

BUSINESS WOMAN

EDUCATING AND ENCOURAGING

A Self-Made Mentor

By GINA NAPOLI

The fact that Sarah Young Fisher did not have a mentor is surprising, especially when you consider the fact that she dispenses financial advice to people within her community and has written several books about the topic.

Currently, she is the president of Kuntz Leshner Capital LLC, a wholly owned subsidiary of an accounting firm. This is not her first impressive title, and given her extensive list of achievements within the community, she is sure to accumulate more for her lengthy dossier.

Fisher did not initially aim to work in the finance field. "It's funny going back over the years," she said. "I was on the waiting list for medical school." After she earned her bachelor's in mathematics and biology in only three years, she emerged into the workforce in 1974, only to be greeted by a recession. She got married and took a job for the district attorney in York County. While in that position, she learned what a trust officer was and gravitated toward the finance field.

"Being a trust officer and a woman was a pretty big deal back then," Fisher said, "and it was a good learning experience." She had some really good bosses, and they took a chance on her. At this time in Fisher's life, she needed more flexibility to spend time with her young family than medicine



Sarah Young Fisher, president of Kuntz Leshner Capital LLC.

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provided. She could have easily worked with clients from her home or office. Back then, the choices were to work full-time or to be a homemaker. Options for part-time employment or job sharing were limited, if they were offered at all.

Fisher admits she didn't always feel accepted at her workplace. She perceived some inequality as she rose through the ranks to become a vice president, especially when she was put in charge of male employees. There was also a sense that, although families were wonderful things and often a topic of conversation around the water cooler, it wasn't appropriate to be pregnant in the workplace. "My daughter [who is 23] has no sense of what working mothers had to go through back then," Fisher said. "The glass ceiling was always there. But that was a different time in the world."

"My main regret was that I did not find a mentor," she said. For Fisher, having a mentor or life coach would have helped

her to find what was really important to her in terms of a career. As it happened, Fisher had to stumble upon that for herself.

Having no one to guide her didn't stop her from becoming a wealth of information about—well, wealth. Her books are for a general audience of people who want to learn about different aspects of finance. Some advice is more advanced, like navigating through the complicated options for investments. Some advice is more basic, like how to balance a checkbook.

Fisher stays current with finance issues as they change. "They didn't have debt management when I started writing," she said. Keeping younger adults in mind, Fisher authored an ultra-basic guide to personal finance, *The Complete Idiot's Guide to Personal Finance in Your 20s & 30s*. Topics include: financing weddings, paying for a first apartment, and distinguishing a credit card from a debit card.

One area in which Fisher takes great pains in her mentoring is with her own children, both 20-somethings. "Educating the next generation is more important than anything else you do with them," Fisher said. She ensured their financial preparedness, and she put them under contracts when she gave them privileges. She said, "I figure you have a contract with everyone else you deal with. Why not your kids?" For their education, their contract terms stipulated that Fisher would pay their way through college as long as they kept their grades at a certain level. She also added things like "no tattoos or piercings," and "mow the lawn."

Kids being kids, her son found a loophole in the contract. He had his hair dyed a brazen color, simply because the contract didn't specifically state he couldn't. Fisher added, "Thank goodness I have the brains to compete with my kids." Both of her children have

successful careers, and both operate their finances using the sound practices Fisher taught them, making Mom very proud.

Fisher is also grateful to be able to contribute to the community. When she volunteers, she likes to make the largest impact possible. She usually gravitates toward financial matters or pioneering ways of involving others, exemplified by her assistance in starting a Schreiber Giving Circle like the one she participates in for Hospice of Lancaster County.

Other significant philanthropy includes serving as the first female president of Lancaster County Estate Planning Council; as a board member of PA Council of Boy Scouts of America; on the board of pensions for United Methodist Church Eastern Conference; and on the investment committee for Lancaster County Community Foundation.

Fisher said, "I hope I give back to the community as much as I have received." ■

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