Legacy Matters

Your Source for Charitable Legacy Giving With the Northern New York Community Foundation

SPRING 2025

GOOD TO know

Charitable beneficiary designations — an easy giving option

What is a charitable beneficiary designation? This charitable giving option is a powerful way to make an enduring difference in your community. Some assets do not pass by a will but allow you to name a beneficiary. These assets avoid probate and go directly to the named beneficiary. While this is often a family member or trust, **you can name the Community Foundation to receive the assets**. This is an easy way to make a significant gift. To do this, simply request a **Change of Beneficiary form.**

What assets can I pass directly to charity using a beneficiary designation? The most common assets that pass by beneficiary designation are **life insurance policies**, **IRAs** and other **retirement accounts**. **Commercial annuities** and many **donor-advised funds** also let you name a charitable beneficiary.

Why should I consider using a beneficiary designation to fulfill my charitable goals? It is **easy to implement**. It has **no impact on your current finances**, which may make it possible to leave a larger gift than you would have otherwise. It is **simple to revise if your circumstances change**.

Honoring a life through education

Scholarship perpetuates legacy of a devoted educator

Camie E. Baker's life was defined by her commitment to education and service — a legacy that lives on through the **Camie E. and James K. Baker Scholarship**, established by her husband, **James K. Baker**. The fund supports students who completed a BOCES program and are pursuing further education, reflecting Camie's belief in creating opportunities for every learner.

A lifelong Watertown resident, Camie graduated from Watertown High School and Albany State Teachers College with a degree in mathematics. While at Albany, she met Jim Baker. They married in 1962, raised a daughter and son, and celebrated 60 years together before Camie's unexpected passing in 2022.


Camie E. Baker

Camie began her teaching career at Coxsackie-Athens Central High School before returning to Watertown, where she taught math at North Junior High School. Jim taught at General Brown High School and later joined the faculty of Jefferson Community College.

Beyond the classroom, Camie shaped local education policy through service on the Watertown City School District Board of Education and, later, the Jeff-Lewis BOCES Board, where she served 18 years—including terms as vice president and president.

Camie also became the first director of the Jeff-Lewis Mediation Center in the late 1980s, where her gift for bringing people together helped establish what is now the Resolution Center of Jefferson & Lewis Counties. She held the role until her retirement in 2000.

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"Honoring Camie like this is a continuance of her life."
— Jim Baker on the scholarship he established at the Community Foundation

Legacy for the love of community

STRENGTHENING COMMUNITY: Western Town Library was awarded a grant last year from the **Kenneth V. and Jeannette Remp Sawyer Community Fund** to help acquire an automated external defibrillator (AED). Pictured, from left: **Christina Born**, Western Town Library president; **Mary Jo Miller**, Western Town Library director; and **Joan Zelinski**, Western Town Library vice president.

Kenneth V. and Jeannette Remp Sawyer were passionate supporters of the people and places in the region they loved and called home. Together, they believed in the strength of community and, through acts of service, strived to improve the quality of life.

Mr. and Mrs. Sawyer participated in many community activities through the years and served on the boards of several local organizations. Mr. Sawyer died in 2008 and Mrs. Sawyer passed away in 2015.

Through a legacy gift from their estate, the **Kenneth V. and Jeannette Remp Sawyer Community Fund** was established at the Community Foundation in 2018 to support programs, projects, and initiatives that broadly impact and enhance the quality of life in **Boonville**, **Constableville**, and **Westernville**. Since it began grantmaking, the fund has awarded 90 grants totaling nearly $327,000. It will continue to do so in perpetuity.

The Sawyer's legacy of caring for others continues while perpetuating their interests and passions in responsible and thoughtful ways with a geographic-specific focus.

In 2017, the **Kenneth V. Sawyer and Jeannette Remp Sawyer Scholarship Fund** was established at the Community Foundation to benefit Adirondack Central School graduates. The endowed fund will award two scholarships each year, forever, supporting the business and music pursuits of district graduates.

Community foundations can provide support that is both flexible and lasting with geographic specificity. Grant funding is awarded annually to qualified nonprofit organizations whose missions and efforts align with the fund's objectives and purpose.

As an enduring tribute to their lives and legacies and decades-long devotion to Boonville and its neighboring communities, these permanent funds will forever support local students and charitable organizations that strive to improve the quality of life.

The Sawyer's generous and enduring gifts will benefit the communities they loved for generations to come, forever.

Kenneth V. & Jeannette Remp Sawyer Community Fund

A community fund at the Community Foundation is invested for growth so it can make an enduring difference, eventually awarding more in grants to community organizations than the initial gift.

Focus areas:

- Geographic-specific impact
- Strengthen overall quality of life
- Boonville, Constableville, Westernville

TOTAL GRANT SUPPORT AWARDED SINCE 2018*
$326,596

NUMBER OF PROJECTS OR INITIATIVES SUPPORTED IN DESIGNATED COMMUNITIES
90

*As of May 2025

Leave a legacy of local impact

Do you desire to continue to make a difference beyond your lifetime? A named community fund may be the ideal way to have your values live on in an enduring way, to meet the changing local needs in the future. Contact us today, **315-782-7110**, to begin the conversation.

THE ADVISOR'S PERSPECTIVE

Partnering for the best ways to achieve your goals

Why is it important to discuss charitable giving with your clients? Charitable giving is an integral part of the estate and wealth planning process. Most people are charitably inclined and may not even know it. When a local school is doing a fundraiser for a class trip or a sports team is a conducting a can and bottle drive, people donate or purchase a product to support the cause. I look to help clients develop a deeper, more lasting impact of their dollars for something that is near and dear to their hearts and beliefs.

How do you help clients structure their giving that benefits the client and the charity most effectively? First, I look at their overall estate plan and the main goals they wish to accomplish. Once that is determined, I do a deeper dive into the goals and how their assets are structured and titled. I look at how they want their estate plan to flow to both family members and charities. The final step is finding the most tax-efficient way of accomplishing those goals. I try to structure their estate plan to give the most amount of money on a net-tax basis to all parties involved, both individuals and charities.

How do you learn about your client's charitable interests? The easiest way to learn is to just simply ask the question. As someone whose focus is estate planning, that is one question that is brought up during the beginning of the process. Some clients ultimately wish to dive deeper into that discussion and explore how they can leave a legacy. Once that is determined, I look to employ the expertise of the Community Foundation.

Why partner with the Northern New York Community Foundation? This is the easy part of my conversation with clients and →

Extend giving far beyond a lifetime

Scholarship honors legacy of trailblazing Massena native

Throughout her lifetime of 60 years, Massena native **Lorraine Power Tharp** made a lasting imprint on the legal profession as an attorney and leader in her field. She was equally devoted to improving her community and held numerous leadership positions at the state level throughout her 35-year career.

In 2018, nearly a decade after she passed away, her husband, **Russell C. Tharp Jr.**, established the **Lorraine Power Tharp Scholarship** as a permanent endowed fund of the Community Foundation to perpetuate her life and legacy in the Massena area.

"She always maintained close ties to her hometown and was very proud that she was a girl from Massena," Mr. Tharp said. "She would have appreciated giving back to her high school and supporting young students."

Born in Staten Island, a daughter to former St. Lawrence County District Attorney William H. Power Jr. and Oske Power, she graduated as salutatorian from Massena Central School in 1966.

Mr. Tharp said he appreciates how easy it has been to work with the Community Foundation to accomplish his charitable goals.

"It has been incredibly convenient and stress-free to make contributions to the fund," he said.

The **Lorraine Power Tharp Scholarship** is awarded each year to graduating seniors at Massena Central School. Six Massena graduates have been awarded the scholarship since it began supporting students in 2019.

The Community Foundation is honored to be part of the special way Lorraine will continue to be a force for positive good in her hometown by bringing out the best in others as they begin their educational journey to make our world a better place.

> **The Community Foundation is very accommodating of my wishes, and I appreciate the smooth process to tailor something meaningful and special that honors my wife. She would enjoy how much her scholarship is helping young Massena people.**
>
> — Russell C. Tharp Jr. on working with the Foundation

Establish a scholarship to honor a loved one

HOW IT WORKS: A scholarship fund at the Community Foundation is a very special way to honor a loved one. Scholarship funds offer donors broad flexibility. Donors may support students from geographically designated school districts and/or students pursuing specific majors or careers. Call our team and schedule a conversation today, **315-782-7110**.

THE ADVISOR'S PERSPECTIVE

prospects on charitable giving; I tell them the Community Foundation are the experts. Having the ability to tell clients that I have subject matter experts available to them to design the best charitable giving arrangement to meet their needs is critical. The Foundation's team has been instrumental in helping my clients decide the best course of action for their plan. The Community Foundation helps to tailor the plan to meet the goals of the donor.

THOMAS LAPAGE

How do you educate your clients about the Community Foundation as a conduit for charitable giving? During our discussion of how they see their charitable giving plan unfolding, I look at the complexity of the plan and how they want it structured. Many clients talk about large third-party institutions offering donor-advised funds or legacy planning. I tell them if they are looking to make the biggest impact locally, we need to engage the Foundation, our local boots on the ground, which navigates the charitable landscape in the tri-county area. Having the experts available for a face-to-face meeting with clients is priceless.

What questions or ideas about charitable giving resonate the most with your clients? The main questions are "will my money stay local?" and "how do I benefit charitable organizations within my community?" The other question is "do I have enough money?" Most people assume you need vast wealth and resources to partner with the Community Foundation and that is far from the truth. I tell them the Foundation always has a solution no matter the amount they're looking to give. There may be a specific need that resonates most with the donor and they can tailor their fund to meet that specific need locally.

How should clients prepare for a conversation about charitable giving? Clients should determine what causes they are most passionate about in their charitable giving plan. Most individuals want to give, but do not know the most effective way of accomplishing that goal. Clients should not be afraid to engage with their advisor or contact the Community Foundation directly. No amount is too small to start your giving and to make a difference.

THOMAS LaPAGE is a Financial Services Professional for St. Hilaire Financial Services, a member of the MassMutual Financial Group. He is based in Massena. He is a Northern New York native who lives in Lisbon with his wife, Nicole, and children. Contact him at Thomas@sthilairefinancial.com.

Donor advisors

Thank you to the following donor advisors who have recently helped clients realize their charitable goals through the **Northern New York Community Foundation**. We appreciate the opportunity to partner with you and your clients. Please let us know if we've missed your name!

Julian Alteri, The Alteri Group at Morgan Stanley

PJ Banazek, Morgia Wealth Management

Jeff Barnard, Morgan Stanley

Catherine Burns Quencer, Esq., Schwerzmann & Wise PC

Joe Butler Jr., Nottingham Investment Services

Frank Cappello, Esq., Cappello & Cappello, P.C.

Christine Cisco, RBC Wealth Management

Bill Couch, The Couch Group at UBS

Greg Couch, The Couch Group at UBS

Dave Crapser, UBS Wealth Management

Mike D'Avirro, Bowers & Co. CPAs, LLC

Eric DeLaGarza, The Couch Group at UBS

Marcy Robinson Dembs, Esq.

Dan Drappo, Nottingham Investment Services

Timothy Farley, Esq., Attorney at Law

Margaret Farone, Nottingham Investment Services

Trevor Garlock, GROW Wealth Partners, Northwestern Mutual Investment Services

John Grow, Esq., McMahon & Grow

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Jeffrey Kimball, Northwestern Mutual

Dale Kramer, Kramer Wealth Strategies

Thomas LaPage, St. Hilaire Financial Services

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Anthony Marrone, Esq., Marrone Law Firm, P.C.

Matt Meagher, CPA, Bowers & Co. CPAs, LLC

Mike Morgia, Morgia Wealth Management

Tony Morgia, Morgia Wealth Management

Charlie Mouaikel, RBC Wealth Management

Cyril Mouaikel, RBC Wealth Management

John Nuber, RBC Wealth Management

David O'Neil, Nottingham Investment Services

Andrew Parisian, CFP, The Alteri Group at Morgan Stanley

Randy L. Peets, Esq., Lekki Hill Duprey, PC

Laurie Podvin, CPA, Bowers & Co. CPAs, LLC

Dean James Ripley, Northwestern Mutual Wealth Management Co.

Patrick Signor, RBC Wealth Management

Andy Silver, Esq., Silver & Collins Attorneys at Law

Anthony Surber, RBC Wealth Management

William Tremont, RBC Wealth Management

Steve Yelle, Northwestern Mutual Wealth Management Co.

Peter Walton, Esq., Walton Law Office

Brian Wilcox, Wilcox Wealth Management / Northwestern Mutual

Donor-Advised Funds:
A better way to manage your giving

1) MAKE A GIFT OF CASH, securities or other assets to the Community Foundation. You get an immediate charitable tax deduction for your gift. Grants may be made over time—there is no required timeline or amount.

2) A DONOR-ADVISED FUND IS established in the name of your choice.

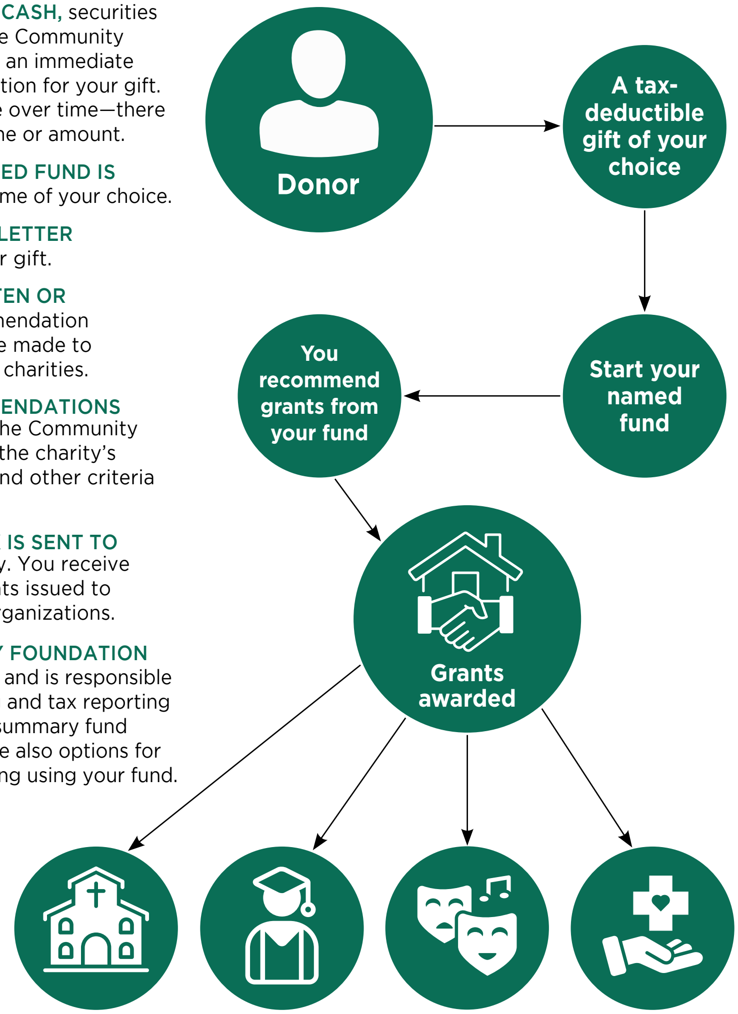
3) YOU RECEIVE A LETTER acknowledging your gift.

4) SUBMIT A WRITTEN OR online grant recommendation that a distribution be made to one or more eligible charities.

5) GRANT RECOMMENDATIONS are approved after the Community Foundation verifies the charity's tax-exempt status and other criteria for grant eligibility.

6) A GRANT CHECK IS SENT TO the approved charity. You receive confirmation of grants issued to eligible charitable organizations.

7) THE COMMUNITY FOUNDATION administers the fund and is responsible for all recordkeeping and tax reporting You have access to summary fund statements. There are also options for legacy/estate planning using your fund.



Call or email our team to schedule a conversation today, 315-782-7110, or info@nnycf.org.

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After her passing, Mr. Baker turned to the **Northern New York Community Foundation** to honor Camie's life.

"I didn't realize how many ways there are to meaningfully remember someone," he said. "This scholarship felt right. I wanted it to last."

In 2024, Jim presented the first scholarship award to a General Brown graduate and BOCES student now studying HVAC and building trades at SUNY Canton.

"Honoring Camie like this is a continuance of her life," Mr. Baker said. "She came from a time when college wasn't guaranteed. Helping students take that next step would mean the world to her."

Through this scholarship, Camie's dedication to students, service, and opportunity continues — extending her legacy to future generations.

The special way that she will be remembered, while also honoring Jim, whose own career in education spanned more than 40 years, leaves an enduring legacy symbolic of the many lives they touched.

Jim Baker presents the inaugural **Camie E. and James K. Baker Scholarship** in 2024 to General Brown High School and Jeff-Lewis BOCES graduate **Dylan J. Munk**.