

**MA'YAN: The Jewish Women's Project
a program of The JCC on the Upper West Side**

and

U.S. TRUST COMPANY OF NEW YORK

*invite you to
an all day symposium*

**JEWISH WOMEN ENSURING THE FUTURE:
Identity, Money and Change**

**Wednesday, November 8, 1995
9 a.m. - 4 p.m.**

at

**U.S. Trust
114 West 47th Street
New York City**

"...And then compassion will be wedded to power. And then everywhere will be called Eden once again."

Judy Chicago

Each of us has a vision of a better future. When we imagine a world transformed, our dreams may center on security and well-being for our children, on a reinvigorated and more inclusive Jewish community, on a country more directed by our values, a world not ravaged by conflict, or an earth not polluted by shortsightedness.

The future needs our vision. The Jewish community needs our insight, creativity, and wisdom. The next generation needs our honesty, guidance, and respect. And we need each other. We need to know we are not alone in our dreaming or in our labor. We need to start talking about the issues we don't like to talk about, issues that unresolved, will continue to obstruct our path—issues like identity, money and change.

Opening Session: Drawing Strength From Our Past

Whether or not we recognize it, much of our commitment to a better future is rooted in our Judaism. We may be living lives our foremothers could never have envisioned, but we have much to learn from their experiences of self, family and social responsibility. With scholar **Gail Reimer** as our teacher and facilitator, we will explore the story of one woman who, living in the times of our prophets, exemplified the virtues of independence, generosity and determination.

Workshops: Empowering Ourselves

Each attendee will have the opportunity to participate in two workshops. A kosher, vegetarian lunch will be served between morning and afternoon workshop sessions.

1. Everything You Want (and Need) to Know about Financial Planning but Are Afraid To Ask — Roberta Cherkin
Gaining confidence in your financial planning ability will free you to think much more creatively about your larger vision for the future.

- ◆ Develop your own investment strategy.
- ◆ Define your individual financial goals.
- ◆ Assess your cash flow, budgeting and investment options.
- ◆ Learn the ins and outs of stocks, bonds and mutual funds.

2. Controlling Our Financial Futures — Lisa Marcus
Attempting to build your retirement and estate while staying true to your philanthropic values and goals is not a simple task.

- ◆ Assess your retirement and estate needs. How much is enough?
- ◆ Make the most of your family's wealth (trusts, taxes).
- ◆ Plan for unforeseen circumstances.
- ◆ Identify your charitable goals.

3. Educating Young Children about Money — Judy Barber
Raising children to be financially responsible adults in the midst of affluence is challenging for both parents and children.

- ◆ Discuss giving money to your children while teaching financial responsibility.
- ◆ Learn to manage your child's feelings about the "fairness" of being on a budget when you are perceived not to be.
- ◆ Problem solve other parent/child money issues.

4. Adult Children and Family Money — Judy Barber
The questions that adult children have about their parents' money are often considered rude and an invasion of privacy, even though honest answers could make a dramatic difference in the lives of children and parents alike.

- ◆ Learn how to handle queries from your children like "How much are you worth?" or "How much are you planning to leave me?"
- ◆ Figure out how to talk about financial planning with the same ease that you chat about deals and bargains around the dinner table.
- ◆ Explore the pros and cons of transferring assets during your lifetime.
- ◆ Create an action plan for talking to adult children about estate planning and prenuptial agreements.

5. Philanthropic Decision-Making and Your Family — Judith Peck
Couples and families involved in charitable giving are often forced to confront issues of conflicting styles, values, and priorities.

- ◆ Gain an understanding of family dynamics.
- ◆ Explore the unspoken assumptions and traditional family roles that can disadvantage women and influence family decision-making.
- ◆ Strategize new ways to negotiate with partners, parents, and children.

6. Family Businesses and Family Foundations — Judith Peck
The relationships of brother to sister, husband to wife, and parent to child can intrude in the effectiveness of working together as a "management team."

- ◆ Confront the challenge of balancing family dynamics with the management of your business or foundation.
- ◆ Learn to build common agendas and foster collaborative contexts.
- ◆ Examine the differences between the language of business and the language of family.

Closing Session: Envisioning Our Future

Identifying our personal issues around money, our families and our identities helps to clear away many of the obstacles that block us from the possibility of envisioning a better future. In this session, we will hear the stories of women like ourselves who have undertaken this process of personal transformation and are now using their money, vision, and leadership to transform the world. Guided by **Tracy Gary**, an inspiring mentor who has helped hundreds of women translate their dreams into reality, we will commit ourselves to exploring our own potential to make a difference.

About Our Speakers

In selecting our presenters, it was important to Ma'yan to find teachers who, both professionally and personally, embody our vision of transforming the future. Each is a donor-activist in her own right.

Judy G. Barber is a family business consultant and publisher of *Family Money: A Commentary on the Unspoken Issues Related to Wealth*. A licensed marriage and family counselor specializing in the psychology of money, she is affiliated with McGladrey & Pullen Family Business Group in California. She lectures extensively throughout the country.

Roberta B. Cherkin, M.B.A., a First Vice President at Smith Barney, specializes in providing financial advice to not-for-profit organizations, commercial businesses and pension and profit sharing plans. A well respected financial advisor, she appears on TV and conducts workshops for numerous organizations on financial management.

Tracy Gary has been a pioneering donor-activist for more than twenty years. Through *Resourceful Women*, which she founded ten years ago and now co-directs, she is dedicated to helping women acquire the knowledge, competence, and confidence they need to make wise choices about their money. She was a co-founder, staff and board member of The Women's Foundation, The Women's Building in San Francisco and the National Network of Women's Funds and has served on 26 other boards. Tracy speaks with women all over the country, offering her expertise and experience and inspiring social activism and informed philanthropy.

Lisa M. Marcus is a Vice President at U.S. Trust Company of New York. Previously as a financial counselor, she specialized in retirement, estate, investment and income tax planning for families of inherited and entrepreneurial wealth. Her expertise is also personal, since she grew up in a family business. Lisa serves on the boards of various secular and Jewish organizations.

Judith Stern Peck, M.S.W., has had extensive experience as both a family therapist and family business consultant. She holds leadership positions on the boards of numerous not-for-profit institutions and is actively involved in asset management of her own family's business. An author and lecturer, she presents seminars on family business, women and philanthropy and intergenerational issues. Judith is a principal of JSP Associates, a firm designed to provide educational and consultation services to family businesses and family foundations.

Gail Reimer, Ph.D., writes and lectures on social, cultural, Jewish and feminist issues. She taught literature at Wellesley College and is the author of numerous essays and articles on the Bible, feminist criticism and Victorian literature. Gail recently co-edited, with Judith Kates, *Reading Ruth: Contemporary Women Reclaim a Sacred Story* and is currently at work on a woman's guide to the Jewish High Holy Days.