

# LEAVE A LEGACY<sup>®</sup>

NEW HAMPSHIRE / VERMONT

**Governors of VT & NH  
address LEAVE A LEGACY<sup>®</sup>**

**Estate Planning: Finding  
a Place for Charity**

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founder of Woman's  
Fund of NH**

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one woman's list**

*Make a difference in the lives that follow.*

Dear Friends and Neighbors,

All of us have a cause that is close to our hearts. Whether it is finding the cure for a disease, building a school, hospital, or library, seeking ways to slow global warming, bringing theater to town, or providing shelter for the homeless, there is a charity in your community that makes a difference.

LEAVE A LEGACY® is a nation-wide public awareness campaign that promotes the message that all people can make a difference by leaving a charitable legacy through a will, trust or by other means. LEAVE A LEGACY® NH/VT is a partnership of charitable organizations, professional advisors, and corporations. It is sponsored by Upper Valley Planned Giving Council and is supported by several area organizations. This is our 3rd publication of the LEAVE A LEGACY® NH/VT magazine.

Charitable organizations form the foundation of our communities and society. They are indispensable to our way of life. We all benefit from charities. And many participate as volunteers for charities, whether serving on the local charitable board, helping with “Meals on Wheels,” ushering at a concert or coaching youngsters on the playing fields, “helping out” is part of who we are. In addition to our culture of volunteerism, eighty to ninety percent (80-90%) of us make monetary contributions to charities during our lives.

Despite our commitment to charities during our lives, less than 10% of us remember charities at the end of our lives. Why is this? There is no one reason: many of us think we don’t have enough money to be making charitable bequests, we think charities “aren’t interested in any gift I could make,” and still others simply don’t think of it at all.

Charity does indeed begin at home – and home includes the charities that impact us daily with care, support, beauty, intellectual

challenges and spiritual awakenings. The stories in this publication illustrate just a few of the ways people like you have helped all kinds of causes. There are many more untold stories. All of the partners listed here are prepared to discuss ways that your bequest can help achieve goals that are important to you, and offer reasons why their future is important enough to deserve a place in your legacy.

The goal of LEAVE A LEGACY® NH/VT is to increase the number of charitable gifts and bequests that we make throughout New Hampshire and Vermont. We have dedicated October as LEAVE A LEGACY® month. This is a perfect time to take action. Whether it is time for you to write your will, or add a charitable bequest to your existing will, name a charity as a beneficiary of your retirement plan or insurance policy, it's easy to do. Your advisors and our public presentations will help explain how; and you'll enjoy the lasting satisfaction of knowing that you've done something special for the future of New Hampshire and Vermont citizens.

Thanks to our sponsor and all of our supporting partners and partners, and volunteers for their efforts in bringing LEAVE A LEGACY® to New Hampshire and Vermont. We welcome inquiries and support during the coming months and years as together we make a difference in our communities.

For further information visit our website [www.leavealegacynhvt.org](http://www.leavealegacynhvt.org)

Sincerely,



Tim Caldwell  
Co-Chair, LEAVE A LEGACY® NH/VT and  
Chair, Upper Valley Planned Giving Council



Shawn Smith  
Co-Chair, LEAVE A LEGACY® NH/VT

JAMES H. DOUGLAS  
Governor



State of Vermont  
OFFICE OF THE GOVERNOR

August 12, 2006

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 yeomen'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,



JOHN H. LENCH  
Governor

State of New Hampshire  
OFFICE OF THE GOVERNOR  
187 North Main Street, State House - Rm 104  
Concord, New Hampshire 03301  
Telephone (603) 271-3131  
www.nh.gov/governor  
governor@psk04h.gov

July 13, 2006

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,





Elizabeth “Lib” Higgins became a scout when she was a girl, and never left the Girl Scout organization! Lib volunteered her time, even though her 3 children were boys. She became a staff member, then when she retired, Lib returned to Girl Scouts again as a volunteer. Lib understood that when girls become members, they benefit from all that Girl Scouts has to offer. After 71 years in Girl Scouts, Lib left a legacy gift that provides membership scholarships for more girls to join the Girl Scouts.

*Dannah Lappin  
Girl Scout Council  
of Vermont*

Several years ago, The Howe Library in Hanover received a bequest of \$2,000 from a long time cardholder. That bequest was used to establish the “1000 Books Reading Program” for preschoolers; 100 canvas bags each holding 10 books especially chosen for young readers and their parents by the youth librarian. The theory behind the program is that reading 1000 books to a child is a way to develop the joy of reading and to prepare a child for school. Who would have guessed that a remembrance in a longtime friend’s will would have such long term benefit to the next generation?

*Jere Nelson  
The Howe Library*



## 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)

## SUPPORTING PARTNERS

As of September 1, 2006

Supporting Partners of the 2006-2007 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:*

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www.dhmc.org  
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P. O. Box 30  
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802-388-3355

### **Trust Company of Vermont**

PO Box 1280  
Brattleboro, VT 05302-1280  
www.tcvermont.com  
802-254-9400

### **BECOME A PARTNER TODAY!**

LEAVE A LEGACY® NH/VT is a bi-state volunteer, non-profit organization sponsored by the Upper Valley Planned Giving Council. LEAVE A LEGACY® NH/VT Partners work together to help promote the message that all of us have the ability to "make a difference in the lives that follow" by leaving a charitable legacy.

*Partner categories, and their associated annual membership fee, are as follows:*

#### **Charitable Organizations**

\$100

#### **Professional Advisors**

\$250

#### **Supporting Partners**

\$1,000; \$2,500; \$5,000

Partners receive a variety of benefits, including complimentary copies of our annually published magazine, a link on our website, and marketing materials.

To become a Partner of LEAVE A LEGACY® NH/VT, go to [www.leavealegacynhvt.org](http://www.leavealegacynhvt.org) and download the necessary registration forms. You can also e-mail us at [uvpgc@valley.net](mailto:uvpgc@valley.net) or contact Dana Hanson, Partner Recruitment Chair at [dana@uvvu.org](mailto:dana@uvvu.org) (603)448-2766.

We look forward to welcoming you as a Partner!

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

**Addison County Home Health and Hospice**

PO Box 754, Middlebury, VT 05753  
802-388-7259

**American Cancer Society**

360 Route 101, Unit 8, Bedford, NH 03110  
www.cancer.org  
603-471-4136

**Animal Rescue League of NH**

545 Route 101, Bedford, NH 03110  
www.rescueleague.org  
603-472-3647

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www.ausbonsargent.org  
603-526-6555

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www.avagallery.org  
603-448-3117

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17 Belmont Avenue  
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www.brattleborohospital.org  
802-257-8314

**Brattleboro Walk-In Clinic**

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Brattleboro, VT 05301  
802-257-6536

**Cardigan Mountain School**

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www.cardigan.org  
603-523-3522

**Cedarcrest Foundation, Inc.**

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www.cedarcrest4kids.org  
603-358-3389

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West Lebanon, NH 03784  
www.centerforschoolsuccess.org  
603-298-6700

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Burlington, VT 05402  
www.champlain.edu  
802-860-2747

**Chandler Center for the Arts**

71-73 Main Street, Randolph, VT 05060  
www.randolphvt.com  
802-728-9878

**Child and Family Services of NH**

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www.cfsnh.org  
603-668-1920

**Children's Literacy Foundation**

1536 Loomis Hill Road  
Waterbury Center, VT 05677  
www.clifonline.org  
802-244-0944

**Circus Smirkus**

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www.smirkus.org  
802-533-7443

**Colby-Sawyer College**

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www.colby-sawyer.edu  
603-526-3726

**Community Action Program Belknap-Merrimack Counties, Inc.**

PO Box 1016, Concord, NH 03302  
www.bm-cap.org  
603-225-3295

**Community Health & Hospice, Inc.**

780 N. Main Street, Laconia, NH 03246  
www.commlhth.org  
603-524-8444

**Community Health Center of Burlington**

617 Riverside Avenue  
Burlington, VT 05401  
communityhealthcenterburlington.org  
802-864-6309

**Concord Hospital**

250 Pleasant Street, Concord, NH 03301  
www.concordhospital.org  
603-227-7000 x3086

**Concord Public Library Foundation**

PO Box 3957, Concord, NH 03302  
603-415-4200

**Continuing Education in Fundraising**

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www.confrr.org  
603-724-6741

**Daniel Webster Council-Boy Scouts**

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www.dwcbbsa.org  
603-625-6431

**David's House**

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www.davids-house.org  
603-643-2298

**E. Stanley Wright Foundation, Inc**

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Wolfeboro, NH 03894  
www.wrightmuseum.org  
603-569-1212

**Executive Service Corps of NH**

10 Emery Drive, Atkinson, NH 03811  
www.escne.org/nne.html  
603-362-9300

**Fairbanks Museum & Planetarium**

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www.fairbanksmuseum.org  
802-748-2372

**Families First Health & Support Center**

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Portsmouth, NH 03801  
www.familiesfirstseacoast.org  
603-422-8208

**Flynn Center for the Performing Arts**

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www.flynncenter.org  
802-652-4533

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www.giffordmed.org  
802-728-2380

**Girl Scout Council of Vermont**

79 Allen Martin Drive  
Essex Junction, VT 05452  
www.girlscoutsvt.org  
802-878-7131

**Girl Scouts of Swift Water Council**

One Commerce Drive  
Bedford, NH 03110  
www.swgirlscouts.org  
603-627-4158

**Grafton County Senior Citizens Council, Inc.**

10 Campbell Street, PO Box 433  
Lebanon, NH 03766  
www.gcsc.org  
603-448-4897

**Greater Manchester Family YMCA**

30 Mechanic Street  
Manchester, NH 03101  
www.gmfymca.org  
603-623-3558

**Green Mountain United Way**

963 Paine Turnpike N Ste 2  
Montpelier, VT 05602  
www.gmunitedway.org  
802-229-9532

**Hannah House, Inc.**

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www.hannahhouseinc.org  
603-448-5339

**Hanover Conservation Council**

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www.hanoverconservationcouncil.org  
603-643-3433

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www.headrest.org  
603-448-4872

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www.highhorses.org  
802-649-8033

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www.holtonhome.org  
802-254-4155

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Burlington, VT 05401  
www.howardcenter.org  
802-660-3678

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80 Lyme Road, Hanover, NH 03755  
www.kah.kendal.org  
603-643-7004

**Lake Champlain Land Trust**

One Main Street, Burlington, VT 05401  
www.lclt.org  
802-862-4150

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www.littletonhospital.org  
603-444-9304

**LRGHealthcare**

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Laconia, NH 03246  
www.lrg.org  
603-527-2865



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www.manchesterhistoric.org  
603-622-7531

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603-924-4666

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www.mds-nh.org  
603-352-1304

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www.montshire.org  
802-649-2200

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www.mtascutneyhospital.org  
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www.catholiccharitiesnh.org  
603-669-3030

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7 Wall Street, Concord, NH 03301  
www.theloanfund.org  
603-224-6669

**New Hampshire Historical Society**

30 Park Street, Concord, NH 03301  
www.nhhistory.org  
603-856-0608

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www.nhspca.org  
603-772-2921

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270 County Road  
New London, NH 03257  
www.newlondonhospital.org  
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www.nchsi.org  
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800-622-4122 603-298-9201

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802-295-6500

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www.unitedwaycc.org  
802-864-7541

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300 Old Route 10, Enfield, NH 03748  
www.uvhs.org  
603-448-6888 x111

**Upper Valley Land Trust**

19 Buck Road, Hanover, NH 03755  
www.uvlt.org  
603-643-6626

**Upper Valley Substance Abuse Foundation**

PO Box 37, 85 North Main Street  
White River Junction, VT 05001  
802-295-5206

**Upper Valley Trails Alliance**

PO Box 1215, Norwich, VT 05055  
www.uvtrails.org  
802-649-9075

**Upper Valley United Way**  
P.O. Box 491, 10 Bank St.  
Lebanon, NH 03766  
www.uvuw.org  
603-448-2766

**Vermont Humanities Council**  
11 Loomis Street  
Montpelier, VT 05661  
www.vermonthumanities.org  
802-262-2626

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www.vlt.org  
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**Vermont Ski Legacy Society**  
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802-253-9911

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PO Box 2276, W. Brattleboro, VT 05303  
wcreads@sover.net  
802-257-5725

**Windham Endowment for  
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### The 2005-2006 LEAVE A LEGACY® NH/VT sub-committee:

*Seated (L to R):* Dana Hanson,  
Tim Caldwell, Sarah Sennott.  
*Standing (L to R):* Shawn Smith,  
Bob Hagen, Mark Melendy.  
*Not pictured:* Suzanne Stofflet,  
Deanna Wilson.





*By Shirley Elder*

When it comes to money, Fran Mahoney follows her heart. She's not independently wealthy, but she has invested wisely. She's "adopted" girls in three countries, Guatemala, Honduras, and French Guinea, taken in an old cat from the local animal shelter, and become a founder of the Women's Fund of New Hampshire.

"I love animals and I love people and I want to help, especially women and girls," she said as she sat in her Bedford living room watched closely by her large, well-loved mixed-breed cat, "Sevie."

"I said, ok, I'm going to cover these things that benefit people and animals." And being efficient she put it in writing. Mahoney's estate plan now reflects those loves and the Women's Fund of New Hampshire which seeks to aid needy women and girls throughout the state, the World Wildlife Fund, which seeks to protect endangered animals and Childreach, which identifies underprivileged children in other countries and tries to improve their lives and communities are all beneficiaries of her planning.

In fact, that's how she came to be a "founder" of the Women's Fund. "I didn't know that's what I was doing: I just said I think I'll do something to contribute." It's worked out well.

"It's been very interesting to watch the Women's Fund develop, and to see its vision unfold," she said. For her part, Mahoney has taken the lead in one of the Fund's major tasks, grant making. "It's so much fun," she said, "to see the ideas people come up with to improve the lot of women and girls."

By Nancy Chiquoine, Executive Director

*“Giving liberates the soul of the giver.” -  
Maya Angelou*

Although a woman still earns 77 cents for each dollar a man earns, women's financial power is growing. You might be surprised to know that...

- Women currently control \$14 trillion in assets - nearly 60% of the wealth in this country, and predictions are that the assets they control will increase by 57% in the next 10 years.
- In 2005, 43% of the top wealth holders in North America were women.

- Nearly half of all privately-held businesses are women-owned and employ 19.1 million people
- Because women live longer than men, they frequently end up in charge of many of the trillions of dollars now passing from generation to generation.

Although women have historically given less to charities than men during their lifetimes, this is changing: the giving rates of both time and money for women and men business owners is virtually the same. A generation of women - those who started careers in the 1970s - are more financially independent than any previous generation. This translates to more short and long-term philanthropy by women. The 2004 “Slate 60” (a listing of the 60



## Dartmouth-Hitchcock Medical Center and Dartmouth Medical School

largest charitable contributions of the year) contains 11 single women and 24 coupled women; 58% of this list includes women as named philanthropists! We can expect this trend to continue as female baby boomers, now in their prime giving years, are predicted to be the most active group of women philanthropists to date.

Women are making more financial decisions and have a greater pool of resources to spend than ever before. *The profile of a woman philanthropist?* She's someone who makes her own giving decisions, is involved and has first-hand knowledge of the organization she's supporting and is convinced of its efficiency and believes deeply in its mission.

By David B. Ely, CFP®, ChFC,  
Director of Gift Planning

Many people feel a special connection to their favorite charities. At Dartmouth-Hitchcock Medical Center and Dartmouth Medical School some donate their time or a special skill. Some give faithfully to the Annual Fund. Others include Dartmouth in their estate plans. All of these gifts are important to our future, but only one can continue forever.



Dartmouth-Hitchcock Medical  
Center, Lebanon, NH

Have you ever wondered if it was possible to continue your Annual Fund giving forever? That question comes up from time to time, so we thought it would be helpful to let you in on a simple way to do just that.

Mr. and Mrs. Williams have supported the Annual Fund for over 25 years. Last year they donated \$200 and asked if there was a way to continue this annual gift after their lifetimes. It had to be a simple strategy and one that could easily be added to their current wills.

The Gift Planning Office suggested that the Williams speak with their attorney about adding a new bequest to their current wills to achieve this goal. They indicated that the bequest amount should equal 20 times their desired annual gift. In this case, 20 times their \$200 annual gift equals \$4,000. The Williams followed through with the advice, and their attorney simply drafted a one-page codicil (amendment) to add this bequest to their wills.

After their deaths, the \$4,000 bequest will then be added to Dartmouth-Hitchcock Medical Center's or Dartmouth Medical School's general endowment fund. If the endowment earns 5% per year, the \$4,000 bequest will provide \$200 annually - the desired gift amount. This annual income will continue forever, and possibly grow over time.

Bequests like this are common. They are simple to make and they last forever. For most donors the satisfaction that comes with knowing they are supporting medicine at Dartmouth in perpetuity is the greatest gift of all.

## Partnerships in Planned Giving

*From Sue Dixon of Shelburne Farms:*

### Successful Partnerships in Planned Giving

Pat Reasoner shares LEAVE A LEGACY®'s belief that everyone can make a difference in the lives that follow. Pat wanted to make a special gift when she retired as Shelburne Farms' receptionist. "I've always adhered to the Native American belief of saving the Earth for the seventh generation out," notes Pat. "That's happening at Shelburne Farms everyday; everything they do is geared toward saving resources for the future." After discussing retirement plans with her advisors, Pat approached Shelburne Farms about making a gift that would provide her with life income and also benefit the charity. This sparked a new partnership between Shelburne Farms and the Vermont Community Foundation with Pat setting up a Charitable Gift Annuity at the Foundation to benefit Shelburne Farms. The VCF offers a wide range of technical assistance and planned giving expertise to nonprofit organizations throughout the region. "It's a real win-win," reports Shelburne Farms Membership Coordinator Sue Dixon, "Expanding options we offer members without increasing our overhead."

*Barbara Bald*

When it came time for me to consider writing my will and deciding where to allocate my money, there was no question that the Squam Lakes Natural Science Center be first on that list. Since I wanted to see these programs continue and expand beyond my lifetime, I set up a trust naming the Center as one of my beneficiaries. I encourage others to consider remembering their favorite charities in their bequests. Consider it our legacy, our payback, our celebration of what we can offer to future generations.



*By Deborah H. Shelton, MS, Executive Director,  
Wentworth-Douglass Hospital &  
Health Foundation*

Roger Dionne has worked in the Housekeeping Department of the Wentworth-Douglass Hospital in Dover, New Hampshire for 20 years. He was chosen Employee of the Year in 2004. Roger recently informed the Foundation that he had named the Hospital as a beneficiary of his will. Asked why he chose Wentworth-Douglass Hospital he replied, "Wentworth-Douglass Hospital has been good to me and I would like to do the same for the Hospital. Since being on the Employee Annual Fund Committee I have seen what the Foundation does to help the community and the low-income families that need help. I like being involved with a committee that helps people and makes a difference in the Hospital's primary service area."



This spring Roger was honored at the second annual 1906 Heritage Society Luncheon. The 1906 Heritage Society was formed to honor those that have named the Foundation in their will or estate plan.

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, Hanover, NH, for his tireless efforts and contribution of his 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.

# Ten Steps To Leaving Your Legacy

To help you consider how to leave your legacy, follow these ten steps:

1. Prepare a will. Only 20-40% of those who pass away have one. Without a will, you lose control over your property at death.
2. Evaluate your financial situation and decide what your charitable goals are.
3. Consult an attorney, accountant, or financial

advisor about tax-friendly options for making a legacy gift.

4. Choose one or more organizations that have made a difference in your life to leave a gift to in your will.
5. Learn more about the organizations that support LEAVE A LEGACY® New Hampshire/ Vermont.
6. Contact the organization(s) of your choice to learn about opportunities for legacy giving.
7. Leave a specific dollar amount or a percentage of the

assets in your will to a charity of your choice.

8. Name a charity as the beneficiary of your pension or a life insurance policy.
9. Consider using non-cash assets for your legacy gift.
10. Encourage family and friends to leave gifts to charities in their wills.

**Everyone has the capacity to leave a legacy.**

## Easy Guide To Charitable Giving

If Your Goal Is To:	Then You Can:	Your Benefits Are:
Make a quick and easy gift	Simply write a check today	An income tax deduction and immediate impact for a charity
Support a charity and avoid tax on capital gains	Contribute long-term, appreciated stock or other securities	A charitable deduction plus no capital gains tax
Make a large gift with little cost to yourself	Contribute a life insurance policy you no longer need	Current and possibly future income tax deductions
Support a charity and avoid the two-fold taxation on IRA or other employee benefit plans	Name that nonprofit organization as the beneficiary of the remainder of the assets after your lifetime	You are able to leave your family other assets that carry less income tax liability
Support a charity and avoid capital gains tax on the sale of a home or other real estate	Donate the property to that nonprofit or sell it to them at a bargain price	An income tax deduction, plus reductions or elimination of capital gains tax

See inside reply card to request information from your favorite charity.

