source of advice, and they continue to handle our money in a good conservative manner.”

As the Spiegels enter their 80s, they have begun to work on setting up a permanent fund with the foundation. Says Jack, “We like the idea of creating some continuity and we can’t think of any better way of doing it than with guidance and assistance of the Maine Community Foundation.” Selling a property in Florida was one of the services provided to the couple by MCF staff.



Some of the fine footwear created by Quoddy Moccasins.

Courtesy Jack Spiegel/photo from R.G. Barry 1971 Annual Report.

Jack and Anne want their charitable legacy...to be flexible, knowing they won't be able to predict future needs.

Jack and Anne want their charitable legacy to go to Maine, and they intend it to be flexible, knowing that they won’t be able to predict future needs. A portion of their fund may never come to their adopted state, and they couldn’t be more pleased about it. That’s the money they’ve set aside for their grandson, David Spiegel, of Texas.

“He’s 16 now,” says Jack. “He’s been giving money away since he was 12 when he made a donation to the children’s hospital in Fort Worth. I don’t know how it happened, but the hospital called him and gave him a tour of what his donation had done. It was quite wonderful.”

Jack and Anne Spiegel both beam. “We have fond hopes that by getting our grandson interested in giving this way, he might continue.” In all respects they are leaving a very special legacy.



Left: Julie Salamon was animated in her presentation at the Portland Museum of Art.



Photos: Herb Swanson

Why We Give

Author and *New York Times* culture writer Julie Salamon reflects on the nature of giving.

“An Evening with Julie Salamon,” hosted by the Maine Community Foundation at the Portland Museum of Art on October 7, drew over 100 guests to hear the author of the acclaimed *Rambam’s Ladder: A Meditation on Generosity and Why It Is Necessary to Give* speak on the topic of giving. After welcoming remarks by Wendy Penley, chair of the MCF board of directors, and Henry Schmelzer, foundation president, Portland community leader Rosalynne Bernstein introduced Salamon. In her remarks, Bernstein spoke of giving as a commitment, which she learned from her family who came to America from Poland.

Salamon offered observations on the contemporary world of charitable giving, from individuals to corporations. The framework for her discussion was the famous ladder of charity developed by the 12th-century philosopher Rabbi Moses ben Maimon, known best by his Greek name, Maimonides, and by many as Rambam (an acronym derived from the first letters of his name).



Above: Stanley Marshall Jr., a financial advisor from Veazie, listens to Julie Salamon’s presentation in the Portland Museum of Art auditorium.

Left: Judith Woodbury, a partner at Pierce Atwood, and Dorothy Schwartz, executive director of the Maine Humanities Council, converse during a reception in the museum’s Glass Galleries.

“Maimonides...was concerned with the most essential giving relationship, between the haves and the have-nots. He surrounded the eight levels of giving with pages and pages of explication, which may or may not be specifically helpful in deciding which brother’s keeper to be, or in understanding why some people give and some people don’t.

Yet Rambam’s Ladder has a straightforward simplicity that is both elegant and deceptive. Then and now, one step leads ineluctably to another, on a journey that can and should be pleasurable. After all, giving something is better than giving nothing, so why not enjoy the climb? True, the lowest rung on the ladder belongs to the person who gives with a frown, but that leaves seven other levels of giving on which you could—and should—feel gratified, without becoming smug. Maimonides grasped the profound connection between obligation and fulfillment.”

—Julie Salamon, from her introduction to *Rambam’s Ladder: A Meditation on Generosity and Why It Is Necessary to Give* (Workman Publishers, 2003)

MCF Directors Elected

New members bring expertise in health, nonprofit leadership, education and investment.

The Maine Community Foundation has elected four members to its Board of Directors. They are Dr. David C. Dixon of Strong; Anne O. Jackson of Yarmouth; Betty D. Robinson of Lewiston; and Peter Rothschild of Islesboro and New York City.

“These distinguished individuals bring expertise on health issues, nonprofit board development, education and financial investment to the Maine Community Foundation,” said MCF President Henry Schmelzer. “We are honored to have them help us in our mission to strengthen Maine communities.”

A graduate of UNH and Tufts University Medical School, **David Dixon** is general surgeon with a private practice and an attending surgeon at Franklin Memorial Hospital where he was formerly president. He was a founder of Rural Health Associates and is chairman of the board of directors of Western Maine Physicians-Hospital Organization. Dr. Dixon also serves on the advisory committee for the MCF’s Western Maine Fund and the Finance Authority of Maine’s advisory committee on medical education.

Anne Jackson is a graduate of Smith College. She attended the Institute for Civic Leadership in 1996-1997. She has worked with the leadership of nonprofits on strategic planning, board development, board/staff relations and fundraising. A co-founder and board chair of The Board Network in Portland, Jackson is a trustee of Hurricane Island Outward Bound and a former chair of

the board at the Portland Museum of Art. She is currently chair of the Committee on Trustees for the University of Southern Maine Foundation Board. She also serves on MCF’s Philanthropic Services Committee.

Betty Robinson earned her PhD in Sociology from Boston University. She was the first faculty person hired at USM’s Lewiston-Auburn College where she was dean from 1996 to 2003 and where she currently teaches leadership and organizational studies. She has served on the Maine State Arbitration and Conciliation Board, the Androscoggin County Chamber of Commerce, the Advisory Board of the Maine Labor Group on Health and the Maine Coalition for Excellence in Education.

A landscape architect and planner, **Peter Rothschild** is a founding principal of Quennell Rothschild & Partners. He graduated from Harvard and received a Masters of Landscape Architecture from the University of Oregon. A Fulbright Scholar, he is a Fellow of the American Society of Landscape Architects. He is currently campus landscape architect for Princeton University and vice-chair of New Yorkers for Parks. He has served as an advisor to Scripps College and the Huntington Library investment programs, and was chair of the University of Oregon’s endowment investment committee between 1990 and 2002. He currently is a member of the MCF investment committee.



Top to bottom: New board members at the Maine Community Foundation are Anne Jackson, Dr. David Dixon, Betty Robinson and Peter Rothschild.

Family Philanthropy

The Hunts partner with MCF to support nonprofits in Maine.

From the Hunt family living room in Sorrento, on the coast of downeast Maine, broad windows overlook the crook of the harbor. One morning last August, Peter Hunt and his three daughters, Julia Bogardus, Miranda Borden and Leslie Palumbo, met in this room to talk about the family fund they established at the Maine Community Foundation.

Peter was familiar with community foundations, having worked for one in Chicago; and he currently serves on the board of the Gloucester Community Foundation, a regional affiliate of the Community Foundation Serving Richmond and Central Virginia. He suggested that



Photo: Carl Little

Peter Hunt and daughters Leslie, Julia and Miranda gather on the porch of their home in Sorrento.

the family partner with the Maine Community Foundation because the foundation knew the state and its needs. His daughters agreed.

Though the children grew up in Chicago, no one in the immediate family lives there now.

The daughters are settled in various cities around the northeast. With this kind of dispersion, Sorrento has become an all-important family meeting place.

While each family member has strong opinions about social and community involvement, their passions are remarkably similar. Each year, they support certain organizations, such as College of the Atlantic and the Frenchman Bay Conservancy. Beyond that, they want to help some of the more rural areas in Hancock and Washington counties on issues related to the environment and preventive social welfare, especially for women.

Since 1999, the family has met each year with Meredith Jones, vice president for program development and grantmaking services at MCF. At this annual gathering, Jones shares proposals from nonprofits that she thinks would interest the family. They discuss each one.

Daughter Julia finds herself continually impressed by these requests for support. “I always come away from these meetings admiring the

amount of human energy these dedicated people spend on doing good in their communities.”

“We’re summer people,” adds Miranda, “and as such, we only know our local concerns. The foundation has taught us a lot about Maine.” Adds Leslie, “The family knows more about the state now, what makes one project better than another—and why. As we learn more, our decisions

are more informed.”

This last year the Hunt family made a grant to the Maine Women’s Policy Center, whose mission is to improve the economic, social and political status of women and girls through public policy and leadership development. The family is well aware of the funding challenges faced by organizations focused on policies that affect women and girls. By providing an unrestricted grant, they wanted to give the center’s new director the ultimate flexibility to direct resources where they were most needed.

Peter, Julia, Miranda and Leslie are finding that the family fund they created to give back to Maine has actually given back to them, adding a depth of meaning to their time in Sorrento. They feel more a part of the state, which leads them to examine the nature of their giving and to consider statewide needs more seriously.

Bringing such reflection to living-room discussions has added a new layer of appreciation to Hunt family gatherings, making their time together in Maine that much more consequential—and rewarding.

“The foundation has taught us a lot about Maine.”

Professional Advisor

Calvin True is an attorney with Eaton Peabody in Bangor, Maine, and a member of the Maine Community Foundation's Board of Directors.



A conversation with estate planner Calvin True

Attorney Calvin True specializes in estate planning and administration. A graduate of the University of Maine and Northeastern University School of Law, True has served on the boards of Acadia Hospital, Community Health and Counseling Services and the Bangor Public Library. Currently, he is on the boards of Bangor Savings Bank, Maine Community Foundation and Eastern Maine Charities.

True sat down recently with Ellen Pope, Vice President for Philanthropic Services at the Maine Community Foundation, to discuss some of the ways professional advisors broach the topic of philanthropy with their clients.

MCF: What do you think the role of a professional advisor should be when discussing philanthropic goals with a client?

True: The role of the advisor is to help the client figure out how best to distribute assets. Part of that, after you've moved beyond the obvious family issues, is to determine whether there are other objects of bounty, such as charitable organizations. It's a question I routinely ask of my clients, if they haven't already raised the issue themselves in the course of a meet-

ing. To those who don't raise the idea themselves, I basically say, "Are there other things you want to do such as something for charity?"

MCF: So you ask the question pretty routinely?

True: I do. It's sometimes developed in a tax-planning context, but more often than not it relates to endowing what the client has been doing for an organization on an annual basis during their lifetime or making sure there's a bequest that accomplishes some ongoing objective, whether a program or something organizational. Sometimes it's a vehicle to accomplish a family plan, a tax plan and a charitable result.

MCF: Are your clients interested in the tax and estate planning implications of charitable gifts?

True: If we're talking about large sums of money, yes. But if we're talking about bequests of \$10,000 or \$20,000, that's not what motivates them. They're talking about how to say thank you to a hospital or how to fund research for MS or Alzheimer's. With greater sums, it can be more tax motivated.

MCF: Do you have a favorite story related to estate planning?

True: I guess my favorite story concerns a retired dentist who probably fifteen years ago created a Charitable Remainder Unitrust. He came back to me about two years later and said, "Cal, that worked so well, it's done everything we talked about and more, and I want to set up another one." He had learned so much from the first one, benefited so much in terms of the income he was getting, the tax benefit he received, and the charity's reaction to what he had done. It was at a time when Charitable Remainder Trusts were becoming a more

active planning vehicle, and he was talking to all his friends about what he'd done.

MCF: I find that once people experience the benefits of a planned gift arrangement they will sometimes come back and want to do more, such as another charitable gift annuity.

True: I would think that your experience with donor-advised funds must be similar. I'm trying to encourage clients to go in that direction. There was a period of time when we helped establish a lot of private foundations and it seemed like a good idea at the time, but I've found that the administrative headaches are more than people expected. Donor-advised funds create a nice balance between active input, on the family side, and active management and administration by charitable organizations.

MCF: I think that is a trend. Increasingly, advisors and donors know that there is an alternative to setting up a family foundation. Are there other trends?

True: More clients are choosing the charitable gift annuity. There's some attraction for clients who aren't getting much of a yield on their bonds and their other investments, even their real estate, to be able to convert to a predictable rate of return on the charitable gift annuity.

MCF: Any final thought about the role of the advisor?

True: In my opinion, in part it's the responsibility of advisors to help clients look beyond the circumstance today, certainly to build in flexibility for the future, but also to challenge their clients to think about the opportunities of the future and what those hard-earned assets can do in a charitable context.



Photo courtesy Portland Conservatory of Music

A Musical Legacy

THE OCY DOWNS COMPETITION
HONORS A BELOVED TEACHER.

Jillian Jacobs, 16, of Vassalboro (at left) was the 2004 winner of the Portland Conservatory's Ocy Downs piano competition. Selected from a field of five finalists, Jacobs received a \$300 cash prize and was invited to perform in the Conservatory's popular "Noonday" series.

The Ocy Downs competition, now in its eighth year, is open to Maine residents in grades 8-12. Competitors perform memorized works of the baroque, classical, romantic, impressionist and modern periods before a select panel of judges.

The competition is named for Ocy Downs, a beloved teacher of many of the Portland area's more prominent pianists, who for decades devoted herself unstintingly to her students. Funds for the competition were raised by subscription from Downs' former students and are administered by the Maine Community Foundation.

Lumina Foundation Supports Maine Compact for Higher Education

GRANT WILL HELP INCREASE COLLEGE PARTICIPATION IN MAINE.

Lumina Foundation for Education, a private, Indianapolis-based foundation, has announced a grant of \$349,600 to the Maine Community Foundation.

The grant will support two of the five strategic actions identified by the Maine Compact for Higher Education in its report, "Greater Expectations." MCF and the Maine Development Foundation launched the Compact, an initiative to increase post-secondary educational levels of Maine people, in 2003.

"We are excited to have this significant stamp of approval from a national foundation that is a trailblazer in higher education," said Henry Schmelzer, president of the Maine Community Foundation.

*"MCF believes
higher education is
the most important
long-term issue
facing Maine."*

"MCF believes higher education is the most important long-term issue facing Maine," he added.

Henry Bourgeois, director of the Maine Compact for Higher Education, stated, "This grant will provide significant help to increase the college participation rates of under-represented youth and adults in Maine.

We are thrilled to have such a highly regarded organization as Lumina Foundation be our partner in this important work."

The grant will fund projects aimed at increasing the number of nontraditional adult students who earn college degrees in Maine

and increasing the college aspirations and preparation of traditional students by providing significant college experiences for high school students across the state.

Lumina Foundation for



Education, a leader in funding education initiatives nationwide, strives to help people achieve their potential by expanding access and success in education beyond high school. The Foundation bases its mission on the belief that postsecondary education remains one of the most beneficial investments that individuals can make in themselves and that society can make in its people.

To learn more about the Maine Compact for Higher Education, visit www.collegeforme.org or call 207-622-6345.

At www.mainecef.org

Faith in Action serves Oxford County communities

One woman was a Vaudeville dancer. Another was a military nurse who served in World War II. Of the 115 people served by Faith in Action, 85 percent are widows, none drive, and all have fantastic life stories to share.

“Some of the people we serve never learned to drive. Others don’t drive because of health issues or because they have had to choose between keeping their home and keeping a car,” said Susan Gill, volunteer coordinator for Faith In Action, a program of the Rural Community Action Ministry.

Supported by a 2004 grant from the Oxford County Fund, Faith In Action serves Buckfield, Canton,

Hartford and Sumner, as well as several other communities in Androscoggin and Kennebec Counties. The program matches clients with volunteers who make regular visits, provide transportation to the grocery store and doctor’s appointments, and serve as a vital connection for isolated, primarily elderly residents. Volunteers include students from Bates College and Kents Hill School.

This year, the Oxford County Fund is the beneficiary of a challenge grant from the Betterment Fund. The Oxford County Committee needs to raise \$100,000 in new charitable funds by October 2005 to be eligible for the \$50,000 matching grant.

For information, contact Oxford County Fund coordinator Tanya Swain (207.779.1938) or Ellen Pope, MCF Vice President for Philanthropic Services (877.700.6800).

Faith in Action volunteers added a handicap accessible ramp to this home in Livermore.



Photo courtesy of Faith in Action

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The Mission of the Maine Community Foundation

IS TO
STRENGTHEN MAINE BY
WORKING IN PARTNERSHIP WITH
DONORS AND COMMUNITY GROUPS.

WE ACCOMPLISH
OUR MISSION BY:

- BUILDING PHILANTHROPIC RESOURCES
- CONNECTING DONORS TO ORGANIZATIONS AND PROGRAMS THEY CARE ABOUT
- MAKING EFFECTIVE GRANTS
- PROVIDING LEADERSHIP TO ADDRESS COMMUNITY ISSUES.