The Treadwell Gift

Frequently Asked Questions

Prepared by the Treadwell Gift Committee · October 2026 · Questions: treadwell@uuwestport.org

This FAQ explains the bequest UUWestport received from Nancy J. Treadwell, the history behind it, the Treadwell Gift Committee's research into the Treadwells and their history with the congregation and the library, and the Committee's initial thoughts on how the congregation might decide to use the gift.

The Gift: The Basics

1. What is the Treadwell Gift?

UUWestport received a bequest of approximately **$800,000** from Nancy J. Treadwell. The bequest divides the gift into two equal parts of approximately **$400,000** each:

- **Religious education:** one half goes to the "Church School," in memory of Nancy's mother, Mildred E. Treadwell, "to be used for furthering the religious education of Unitarian Church students."
- **The Library:** the other half goes to the Karl M. Chworowsky Library, in memory of Nancy's parents, Mildred E. and Thomas P. Treadwell, "founders and supporters of the church library."



The gift by Nancy Treadwell is in memory of her parents, Mildred and Thomas, seen above in a 1981 Membership Directory.

2. What does the bequest actually say?

The bequest was made through a trust, a common way of avoiding probate. The relevant section of the Trust reads:

> *"This Trust will end when Trustor is no longer living, and Trustee shall then accumulate the then remaining Trust principal and undistributed income and distribute the remaining Trust estate as follows:*
>
> *(1) Fifty percent (50%) to the Church School of the Unitarian Church of Westport, Connecticut, currently located at 10 Lyons Plain Road, in memory of Mildred E. Treadwell, to be used for furthering the religious education of Unitarian Church students. If the school does not exist at my death, then this gift to the Unitarian Church shall be unrestricted.*

(2) Fifty percent (50%) to the Karl M. Chworowsky Library of the Unitarian Church of Westport, Connecticut, currently located at 10 Lyons Plain Road, in memory of Trustor's parents, Mildred E. and Thomas P. Treadwell, founders and supporters of the church library. If the library does not exist at my death, then this gift to the Unitarian Church shall be unrestricted."

To read the relevant section of the Trust document, please see the Appendix.

3. What are the restrictions on the gift, and what are the congregation's legal obligations?

The gift came from Nancy Treadwell's Trust, which she created in 1993 and restated in 2009 in Arizona, where she lived. She was its sole grantor (trustor). The Trust ended at her death in 2024 and has since been closed in Arizona. We do not know what the original 1993 Trust said; the 2009 restatement names no other beneficiaries and refers to no family members.

The gift may be used only for the purposes the Trust names:

- Half for furthering the religious education of the congregation's students. Today this program is called Faith Formation.
- Half for the Karl M. Chworowsky Library.

The Trust names one circumstance in which either half would become unrestricted: if the Church School or the Library "does not exist at my death." This is judged as of the date of Nancy's death in 2024. In early 2026, the congregation accepted the bequest with its restrictions.

Having accepted restricted gifts, the congregation is legally required to use each half for the purpose the Trust names. In Connecticut, a charitable institution's management of donor-restricted funds is governed by the Uniform Prudent Management of Institutional Funds Act (Conn. Gen. Stat. §§ 45a-535 to 45a-535i).

4. Could the congregation ask to change or remove the restrictions?

Connecticut law (Conn. Gen. Stat. § 45a-535e) provides two routes to remove restrictions:

- **With the donor's consent.** An institution may release or modify a restriction with the donor's written consent. Nancy Treadwell is deceased, so this route is not available.
- **By court order.** The congregation could apply to a court to modify the restriction, and the Attorney General must be notified. Under the doctrine of "cy pres," a court may modify a restriction if it has become "unlawful, impracticable, impossible to achieve, or wasteful," but will redirect the use of the funds only "in a manner consistent with the charitable purposes expressed in the gift instrument."

This would require legal counsel and a court proceeding, and the court would decide the outcome.

5. Has the Committee considered pursuing a change to the restrictions?

The Committee recognized a possibility that the restrictions (use for the "church school" and the "library") might be reduced with the help of an experienced attorney.

The Committee does not recommend seeking removal of the restrictions for the following reasons:

- Nancy Treadwell trusted the congregation to use these funds to honor her parents, who were instrumental in both the "church school" and the library. The Committee recognizes a moral and ethical obligation to honor her intentions while also benefiting the congregation.
- It is possible to honor this legacy while also advancing the work of UUWestport for the congregation and the wider community, and supporting the congregation's long-term vitality.
- It is important that the congregation respects the donors' intentions, especially as the congregation asks members to trust it with Legacy Giving.

6. $400,000 is a large sum for one room. Does the Library gift serve the congregation?

Is $400,000 warranted for a meeting room with some books that we call a library? It is a fair question, but it rests on a definition of "library" that is decades out of date. Today's libraries have evolved into multimedia, cultural, and community centers. Libraries share information and bring people together through programming, technology, gathering space, and access, not just by lending books.



Books in the Chworowsky Library, off the foyer.

A recent *New York Times* article, "Forget the Shushing. Librarians Have a Whole Lot to Say" (October 1, 2026), put it this way: ***"...But most of all, they want you to know what the library really is: a safe place for people to gather around books, ideas and one another."***

- **Nationally:** The federal Institute of Museum and Library Services (IMLS) reports that libraries are offering more programs and attendance has grown, while traditional circulation, visits, and reference transactions have declined since the mid-2000s.
- **Locally:** The Westport Library reopened in 2019 after a $20.8 million transformation. It now offers nearly 2,000 free programs and events a year, a 400-plus-seat Forum, two multimedia studios, and a MakerSpace.
- **Typical library offerings today** include author talks, lectures, concerts, films, book discussion groups, workshops, digital collections (e-books, audiobooks, and databases), local history and archives, technology access, and community meeting space.

The Trust directs the gift to the Karl M. Chworowsky Library; it does not limit the gift to books or to a particular room. A $400,000 investment therefore does not have to be an investment in just the room we call the Library. The Library can be a hub of congregational life, the same role a modern public library plays in the towns we live in.

This approach would honor the intent of the gift. It also carries forward one of Mildred Treadwell's hopes for the library: she tried to introduce poetry and script-in-hand readings, which were limited by the lack of a volunteer to spearhead the initiative.

Examples of the kinds of activities this could include are below. These are illustrations only.

- UU speaker and author series; book and poetry readings
- UU or UU-adjacent film, music, and other cultural programs
- Digital and multimedia resources
- A curated collection of Unitarian Universalist materials
- An archive of UUWestport history (currently stored in boxes in Ruth's office)

7. Who is handling decisions about the gift, and how will decisions be made?

The Board of Trustees established the Treadwell Gift Committee to develop the process of how and when the congregation wants to disperse the Treadwell funds, and for what purpose. The members of the Committee are Randy Burnham, Sean Feuer, Sharon Poole, Cindy Potter, Joyce Thomas, and Bob Welsh.

The Committee has three tasks:

- Inform the congregation about the gift and what needs to be considered.
- Propose a process for how the congregation decides how the funds are disbursed.
- Develop recommendations to the Board that lead to a proposed resolution for a congregational vote.

The congregation will make the final decision on the use of the funds by voting on the resolution. The process is outlined in question 21.

The Treadwells – Founding Members

8. Who were the Treadwells?

Thomas P. and Mildred E. Treadwell, of Fairfield, were among the congregation's earliest members, joining in 1950. Their daughter Nancy joined in 1953. For more than three decades the family appears in the Annual Reports in connection with the Church School, the library, the Women's Alliance, the building fund, the ushering corps (including as Head Usher), the Flower Guild, and the production of *Soundings* in the 1970s.



Tom Treadwell at the bookshop table during coffee hour at the Saugatuck School, c. 1950s.

9. What was Mildred Treadwell's role in the congregation?

The Annual Reports record Mildred in leadership roles across the congregation:

- **First Superintendent of the Church School** (early 1950s). The 1953–54 report thanks her "for her sacrifice in continuing as Church School Superintendent long after her resignation" until a successor could be found. She then served as assistant superintendent. In 1957–58 she was again Superintendent, described as "most conscientious about arrangements for staff, materials, and records."
- **Founding President of the Women's Alliance** (c. 1951). The Alliance gave her Honorary Membership in 1971 as its first President.
- **Founding librarian of the Karl M. Chworowsky Memorial Library** (1963 to about 1969). With Assistant Librarian Florence Jones, she built the collection from a few hundred titles to about 2,500 volumes. One report notes: "The Church has imposed on the generosity of the Treadwells for years, whose sunroom has been stacked with boxes of books waiting to be sorted and processed."
- **Church archivist.** In 1963–64 she began organizing the congregation's reports, programs, and membership lists.
- **Continued library service.** She remained on the Library Committee through the 1970s and at one point served again as its chair.
- **Other leadership.** She co-chaired the Denominational Affairs Committee, with Sally Chworowsky, and the Development Committee.

Longtime member Diane Becker remembers Mildred as a dedicated volunteer, akin to Ruth Fine (for whom the Very Fine Award is named), who contributed across many parts of congregational life for many years.

10. What was Thomas Treadwell's role?

- He served on the Building Fund Committee that was formed after the 1957 Spring Building Fund campaign. He represented Fairfield as the committee worked to raise the remaining pledges toward the $100,000 building goal.
- He also served on the Public Relations Committee, was an usher, and co-directed the Ushering Committee in 1958–59. In the 1960s he served on the Flower Guild.
- The Annual Reports do not list Thomas by name in a library role, but Nancy's Trust describes both her parents as "founders and supporters of the church library."

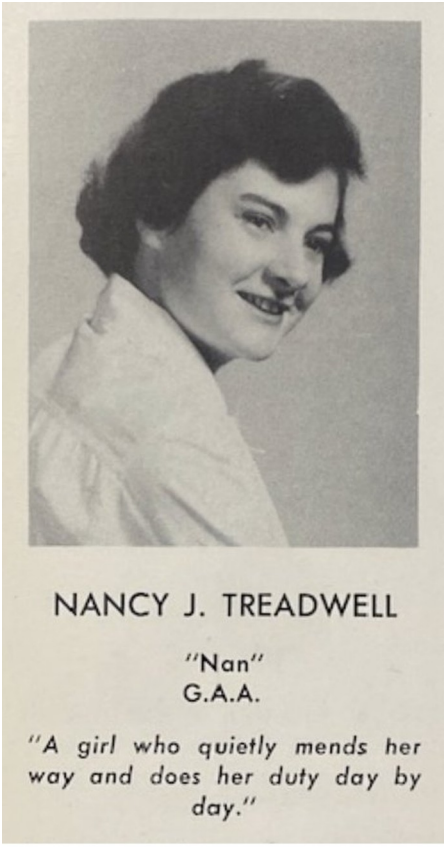
11. Who was Nancy Treadwell?

- "Nan" Treadwell graduated from Roger Ludlowe High School in 1953 and taught the Church School's kindergarten class in the 1950s.
- She graduated from the University of Bridgeport in 1957, worked as a schoolteacher in Florida and Illinois, and spent her final years in Arizona.

12. Do we know why Nancy Treadwell directed her gift to the Church School and the Library?

The Trust does not explain her reasons beyond its own words.

- The Trust ties each half to her parents. The religious education gift is "in memory of Mildred E. Treadwell." The Library gift honors both parents as "founders and supporters of the church library."
- These are the two programs where Mildred's service was most extensive. She was the Church School's first Superintendent and the Library's founding librarian. Nancy herself taught in the Church School.
- Mildred's obituary in the *Fairfield Citizen-News* invited memorial contributions to the "Unitarian Church school library or chapel."



Nancy Treadwell in the 1953 Roger Ludlowe High School Yearbook.

Religious Education: From Church School to Faith Formation

13. How has UUWestport religious education evolved since the Treadwells' time?

Over seven decades the program has had three names: **Church School** (1950s), **Religious Education** (from the 1960s), and **Faith Formation** (from 2018–19). Selected figures from the Annual Reports:

- **1950s–60s, growth.** Enrollment rose quickly. By 1965–66 classrooms had to be rented at the nearby Coleytown School to relieve overcrowding. Peak enrollment was ~300 children with an average attendance of 165.
- **1970s, contraction and professionalization.** Enrollment fell, and the Board named hiring a professional Director of Religious Education the church's "first priority."
- **1980s–2010s, rebuilding.** Under a series of professional directors, enrollment reached "a new all-time high" in the 1980s and stayed in the hundreds through the mid-2000s. The 2007–08 program included Our Whole Lives (OWL), Neighboring Faiths, and Coming of Age, and saw ~220 students registered and an average attendance of 175.
- **2018 onward, Faith Formation.** Like churches across the country, the congregation determined that the old "upstairs/downstairs" model didn't fit modern life. It shifted from traditional Religious Education to an integrated Faith Formation model. Instead of just teaching kids in isolated classrooms, Faith Formation focuses on the whole family—combining spiritual growth, social justice, worship, and community across all generations. In 2018, there were approximately 70 children enrolled from Pre-K to Coming of Age.

14. What does Faith Formation look like today?

Faith Formation aims to offer families a "third place." The term comes from sociologist Ray Oldenburg and means a warm, welcoming community setting outside home (the first place) and work or school (the second place) that allows families to drop anchor, share a meal, and find real connection, nurturing the next generation of Unitarian Universalists in a way that fits how families actually live today.

- It serves 33 families, from nursery through 12th grade, with an average attendance of 24 children.
- Programs include those provided by the UUA, including Our Whole Lives (OWL), UU Principles and Values, and Crossing Paths, as well as programs initiated by our own congregation.
- The Youth Group allows our teens to thrive by providing them something to rally around, especially their annual youth trip.
- Classes rely heavily on parent volunteers to lead them.

15. What are the current needs in Faith Formation?

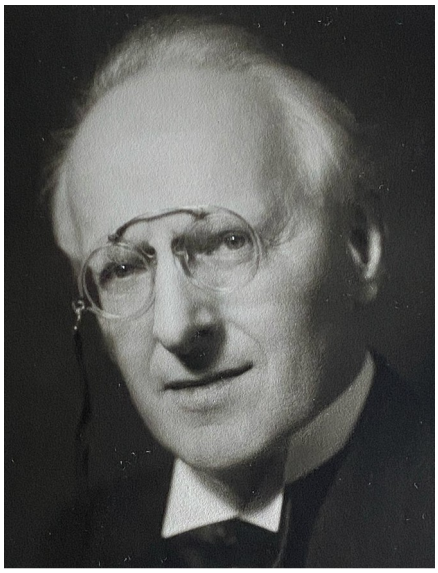
Based on our discussions with the Director of Faith Formation, the following are some of the program's current needs:

- **Volunteer support:** increased support to reduce the training, preparation, and teaching time required of parents, many of whom are already balancing work, school, and extracurricular schedules.
- **Youth Group:** There is currently no Youth Group advisor, and there are no scholarship opportunities. An advisor would create a "safe space" for teens that is not monitored or run by their own parents, and would support youth programming, including the annual youth trip.
- **Resources for parents** to help guide their children's spiritual and ethical growth.

The Karl M. Chworowsky Library

16. Who was Karl Chworowsky?

Rev. Dr. Karl M. Chworowsky was the congregation's **first minister**. He was called in 1952, after the congregation had met as a fellowship since 1949.



Rev. Dr. Karl M. Chworowsky

- **Background:** The 1952–53 Publicity Committee report describes his "unusually interesting background in the arts, in radio and newspaper fields, and in Christian-Jewish relations." He wrote for *Look*, *The Christian Century*, *The Unitarian Register*, and *The Churchman*. He was a skilled pianist, wrote verse, and at one time hosted a poetry program on the radio.
- **Ministry:** Nearly 40 new members joined in his first year. His sermons were reprinted in county newspapers, and he was interviewed on WICC radio. He described a minister as "first of all 'a servant' whose obligations extend beyond those due his own church-folk." He and his wife, Sally, hosted new members in their home.
- **Legacy:** He served until 1958. During that time the congregation bought its land and began the fundraising drive for the Victor Lundy building it occupies today. He was granted Emeritus status and died in the early 1960s. The congregation then named its new library in his memory. His widow, Sally, stayed active in the congregation for decades.
- **Poetry:** In later years the Library Committee planned poetry evenings "for those who share the love of poetry that Edith Beals and Karl Chworowsky nurtured in their lifetimes."



Dedication plaque on the door of the Chworowsky Library, off UUWestport's foyer.

17. What is the history of the Chworowsky Library?

- **Founding (early 1960s).** The library was built "from a nucleus of Dr. Karl's personal collection" of books on theology, liberal religion, and spirituality, named in his memory, and dedicated during the 1963–64 church year.
- **Growth under Mildred Treadwell (1963–c.1969).** As founding librarian, Mildred grew the collection from a few hundred titles to about 2,500 volumes, with volunteers staffing the room every Sunday.
- **More than a reading room.** From the start, the library hosted Board and committee meetings, poetry readings, and a script-in-hand reading. Expanding these readings was one of Mildred's ideas, but it did not take hold because no volunteer came forward to lead it.
- **Later years.** As the founding generation of volunteers aged, book lending declined after 1980, and revival efforts did not last. The room continues to hold the collection and serve as a meeting space, and the K. Chworowsky Library Fund remained a named fund in the congregation's financial statements into the 2000s.
- **Today.** The Karl M. Chworowsky Library remains and holds a collection of Unitarian Universalist books that congregants can borrow. It also serves as a meeting and gathering space, both formal and informal, as it has since its earliest years.

Options for Structuring the Use of the Funds

18. What were the Committee's Guiding Principles?

In preparing to inform the congregation and discuss the use of the gift, the Committee followed three main principles:

1. **Honor the Treadwells and respect the Trust.** Respect the restrictions in the Trust and seek to honor the Treadwells' role as early congregants and their particular interests: the "Church School" and the "Library."
2. **Long-term stewardship for the congregation.** Treat the gifts as a matter of long-term stewardship, creating a permanent legacy for the Treadwells while allowing the possibility that principal could be spent.
3. **Supplement, not substitute.** Utilize the funds to grow and enhance our programs, not to replace regular budget commitments of the congregation.

19. What are the considerations for the congregation in utilizing the gift?

The congregation must decide how, and how quickly, the funds are used. The options range from the greatest potential immediate impact to the greatest permanence, and each raises its own questions and concerns:

- **Option 1: Spend most or all of the fund up front.** Use most or all of the fund in the near term.
    - If the funds build or buy something, how will it be maintained once the initial bequest is spent?
    - Can the congregation support whatever is purchased or built later, or could the spending ultimately prove wasteful?
- **Option 2: Spend some principal up front, then income only.** Make an initial investment, preserve the remaining principal, and spend only its income.
    - How much principal should be spent up front?
    - Will the income from the remaining principal sustain any programs or anything built with the initial investment?
    - How will the congregation support the program or anything built later to ensure the investment is not wasteful?
- **Option 3: Spend some principal plus income each year.** Annual spending draws on investment income and a portion of principal.
    - How much principal may be spent each year?
    - Should there be a maximum total of principal that can be spent to ensure that there is a long-term benefit to the congregation?
    - If principal is spent, should the income available in future years be adjusted?

- **Option 4: Spend income only.** Like the existing Bernhard Music Fund: up to two-thirds of income may be spent each year, and any income not spent within a rolling two-year period converts to principal.
    - Principal is preserved permanently. Does this meet the near-term needs of the congregation?
    - Is a portion of annual income enough to make a meaningful impact?

Assuming a 7% rate of return, each half of the gift would generate approximately $28,000 per year. This amount would vary with market fluctuations. Options 2 and 3 balance near-term impact with long-term stewardship.

20. How might the funds be structured and managed?

The congregation must determine how the funds will be managed and employed:

- Although the gift is not currently part of the endowment or a managed fund of the Endowment Committee, the Endowment Committee has agreed to manage the funds until the congregation approves a final resolution. The Treadwell gift could become a permanently managed fund, with the religious education and library funds kept separate.
- The committee(s) responsible for managing the employment of the funds would be determined: either an overarching Treadwell Committee, or the Faith Formation Committee and a newly formed Library Committee, each with its respective leadership in the congregation.
- The religious education funds could be used to enhance the program for children and their families and caregivers.
- The Library funds could be used for programs that reflect today's definition of a library as a cultural center of the community.
- Each year, the responsible committee(s) would invite the ministers, staff, and congregants to propose programs or investments that fit the bequest's purposes and the final approved resolution. The committee(s) would make final decisions on allocations and keep the congregation informed on the use of funds, in accordance with the resolution.

Process and Next Steps

21. What is the process for determining the use of the funds?

The process has five phases:

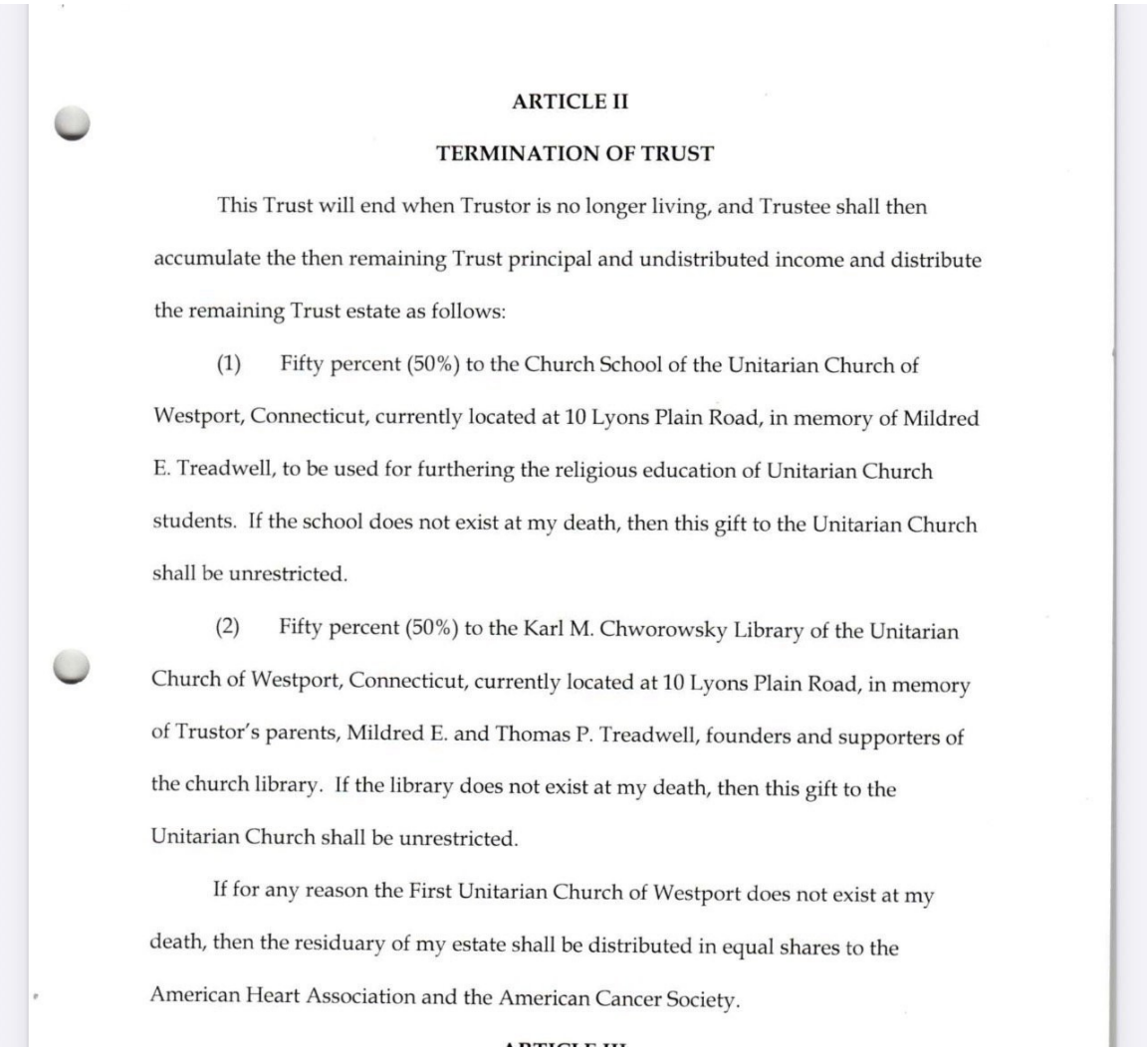
1. **Information gathering and discernment of the donor's intent.** Over the past several months the Committee researched the Treadwells, Karl Chworowsky, and the library, as well as the evolution of the "Church School" to Faith Formation, and considered how to approach the gift.

2. **Congregational engagement (current phase).** The Committee will share information and continue to gather feedback and answer questions throughout this phase before drafting a resolution. The Committee will present at the Town Hall on November 15, 2026, and will hold subsequent congregational meetings as needed to obtain additional feedback.
3. **Congregational vote.** The Committee will incorporate congregational feedback and draft a resolution outlining how the funds will be used and managed; the congregation will review it and give further feedback; and the congregation will vote on it at a Congregational Meeting. The Committee will remain open to input throughout.
4. **Initial implementation.** Initial spending recommendations for Faith Formation and the Library will be collected in accordance with the final approved resolution.
5. **Ongoing execution.** The congregation takes part in an ongoing process that leads to annual decisions on the allocation of Treadwell funds.

22. What happens next, and how can I take part?

- **Now:** Read this FAQ and the background histories, and share your questions and comments at treadwell@uuwestport.org.
- **November 15 Town Hall:** The Committee will take part in the Town Hall after the service and answer questions.
- **Continued Conversations:** The Committee will continue gathering feedback and answering congregants' questions and concerns, as well as meeting with related committees such as Endowment and Legacy Giving.
- **Phase Three:** The Committee will draft the Congregational Resolution and give the congregation opportunities to review it and comment before a Congregational Meeting to vote on the proposed resolution.
- **After the vote:** The responsible committees will make initial recommendations on the employment of the funds, with annual discussions thereafter.

Appendix: Article II of the Trust



ARTICLE II

TERMINATION OF TRUST

This Trust will end when Trustor is no longer living, and Trustee shall then accumulate the then remaining Trust principal and undistributed income and distribute the remaining Trust estate as follows:

(1) Fifty percent (50%) to the Church School of the Unitarian Church of Westport, Connecticut, currently located at 10 Lyons Plain Road, in memory of Mildred E. Treadwell, to be used for furthering the religious education of Unitarian Church students. If the school does not exist at my death, then this gift to the Unitarian Church shall be unrestricted.

(2) Fifty percent (50%) to the Karl M. Chworowsky Library of the Unitarian Church of Westport, Connecticut, currently located at 10 Lyons Plain Road, in memory of Trustor's parents, Mildred E. and Thomas P. Treadwell, founders and supporters of the church library. If the library does not exist at my death, then this gift to the Unitarian Church shall be unrestricted.

If for any reason the First Unitarian Church of Westport does not exist at my death, then the residuary of my estate shall be distributed in equal shares to the American Heart Association and the American Cancer Society.

Source: The Nancy J. Treadwell Family Trust, Article II, Termination of Trust.