

LEAVE A LEGACY® NH/VT  
2005-2006 MAGAZINE



*"The point is not to pay back kindness but to pass it on."*  
-Julia Alvarez



Photo: Bob Eddy

*Make a difference in  
the lives that follow*



LEAVE A LEGACY®  
New Hampshire/Vermont

**Dear Friends and Neighbors,**

The message of LEAVE A LEGACY® NH/VT is simple: *everyone can make a difference in the lives that follow.* Joining with other LEAVE A LEGACY® programs throughout the US and Canada, our goal is to increase the number of bequests made to charities. And the word is out! We are pleased to introduce our second annual magazine in which you will read about people who have chosen to remember institutions that have been significant to them.

“No man is an island,” wrote John Donne in 1624, reminding us of the importance of considering our place within communities and society in general. While most of us give something to charities during our lifetimes, we too often forget about making gifts in ways that will benefit the world after our death. The educational institutions, museums, hospitals, arts, social services, and other organizations that bring cultural and critical services to our lives need our strong support as we engage in estate planning.



Thanks again to all our partners, supporting partners and volunteers for their efforts in this year’s LEAVE A LEGACY® NH/VT program. We all welcome inquiries about ways to make charitable bequests. For additional information about the LEAVE A LEGACY® NH/VT program and about specific partners and supporting partners, please visit our website at [leavealegacynhvt.org](http://leavealegacynhvt.org).

Make this year the one in which you make a difference in the lives that follow.

Sincerely,

Tim Caldwell  
Chair, LEAVE A LEGACY® NH/VT



*The 2005-2006 LEAVE A LEGACY® NH/VT sub-committee hard at work:  
Seated (L to R): Bob Hagen, Allyson Goodwin, Tim Caldwell  
Standing (L to R): Nat Sears, Holly Dustin, Ron Michaud, Suzanne Stofflet, and Mark Melendy. Missing: Dana Hanson and Leigh Keyser Phillips*



JOHN B. LENCH  
Governor

## State of New Hampshire

OFFICE OF THE GOVERNOR

107 North Main Street, State House - Rm 308

Concord, New Hampshire 03301

Telephone (603) 271-3131

www.nh.gov/governor

governor@ackfish.gov

July 13, 2005

Dear Friends:

Volunteerism is the backbone of the Granite State's strong sense of community, and fosters the high quality of life of which we are so proud. LEAVE A LEGACY® NH/VT nurtures this tradition of activism and inspires citizens to support local charities and non-profit organizations. I am proud that New Hampshire and Vermont have taken positive steps to promote philanthropy in our region.

I want to commend LEAVE A LEGACY® on its continued efforts. I hope that citizens from both New Hampshire and Vermont educate themselves, their neighbors and friends about the positive effects of charitable donations. It is through working together as a community that we are able to make progress for our states and our citizens.

Sincerely,

JAMES H. DOUGLAS  
Governor



State of Vermont  
OFFICE OF THE GOVERNOR

August 12, 2005

Dear Friends:

There are an unlimited number of ways which each of us can contribute to the quality of life the residents of Vermont and New Hampshire enjoy and LEAVE A LEGACY® NH/VT is doing yeoman's work in encouraging charitable donations of all kinds.

Community service is essential to the development of strong communities and it serves to strengthen the relationship between government and the individuals it represents. In Vermont, we've worked hard to cultivate a vision for volunteerism that includes every Vermonter, because everyone has something valuable to share with his or her community.

We know that social ills are not solved - nor our communities strengthened - by private funding or government programs alone. Solving problems is a collaborative and comprehensive process that requires a human connection.

With the continued work of LEAVE A LEGACY® NH/VT, we can advance our goal of engaging the residents of both states in meaningful community service and charitable giving.

Together, we can accomplish more than any single person, government, organization, agency, or business can do alone.

Sincerely,

JHD/gkp

## A Lasting Legacy

Each time they go away for a conference or attend an in-house training session, operating room nurses at Springfield Hospital quietly offer their gratitude to Dr. E. Sherburne Lovell, known as "Sherb," who was on the staff of the hospital for more than 35 years. Through those years, Dr. Lovell worked closely with all of the operating room nurses and was honored at his retirement when the hospital chose to co-name the operating room for him. Upon his death in 2004, Glenn Corder, CEO of Springfield Hospital, wrote to hospital employees, "Sherb embodied the best of who we were and who we are, and we will miss him." It was at that point that his two daughters helped set up the Lovell Memorial Fund for the benefit of ongoing education for operating room nurses.

-Larry Kraft, Director,  
Springfield Hospital  
Foundation



# Estate Plans Matter

By Susan DeBevoise Wright and James Wright,  
Dartmouth College President

We are privileged to live in a region that understands the importance of sharing and helping. It is part of the tradition of New England. Like most people, over the years we have identified a number of organizations that we seek to support. Our gifts are never as large as we wish or as much as they need, but we know that these agencies and the volunteers and professionals who run them make a profound difference in the lives of members of our communities.

We spend a great deal of our time raising money—for Dartmouth certainly but also for local causes that are important to us. These efforts provide us with a wonderful opportunity to understand the generosity and commitment of so many people. For over two and a third centuries Dartmouth has been sustained and strengthened by people who care unselfishly and give generously. Our cultural and educational institutions and social service agencies need the same kind of commitment.

Recently, we participated in our own estate planning—a process that allows individuals to think through important questions regarding the allocation of their estate. We sought to make provisions for our children and grandchildren, but we also wished to support causes that have been very important to us. In so doing we joined in what has become an increasingly important type of philanthropy—planned giving. Dartmouth encourages planned giving because it is a critical means of support, and the college offers professional advice to those considering



*Susan and Jim Wright*

this. Not all agencies can provide this sort of guidance, however, and donors need to take greater initiative themselves. Planned giving is not only for the wealthiest among us—it accords anyone the satisfaction of knowing that she or he will make a gift with a bequest.

The LEAVE A LEGACY® NH/VT program aims to encourage individuals to make a difference through estate planning. Planned giving accords anyone the satisfaction of leaving a charitable legacy with a bequest.

## A Lasting Legacy

"I first met architect Maury Childs nearly 25 years ago when he designed the 'new' Montshire building. He was an intelligent, gentle and innovative designer and took a special interest in the Montshire. After his retirement, he continued his association, helping with architectural details on a pro-bono basis. Early this year Maury succumbed to a long battle with cancer. During his last weeks he worked with his family to be sure his estate plan was complete and that it included the Montshire. At that time he requested a LEAVE A LEGACY® NH/VT magazine sent from the Montshire to guide his thinking. Through his generosity and planning, the Museum will be able to provide expanded access to children and families with a special endowed fund. The Montshire has always been a part of Maury, and now Maury will forever be a special part of the Montshire. We are all grateful that the LEAVE A LEGACY® NH/VT program helped facilitate this generous gift from Maury's estate."

**-David Goudy**  
Director, Montshire Museum of Science



*Maury Childs*

## Estate Planning: Finding a Place for Charity

By Mark E. Melendy, Law Offices of Mark E. Melendy, PLLC and  
Deborah Hall, Planned Giving Committee  
Chairman, The Ausbon Sargent Land  
Preservation Trust

Controlling what happens to one's property at death is important to every person, no matter the size of the estate, and taking steps to create a will or trust is a big part of taking control. If a person dies without a will or estate plan, but owning assets in his or her individual name, the likely result is that those assets will be distributed according to the



*Controlling what happens to your property at death is important to everyone, no matter the size of one's estate.*

state's intestacy laws, and those laws probably do not reflect the person's wishes.

By contacting your attorney and creating or updating your will, you can do what is right for your beneficiaries and can also perpetuate your charitable interests by including desired charitable gifts.

If you wish to make a charitable gift, consider talking to the benefited charity about your plans before your will or estate plan is final. Many people who make a planned gift - be it a bequest or life-income arrangement - fail to discuss it with the charity. Often the reason is a reluctance to discuss one's personal financial affairs with anyone other than one's accountant or lawyer. However, significant benefits can arise from including the charity in the discussion.

**First**, through discussions with the charity's development officer, you and your advisors can tailor a planned gift that meets the charity's future needs and addresses your desires to benefit the charity. This will ensure that your philanthropy has the effect you want.

**Second**, knowing your plans allows the charity to involve you in the charity's activities during your lifetime and keep you abreast of current programs of the charity, including how the charity is addressing issues of particular interest to you.

**Third**, the benefited charity will want to acknowledge your special charitable contribution. Charities often go to great lengths to thank donors and publicize gifts to annual and capital campaigns. However, planned gifts are promised gifts that often will not pass to the charity until after the donor's death.

Unless the charity knows about your planned gift, it cannot appropriately thank you. Yet such gifts should be recognized, as they represent generous forethought on your part and often have a profound impact on the charity.

Many charities have established bequest recognition societies to

acknowledge and thank donors today for their planned gifts. These bequest society members are often listed in annual reports, invited to special recognition events, and sent correspondence from the charity to keep them up to date.

Creating a personal charitable legacy is a deliberate process that is enhanced by involving the charity in the planning stages. It can help ensure that your planned gift is what you want and affords the charity the opportunity to recognize you today for your future generosity.

*"How wonderful it is that nobody needs to wait a single moment before starting to improve the world."*

-Anne Frank (1929-1945)

2005-2006 LEAVE A LEGACY® NH/VT  
**SUPPORTING PARTNERS**

*As of September 1, 2005*



*Answers to the crossword puzzle found on page 15*

Supporting Partners of the 2005-2006 LEAVE A LEGACY® NH/VT program made a significant financial commitment to ensure the success of the effort to distribute the LEAVE A LEGACY® NH/VT message and this magazine throughout New Hampshire and Vermont.

We are grateful to the following Supporting Partners this year:

**Caldwell Law**

Hanover Road Professional Center  
 367 Route 120, Unit B-6, Lebanon, NH 03766  
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**Citizens Bank**

875 Elm Street, Manchester, NH 03101  
 603-634-7752 • [citizensbank.com](http://citizensbank.com)

**Dartmouth College**

Hanover, NH 03755  
 603-646-1110 • [dartmouth.edu](http://dartmouth.edu)

**Dartmouth-Hitchcock Medical Center**

**Dartmouth Medical School**

Lebanon, NH • [dhmc.org](http://dhmc.org)

**Law Offices of Mark E. Melendy, PLLC**

Woodstock, VT and Hanover, NH  
 802-457-9492 • [melendylaw.com](http://melendylaw.com)

**New Hampshire Charitable Foundation**

37 Pleasant Street, Concord, NH 03301  
 603-225-6641 • [nhcf.org](http://nhcf.org)

**The Vermont Community Foundation**

P. O. Box 30, Middlebury, VT 05753  
 802-388-3355 • [vermontcf.org](http://vermontcf.org)

**TD Banknorth**

111 Main Street, Burlington, VT 05401  
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**Trust Company of Vermont**

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 802-254-9400 • [tcvermont.com](http://tcvermont.com)

*For our most current list of Supporting Partners and other activities go to [leavealegacynhvt.org](http://leavealegacynhvt.org)*

# LEAVE A LEGACY® NH/VT Partners

As of September 1, 2005

Partners in the LEAVE A LEGACY® NH/VT program are charitable organizations, professional advisors, and corporations who have joined together to participate in efforts to increase public awareness about planned giving. The ultimate goal is to increase the number of planned gifts that are made in New Hampshire and Vermont and to increase the number of charities included in those planned gifts.

Partners are divided among charitable organizations and professional advisors and corporations as follows:

## Charitable Organizations

Charities pay \$100 a year to participate. For more information about individual Partners, please refer to [leavealegacynhvt.org](http://leavealegacynhvt.org)

### Addison County Home Health and Hospice

Middlebury, VT • 802-388-7259

### Alice Peck Day Memorial Hospital

Lebanon, NH • [alicepeckday.org](http://alicepeckday.org)

### ALS Association, NNE Chapter

Winooski, VT • [alsanne.org](http://alsanne.org)

### American Cancer Society

Bedford, NH • [cancergiving.org](http://cancergiving.org)

### AVA Gallery and Art Center

Lebanon, NH • [avagallery.org](http://avagallery.org)

### Birds of Vermont Museum

Huntington, VT • [birdsofvermont.org](http://birdsofvermont.org)

### Boys & Girls Club of Greater Nashua

Nashua, NH • [bgcn.com](http://bgcn.com)

### Boys & Girls Club of Manchester

Manchester, NH • [mbgcnh.org](http://mbgcnh.org)

### Boy Scouts of America

### Green Mountain Council

Waterbury, VT • [scoutingvermont.org](http://scoutingvermont.org)

### Brattleboro Walk-In Clinic

Brattleboro, VT • 802-257-7792

### Bugbee Senior Center/White River Council on Aging

White River Jct., VT •

[bugbeecenter.org](http://bugbeecenter.org)

### Castleton State College

Castleton, VT • [castleton.edu](http://castleton.edu)

### Cedarcrest Foundation, Inc.

Keene, NH • [cedarcrest4kids.org](http://cedarcrest4kids.org)

### Center for School Success

West Lebanon, NH •

[centerforschoolsuccess.org](http://centerforschoolsuccess.org)

### Central Vermont Community Land Trust

Barre, VT • [cvclt.org](http://cvclt.org)

### Central Vermont Medical Center

Barre, VT • [cvmc.hitchcock.org](http://cvmc.hitchcock.org)

### Champlain College

Burlington, VT • [champlain.edu](http://champlain.edu)

### Chandler Center for the Arts

Randolph, VT • [randolphvt.com](http://randolphvt.com)

### Child and Family Services of NH

Manchester, NH • [cfsnh.org](http://cfsnh.org)

### Children's Literacy Foundation

Waterbury Center, VT • [clifonline.org](http://clifonline.org)

### Circus Smirkus

Greensboro, VT • [smirkus.org](http://smirkus.org)

### Cocheco Valley Humane Society

Dover, NH • [cvhsonline.org](http://cvhsonline.org)

### Colby-Sawyer College

New London, NH •

[colbysawyer.edu](http://colbysawyer.edu)

### Community Action Program

Belknap-Merrimack Counties, Inc.

Concord, NH • [bm-cap.org](http://bm-cap.org)

### Community Health Center of Burlington

Burlington, VT •

[communityhealthcenterburlington.org](http://communityhealthcenterburlington.org)

### Concord Hospital

Concord, NH • [concordhospital.org](http://concordhospital.org)

### Concord Public Library Foundation

Concord, NH • 603-415-4200

### Continuing Education in Fundraising

Concord, NH • [confr.org](http://confr.org)

### Dartmouth College

Hanover, NH •

[dartmouth.edu/~gpo](http://dartmouth.edu/~gpo)

### Dartmouth-Hitchcock Medical Center

Lebanon, NH • [dhmc.org](http://dhmc.org)

### David's House

Lebanon, NH • [davids-house.org](http://davids-house.org)

### Dorset Nursing Association, Inc.

Dorset, VT • 802-362-1200

### Easter Seals New Hampshire

Manchester, NH • [eastersealsnh.org](http://eastersealsnh.org)

### Episcopal Diocese of New Hampshire

Concord, NH • [nepiscopal.org](http://nepiscopal.org)

### Fairbanks Museum & Planetarium

St. Johnsbury, VT •

[fairbanksmuseum.org](http://fairbanksmuseum.org)

### Flynn Center for the Performing Arts

Burlington, VT • [flynncenter.org](http://flynncenter.org)

### Gifford Medical Center

Randolph, VT • [giffordmed.org](http://giffordmed.org)

### Girl Scout Council of Vermont

Essex Junction, VT •

[girlscountsvt.org](http://girlscountsvt.org)

### Girl Scouts of Swift Water Council

Bedford, NH • [swgirlscouts.org](http://swgirlscouts.org)

### Grafton County Senior Citizens Council, Inc.

Lebanon, NH • [gcsc.org](http://gcsc.org)

### Granite State Independent Living

Concord, NH • [gsil.org](http://gsil.org)

### Green Mountain United Way

Montpelier, VT • [gmunitedway.org](http://gmunitedway.org)

### Habitat For Humanity

White River Jct., VT •

[uppervalleyhabitat.org](http://uppervalleyhabitat.org)

### Hanover Conservation Council

Hanover, NH •

[hanoverconservationcouncil.org](http://hanoverconservationcouncil.org)

### Holton Home

Brattleboro, VT • [holtonhome.org](http://holtonhome.org)

### Home Healthcare, Hospice & Community Services

Keene, NH • [hcsservices.org](http://hcsservices.org)

### Howard Center for Human Services

Burlington, VT • [howardcenter.org](http://howardcenter.org)

### Keewaydin Foundation

Salisbury, VT • [keewaydin.org](http://keewaydin.org)

### Kendal at Hanover

Hanover, NH • [kah.kendal.org](http://kah.kendal.org)

### Kimball Union Academy

Meriden, NH • [kua.org](http://kua.org)

### Lakes Region United Way

Laconia, NH • [lruw.org](http://lruw.org)

### Lake Sunapee Region VNA

New London, NH •

[lakesunapeevna.org](http://lakesunapeevna.org)

### LRGHealthcare

Laconia, NH • [lrg.org](http://lrg.org)

### Manchester Historic Association

Manchester, NH •

[manchesterhistoric.org](http://manchesterhistoric.org)

### Middlebury College

Middlebury, VT • [middlebury.edu](http://middlebury.edu)

### Montshire Museum of Science

Norwich, VT • [montshire.org](http://montshire.org)

**Mt. Ascutney Hospital and Health Center**  
Windsor, VT • mtascutneyhospital.org

**New Hampshire Charitable Foundation**  
Concord, NH • nhcf.org

**New Hampshire Community Loan Fund**  
Concord, NH • theloanfund.org

**New Hampshire Historical Society**  
Concord, NH • nhhistory.org

**New Hampshire SPCA**  
Stratham, NH • nhspca.org

**New London Hospital**  
New London, NH • newlondonhospital.org

**NH Association for the Blind**  
Concord, NH • sightcenter.com

**NH Catholic Charities, Inc.**  
Manchester, NH • catholiccharitiesnh.org

**North Country Hospital**  
Newport, VT • nchsi.org

**Northern Stage Company**  
White River Junction, VT • northernstage.org

**Norwich University**  
Northfield, VT • norwich.edu

**Planned Parenthood of Northern NE**  
West Lebanon, NH and Williston, VT • ppnne.org

**Plymouth State University**  
Plymouth, NH • plymouth.edu

**Saint Michael's College**  
Colchester, VT • smcvt.edu

**Samara Foundation of Vermont**  
Burlington, VT • samarafoundation.org

**Shelburne Farms**  
Shelburne, VT • shelburnefarms.org

**Southern NH University**  
Manchester, NH • snhu.edu

**Southern Vermont Health Services Corp**  
Battleboro, VT • brattleborohospital.org

**Springfield Hospital Foundation**  
Springfield, VT • springfieldhospital.org

**Squam Lakes Natural Science Center**  
Holderness, NH • nhnature.org

**St. Joseph Community Services, Inc./Meals on Wheels**  
Merrimack, NH • mealsonwheelshnh.org

**Sterling College**  
Craftsbury Common, VT • sterlingcollege.edu

**Stern Center for Language & Learning**  
Williston, VT • sterncenter.org

**Student Conservation Association**  
Charlestown, NH • thesca.org

**Thayer School of Engineering**  
Hanover, NH • engineering.dartmouth.edu/thayer/

**The Ausbon Sargent Land Preservation Trust**  
New London, NH • ausbonsargent.org

**The Centennial Senior Center, Inc.**  
Concord, NH • 603-228-6630

**The Grammar School**  
Putney, VT • tgs-putney.org

**The Howe Library Corporation**  
Hanover, NH • thehowelibrary.org

**The Mental Health Center of Greater Manchester**  
Manchester, NH • mhcgm.org

**The Nature Conservancy of Vermont**  
Montpelier, VT • nature.org/vermont

**The New Hampshire Institute of Art**  
Manchester, NH • nhia.edu

**The Sharon Academy**  
Sharon, VT • thesharonacademy.org

**The Upper Valley Haven**  
White River Jct., VT • uppervalleyhaven.org

**The Vermont Community Foundation**  
Middlebury, VT • vermontcf.org

**The Vermont Women's Fund**  
Montpelier, VT • vermontwomensfund.org

**The Woman's Fund of New Hampshire**  
Concord, NH • wfnh.org

**Thompson Senior Center**  
Woodstock, VT • thompsonscenter.org

**United Counseling Service of Bennington County, Inc.**  
Bennington, VT • ucsvt.org

**United Way of Addison County**  
Middlebury, VT • unitedwayaddisoncounty.org

**United Way of Chittenden County**  
Burlington, VT • unitedwaycc.org

**United Way of the Greater Seacoast**  
Portsmouth, NH • uwgs.org

**Upper Valley Humane Society**  
Enfield, NH • uvhs.org

**Upper Valley Land Trust**  
Hanover, NH • uvlt.org

**Upper Valley Substance Abuse Foundation**  
White River Jct., VT • 802-295-5206

**Upper Valley Trails Alliance**  
Norwich, VT • uvtrails.org

**Upper Valley United Way**  
Lebanon, NH • uvuw.org

**Vermont Community Loan Fund**  
Montpelier, VT • vclf.org

**Vermont Historical Society**  
Barre, VT • vermonthistory.org

**Vermont Humanities Council**  
Montpelier, VT • vermonthumanities.org

**Vermont Land Trust**  
Montpelier, VT • vlt.org

**Vermont Law School**  
South Royalton, VT • vermontlaw.edu

**Vermont Legal Aid, Inc.**  
Burlington, VT • vtlegalaid.org

**Vermont Public Radio**  
Colchester, VT • vpr.net

**Vermont Public Television**  
Colchester, VT • vpt.org

**Vermont Youth Orchestra Association, Inc.**  
Colchester, VT • vyo.org

**Visiting Nurse Association & Hospice of VT & NH**  
White River Jct., VT • vnavnh.org

**Visiting Nurse Association of Chittenden & Grand Isle Counties**  
Colchester, VT • vna-vermont.org

**Vital Communities**  
White River Jct., VT • vitalcommunities.org

**VSAC and the Vermont Scholarship Fund**  
Winooski, VT • vermontscholarshipfund.org

**West Central Behavioral Health**  
Lebanon, NH • wcbh.org

**Windham Child Care Association**  
Battleboro, VT • windhamchildcare.org

**Windham County Reads**  
W. Brattleboro, VT • 802-257-5725

**Windham Endowment for Community Advancement**  
Windham, NH • windhamendowment.org



## Professional Advisors and Corporate Partners

*Professional Advisors pay \$250 a year to participate in the LEAVE A LEGACY® NH/VT program. For more information about each of these Partners, please refer to [leavealegacynhvt.org/partners](http://leavealegacynhvt.org/partners)*

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Burlington, VT • [schwab.com](http://schwab.com)

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Brattleboro, VT • [chittenden.com](http://chittenden.com)

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Manchester, NH • [citizensbank.com](http://citizensbank.com)

### **Community Financial Services Group, LLC**

Newport, Barre, Middlebury, VT and Littleton, NH • [cfsitrust.com](http://cfsitrust.com)

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Atkinson, NH and Burlington, VT • [escne.org/nne.html](http://escne.org/nne.html)

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### **Gravel & Shea**

Burlington, VT • [gravelshea.com](http://gravelshea.com)

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Williston, VT • [hwhcpas.com](http://hwhcpas.com)

### **Hickok & Boardman Financial Planning, Inc.**

Burlington, VT • [hbplanning.com](http://hbplanning.com)

### **Holmes & Ells**

Hampton, NH • [holmesandells.com](http://holmesandells.com)

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Lebanon, NH • [j-klaw.com](http://j-klaw.com)

### **Ledyard National Bank**

Hanover, NH • [ledyardnationalbank.com](http://ledyardnationalbank.com)

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### **Yellow Brick Road Consulting**

South Strafford, VT • [yellowbrickroadconsulting.com](http://yellowbrickroadconsulting.com)

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*"I want to bring out the best in a community and contribute something of permanent value."*

I.M. Pei, Architect (1917- )

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## It's Not Too Late!

If you like what you see in this magazine and would like to join the LEAVE A LEGACY® NH/VT effort, you can become a Partner today! Partner fees are \$100 for charitable organizations and \$250 for Professional Advisors. Dues are valid until June 30, 2006.

In addition to joining this bi-state effort, you'll receive a variety of benefits for use at your organization including 100 complimentary copies of this magazine (and the opportunity to purchase more at an affordable rate), a hot-link on our website and marketing materials.

To download the necessary registration forms, go to [leavealegacynhvt.org](http://leavealegacynhvt.org), e-mail [uvpgc@valley.net](mailto:uvpgc@valley.net), or contact Dana Hanson, Partner Recruitment Chair at [dana@uvuw.org](mailto:dana@uvuw.org) or (603) 448-2766.

# Charitable Gift Annuities: How Do They Work?

By Holly Dustin  
Manager of Gift Planning, Vermont Public Radio

A charitable gift annuity (CGA) is a contract between you and a charitable organization. In exchange for your gift of cash, appreciated securities, or other assets, the charity agrees to pay the annuitant(s) you name a fixed sum each year for life. You could choose to name yourself or others. The older your designated annuitants are at the time of the gift, the greater the annual payment. If you elect to defer annuity payments, the annuity payout increases.

*What a wonderful investment a life income provides! Consider the amazing advantages: the sense of personal gratification in being able to support values that matter, income for life, tax benefits, being able to enhance the quality of life now and continue giving in perpetuity. How can one possibly get more 'bang for the buck?'*

us with income. At the same time, they provide organizations we value with support after our death. Gift annuities and other life income gifts provide significant tax advantages. We have used gift annuities as part of our retirement planning and have incorporated our charitable giving into that plan. We certainly do enjoy giving, and we especially enjoy 'tax-wise' giving."

In most cases a portion of each payment is tax-free, increasing the after-tax value of each payment. If you give appreciated property, such as stock, you will pay tax only on the part of the distribution that represents capital gain.

Pat and Ray Harwick of Charlotte, VT, recognize the benefit of Charitable Gift Annuities: "We like to think of gift annuities as a 'win/win' situation. During our lifetime, gift annuities provide



**Patricia and Ray Harwick**

*Vermont philanthropists and supporters of VPR, VPT, the Vermont Youth Orchestra, and the Flynn Theater*

## **Assume a 72-year old wants to enter into a CGA and donate a principal amount of \$100,000:**

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The annuity rate is 6.7%

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The charitable income tax deduction would be \$42,356.

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The annuity would be \$6,700 per year. It could be paid annually for lifetime, twice per year, or quarterly.

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If the 72-year old elects to defer payments for 5 years, the annuity rate increases to 9.3%; the charitable deduction increases to \$57,439 and the annuity increases to \$9,300 per year.

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At death, payments stop and the charity retains the balance.

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For more information, contact your favorite charity directly, or go to the American Council on Gift Annuities website at [acga-web.org](http://acga-web.org).

*"We simply like the idea of living today with our descendants in mind and making this world a better place for them than we found it."*



## A Lasting Legacy

For Dr. Ethan Allen Sims, life would simply not be the same without books. He still has vivid memories of his father reading Jules Verne's *Twenty Thousand Leagues Under the Sea* aloud. "My father had such a wonderful way of reading. He read aloud to me regularly until I was 12." When Ethan was 8, he loved reading books about famous researchers including Louis Pasteur. These books were influential in his decision to pursue a life in medicine. Dr. Sims is currently a retired Professor from the College of Medicine at the University of Vermont. He decided to include a bequest to the Children's Literacy Foundation (CLiF) in his will because books had brought him so much pleasure over the years and had helped him find his chosen career. He wanted to enable CLiF to provide inspiring new children's books, writing workshops, author visits and other literacy support to young readers and writers in rural communities and low-income urban areas throughout New Hampshire and Vermont. "CLiF is consistent with everything that my wife and I believed in. We both read to our children as they were growing up; I have strong memories of where I would sit in their rooms as I read to them. Warm memories." Dr. Sims knows that reading and writing open doors to a world of possibilities, and his generous bequest will help CLiF open those doors for many more children in years to come.

**-Duncan McDougall, Executive Director,  
Children's Literacy Foundation**



## A Lasting Legacy

The Octavie Morin Fund, administered by the New Hampshire Association for the Blind, provides ongoing help to children who are either visually impaired or legally blind. Octavie Morin left the bequest at her death in August of 2000 with explicit instructions that it was to provide educational services and enrichment programs for school-age children with sight problems. As someone who had vision problems herself, she had learned to cope with them, and she was described by her extended family as a person who was always thoughtful and able to provide encouragement in difficult times. In addition to general educational and enrichment programs, her bequest provides orientation and mobility training for children, instruction in safe travel using the white cane, classes at the Association's computer lab in talking software, and instruction in navigating the internet. Now younger clients at the Association are able to gain in self-esteem and be more independent, on a par with their peers, at a critical time in their lives. This vibrant legacy ensures that the generosity of a caring woman, who lived frugally and had no children of her own, will live on in perpetuity.

-Kathleen Carroll, CFRE, VP for Development and Planned Giving, New Hampshire Association for the Blind

## Two States, Two Women, Two Stories, Two Legacies

By Christine Zachai, Executive Director, The Vermont Women's Fund and  
Marianne Jones, Executive Director, The Women's Fund of New Hampshire

On opposite sides of the Connecticut River, two women were each faced with the same question, "How can I make a significant commitment to my local women's fund right now?" One was a young mother whose annual earnings were needed to support her family, but she still wanted to somehow make a major gift to The Women's Fund of New Hampshire. The other was a retired school administrator who had just joined The Vermont Women's Fund Council and was intrigued

with the concept of honoring the special women in her family with a gift for Vermont women and girls. Each woman used different tools to achieve the same goal: leaving a legacy for women and girls.

### Making Your Dream Gift Now

It may be that until a person has children, the idea of a will or "beneficiaries" doesn't seem necessary. But most young parents know that a will and life insurance quickly become imperative. One of the early major donors to The Women's Fund of New Hampshire (WFNH) used exactly this process of writing her will and

purchasing life insurance to create a vehicle for a future gift to the WFNH. She designated WFNH as a beneficiary of one of her life insurance policies and sent us the documentation to let us know. It was a way that she could make a significant commitment to a cause she was passionate about, but did not have to be constrained by her current earning power to determine the size of the gift.

To this day, she takes great pride in being part of the circle of founding WFNH donors and having been able to make that commitment early on. She has told us on numerous occasions that, "I never thought I would be able to be part of that first group of donors, but with this opportunity, I was able to know now that my gift to WFNH will be there long after I'm gone."

*First of all, have a will, and, secondly, think about the family members and your favorite charities that you want to continue to support after your life. Everyone should have a will, and bequests are a simple way to leave a legacy.*

## One Woman's Bequest Inspires Another

Jean Miller of Arlington, Vermont, says that she never thought she would personally benefit from a bequest. However, when her favorite cousin, a 90 year-old, very active Scotswoman, left money for Jean in her will, Jean knew just what she wanted to do with it.

Jean credits her family with teaching her the philanthropic habit from an early age. "My mother died of tuberculosis when I was a little girl and even though we didn't have much money, we still always bought Christmas seals," she remembers. And so when her cousin remembered Jean in her will in 2000, Jean knew that she wanted to use those funds to remember her favorite charities in her own will. Jean had just joined The Vermont Women's Fund Council, and was excited about the concept of building a permanent charitable resource for Vermont women and girls. As a tribute to her mother and cousin, Jean decided to include a bequest in her will to benefit The Vermont Women's Fund.

In more recent years, Jean has continued to use a variety of charitable mechanisms for leaving a legacy for her favorite organizations, such as establishing a charitable fund with The Vermont Women's Fund as the beneficiary. However, Jean encourages everyone to start immediately with the basics: "First of all, have a will, and, secondly, think about the family members and your favorite charities that you want to continue to support after your life. Everyone should have a will, and bequests are a simple way to leave a legacy."

*"Do what you can, with what you have, where you are."*

-Theodore Roosevelt, 26th President of the United States (1858-1919)



*"Establishing a gift annuity has allowed me in some small way to give back to the community as well as to help ensure that those institutions that have provided me with the quality of life I value will continue long into the future."*

Anne Segal, Hanover, NH, Habitat for Humanity and VPR donor and Montshire Museum Legacy Circle member

## DECLARATION OF INTENT

It's important to let your favorite charities know if you're considering a planned gift. Feel free to use this form to notify your favorite charity about your interest in considering a planned gift. This form is not a legally binding document, but intended for your use as a guide.

**Yes!** I would like to help provide for the future of \_\_\_\_\_ (name of charity) by ensuring that its mission will continue into the future.

Therefore,

- I have made a provision
- I am planning to make a provision

to support this charity by:

- making a bequest provision in my will.
- entering into a charitable gift annuity agreement with this charity.
- naming this charity as a beneficiary of my retirement funds.

- naming this charity as a beneficiary in my life insurance policy.
- creating a charitable trust and naming this charity as a beneficiary.

I would like more information. Please contact me at:

Name \_\_\_\_\_ Date \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone (\_\_\_\_) \_\_\_\_\_ Email \_\_\_\_\_

Please return this form to the charities to which you are considering making planned gifts. (Make as many copies as you need!)

Check to see if your favorite charities are listed as Partners in this magazine (see pages 7, 8 and 9).

## The Upper Valley Planned Giving Council

The Upper Valley Planned Giving Council (UVPGC) is a member council of the National Committee on Planned Giving and provides professional development for charitable gift planning professionals in New Hampshire and Vermont. There are over one hundred members who attend educational seminars four times a year on a variety of topics related to Planned Giving. The UVPGC also provides a forum for professionals, from both the non-profit and for-profit sectors, to exchange ideas and meet others in an informal setting on a regular basis.

The UVPGC is the proud sponsor of the LEAVE A LEGACY® NH/VT program. The program is a collaborative venture that benefits all organizations and potential donors. UVPGC also applauds and thanks its members who choose to become LEAVE A LEGACY® NH/VT Partners by helping to promote this community service message to everyone in Vermont and New Hampshire.

For more information about the UVPGC, or to inquire about membership, please visit [uvpgc.org](http://uvpgc.org) or e-mail [uvpgc@valley.net](mailto:uvpgc@valley.net).

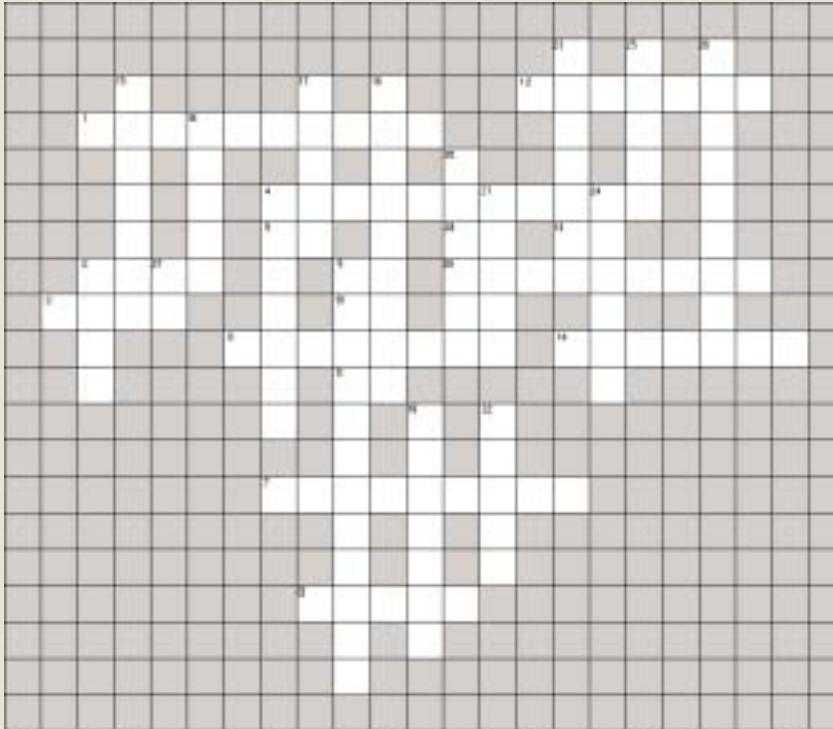
Sincerely,



Allyson Goodwin  
2005-2006 UVPGC President and Development Director,  
Montshire Museum of Science



**Puzzled About Leaving a Legacy? (Find the answers here ...)**



Crossword solution found on page 6.

4. A gift you leave by will
  9. Relating to charity (extra credit if you get this one!)
  15. A supplement or appendix to a will - an easy way to add a charitable bequest
  16. A common estate planning vehicle used to hold and convey property
  17. To come to an understanding; consent
  18. What you are if you die without a will (see page 5 for another clue)
  19. A place to leave your hopes, dreams and discretionary assets
  20. A very, very wonderful person who gives away a tenth of his or her income
  21. Drove my \_\_\_\_\_ to the levy. (Next time I'll give it to charity.)
  22. You can't take it with you, but you can send it on \_\_\_\_\_
  23. What you can avoid with careful estate planning.
  24. Much less grim, we promise, if you leave a charitable legacy
  25. \_\_\_\_\_ nest or promises (also what life is without supporting good causes)
  26. What we forgot to do in this definition
  27. Fantastic donor (abbrev)
- This crossword puzzle sprang from the mind of Suzanne Stofflet, Upper Valley Planned Giving Council Board Member and Senior Foundation Officer for the New Hampshire Charitable Foundation's Upper Valley Region.*

**ACROSS**

1. The second person in line to get your assets is your \_\_\_\_\_ beneficiary
2. Something that you bestow voluntarily
3. Substance that taught Midas a major lesson in philanthropy
4. The recipient of funds, property, or other benefits, as from a will
5. Elephant ears (abbrev.)
6. People are dying to go there, and when they do, there's no more spending their money.
7. A written document providing for the disposition of a person's property after death (last will and \_\_\_\_\_)
8. Harry Potter's School, "Hog- ----"

9. \_\_\_ phone home
10. Tinsel town
11. Poet \_\_\_ Cummings
12. The first person in line to get your assets is your \_\_\_\_\_ beneficiary
13. Symbol for the element tellurium
14. Captain Midnight \_\_\_\_\_ ring (If you remember this, it's definitely time for you to be thinking about your estate planning!)
28. Day before Friday (abbrev.)
29. The place to which you can't take it with you

**DOWN**

2. Don't give 'til it hurts; give 'til it feels \_\_\_\_\_.

The LEAVE A LEGACY® NH/VT effort would not have been possible without the generous gift of time, talent and services by the following individuals and organizations:

**Bob Hagen**, Graphic Designer, Grantham, NH, for his tireless efforts and pro bono creative talents in designing this magazine.

**Dartmouth Printing**, Hanover, NH, for its excellent printing job and its generous contributions toward the project helping to reduce expenses so the LEAVE A LEGACY® NH/VT Magazine can be affordable for everyone.

**Mary Otto**, Norwich, VT, for her time and excellent effort editing and proofing this Magazine.

We are grateful to our generous **Supporting Partners** who make it possible for Partnership dues to be affordable to all non-profit organizations throughout New Hampshire and Vermont.

And, special thanks to **Partners** who work hard throughout the year to promote the LEAVE A LEGACY® NH/VT program and help to make a difference in the lives that follow!

## A Lasting Legacy

Doris Regan first came to the seacoast of New Hampshire in 1927. She raised three children and spent most of her career in the nursing field. As the local high school nurse she witnessed first hand the changing health care needs of children in her community. "Kids today face much more complex issues than 30 or 40 years ago, and United Way is always there to help." She recently made a legacy gift to support the mission of her local United Way in perpetuity. "This was a very simple way for me to give back to a community that I care very much about," said Doris. Her generous contribution of a paid-up life insurance policy was invested in the local United Way's Legacy Fund. "I like the idea of placing the money in an endowment," Doris continues, "with only the interest being spent... this fund will help our local United Way confront the problems of today and those yet to come." Although tax advantages were an added benefit for her, the primary objective was to leave a legacy for her community. "I didn't do this for recognition or saving on taxes... I did it to make a difference locally and help build community over the long term." Doris joins a growing list of United Way supporters across New Hampshire and Vermont that have made provisions in their will or estate plans. Through the United Way these generous benefactors are investing in their local community, perpetuating a tradition of caring. Doris concludes, "Everyone has a responsibility to give back and I'm happy to be able to do my small part."

-Tim Allison, Senior Director, United Way  
of the Greater Seacoast

Photo: John Rusli

**Make a will. Include a charity in it. Make a difference.**

*"Leaving money to charity doesn't make you poorer, it makes you richer in ways you have yet to experience."*

-Lewis M. Feldstein, President of the New Hampshire Charitable Foundation



PO Box 974 • Hanover, NH 03755 • e-mail: [uvpgc@valley.net](mailto:uvpgc@valley.net)