

Legacy MATTERS

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

YEAR-END 2025

GOOD TO know

Foundation Friends

■ Donors who wish to join us and consider a gift to the **Friends of the Foundation Community Betterment Annual Fund** may do so at bit.ly/FOF-Giving by **Wednesday, Dec. 31, 2025**. "Friends" gifts must be received or postmarked by **Dec. 31**. Friends gifts support Foundation programs and help us remain flexible as we respond to key needs across Jefferson, Lewis, and St. Lawrence counties.



2025 year-end giving deadlines

■ Many fundholders recommend grants at year-end from their **Donor-Advised Funds**. If you would like the organization(s) you wish to support to receive grant checks before **December 31**, please submit your recommendations to Scholarship & Program Associate **Tara Hess** at tara@nnycf.org, by **Monday, Dec. 15**.



■ Many donors make gifts of stock or other appreciated securities to the Foundation at year-end. All **stock gifts** should be received into the Community Foundation's brokerage account before **Friday, Dec. 19**.

■ General gifts to support any Community Foundation fund must be received or postmarked by **Wednesday, Dec. 31, 2025**, for a credit this tax year or made online at bit.ly/NNYCF-giving by **Wednesday, Dec. 31**.

Give where you live

A better way to support your favorite charities and community, forever

For **June T. Walker** and her husband, **John R. "Jack" Walker**, Cape Vincent was more than a place to live — it was home. Lifelong educators, they shaped countless students' lives, instilling values that reached beyond the classroom. Their quiet generosity also strengthened local organizations and inspired those around them.

After Jack's passing in 2002, June continued giving back to the community they loved. She supported causes close to her heart, always seeking ways to help her neighbors and secure Cape Vincent's future.

Determined that their support endures, June worked with the Community Foundation to create the **June T. Walker and John R. Walker Fund** prior to her passing in 2021. This permanent fund benefits the organizations they cherished and provides scholarships for students pursuing vocational and technical careers.

June's vision extended even further. She ensured the fund would broadly support Cape Vincent for generations, establishing the **June T. Walker and John R. Walker Cape Vincent Community Fund** as a component. In this way, they will support programs, projects and initiatives that emerge in the future.

Through these lasting gifts, June and Jack's passion for their



June T. Walker and John R. Walker Fund

- Provides grants to designated Cape Vincent charitable organizations.
- Provides broad, flexible funding to improve quality of life in Cape Vincent.
- Awards annual scholarships for students pursuing vocational and technical careers.



community lives on. Their foresight, paired with the Community Foundation's stewardship, guarantees the Walkers' love for

Cape Vincent will continue to touch lives and strengthen the River communities they held so dear — forever.

 315-782-7110

 nnycf.org

 info@nnycf.org

 company/nnycf

 nnycf

Main office: 131 Washington Street, Watertown, NY 13601 | St. Lawrence County Extension: Canton, NY

Children honor parents' leadership

A FAMILY LEGACY ENDURES: Ralph and Joan LaClair believed in the strength of community and supported a wide range of meaningful causes and organizations throughout their lifetimes. The charitable fund their children established at the Community Foundation honors Ralph and Joan while continuing to make an impact.

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.

Faith, family, and service guided **Ralph and Joan LaClair** throughout nearly 50 years of marriage while raising five children in Northern New York.

Ralph, a proud U.S. Army veteran who served in Okinawa during World War II, built a successful career in insurance as president of Howland-LaClair Associates. Joan, a Registered Nurse, cared for countless patients at Watertown hospitals and later in private practice.

Together, they lived their values by giving generously of their time and resources to strengthen their community. Whether through civic organizations, professional service, or quiet acts of kindness, the LaClairs worked to make life better for their neighbors in need.

Ralph passed away in 1998, followed by Joan in 2006. In 2022, the **Ralph and Joan LaClair Family Fund** was created at the Community Foundation.

What makes the fund especially meaningful is that it was established by their children as a lasting tribute to their parents' devotion to family and community. The LaClair family now comes together to recommend grants that reflect Ralph and Joan's values. In this way,



Ralph and Joan LaClair Family Fund

- Established by their children to honor their parents' lives and legacies of community leadership.
- Provides broad, flexible support to Watertown-area charities recommended by the family to strengthen quality of life.
- Makes funding available for emerging needs of the region.

subsequent generations continue their parents' life work.

Since its founding, the fund has supported more than two dozen local organizations, including the Community Foundation and its **Friends of the Foundation Community Betterment Annual Fund**.

Each grant honors the LaClairs' legacy while investing in programs and projects that strengthen the region they loved.

The LaClairs' story is proof that family values, passed on, can continue to shape a community for generations, forever.

Protecting your wishes in a will matters



Remember your community in your will

You can make an enduring impact on the things you love most by leaving a **bequest** to the Community Foundation. Contact our team today at **info@nnycf.org** or **315-782-7110** to discuss legacy planning and learn more.

A will gives you the power to provide for loved ones and support causes close to your heart. Many people also choose to extend their generosity to strengthen their community.

That's where the Community Foundation can help. As a trusted steward of charitable legacies, the Foundation ensures your giving remains impactful over time.

The Foundation adapts to changing community needs while honoring your values. You may want to support your library, rescue squad, or animal shelter. But what if the organization closes or no longer needs resources? By working with the Foundation, your intentions endure.

If you pass away without a will in New York, state law decides



LARRY HASSELER

who inherits your estate. Assets titled solely to you pass "through" your estate. Those jointly held or with a named beneficiary, like a joint bank account or family

home, pass "around" your estate.

Without a will, the law distributes assets to your next of kin, often in ways that may not reflect your true wishes. For example, a spouse and two children would receive:

- First \$50,000 and half of what's left to the spouse
- Children split the remainder
- Courts then appoint someone to manage inheritances for minors or those unable to handle their assets.

Thoughtful planning also helps you minimize probate, reduce expenses, address long-term care concerns, and makes clear your charitable plans so they are properly executed. Ask yourself:

- What do I want?
- How do I get there?
- What legacy do I hope to leave?

The Community Foundation and its team of professionals are ready to help you answer those questions and shape a legacy that reflects what matters most to you.

LAWRENCE D. "LARRY" HASSELER is a founding member of Collins & Hasseler Law, PLLC, Carthage. His practice concentrates on the areas of estate planning and administration, municipal law, Social Security law, and real estate law. Contact him at **lhasseler@carthagennylaw.com**.

How can I broadly support my community?

A gift to the **Friends of the Foundation Community Betterment Annual Fund** provides broad and far-reaching benefits to the places we work, play, and raise families. Below are a few ways Friends gifts work to strengthen our region.



Arts & Culture: Enable dozens of arts & cultural programs across the region and support for tri-county libraries.



Education: Helped to award 1,157 post-secondary scholarships to nearly 750 tri-county students totaling more than \$1.5 million.



Recreation: Enabled grant funding for 23 public playgrounds and parks across three counties in recent years.



Essential needs: Provided nearly \$60,000 in grant support to 50 food pantries across the region to help address food insecurity.



Community Development: Helped award \$28,000 in grant funding to strengthen child care for tri-county children and families.



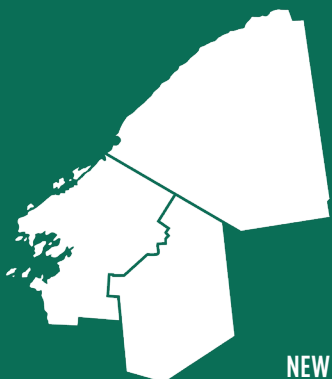
Next-gen Leadership: Make possible the Youth Philanthropy and LEAD councils and the Community Spirit Youth Giving Challenge.



Health & Wellness: Invested in modernization projects at three hospitals — one in each county — to improve facilities and patient care.



Nonprofit urgent needs: Enables the Foundation's Micro-Grants Program to provide rapidly deployed flexible, strategic support.



Northern New York
Community Foundation



To join others in supporting your community with a gift to the **Friends of the Foundation Community Betterment Annual Fund**, make gifts to: **Northern New York Community Foundation, 131 Washington St., Watertown, NY 13601.** Visit bit.ly/FOF-Giving to access secure online giving or scan the QR code today.

NEW THIS YEAR: Designate your Friends gift to strengthen Jefferson, Lewis, or St. Lawrence county, or the entire region.

Choose your gift. Create a plan. *Give forever.*

There are many flexible ways to leave a legacy to benefit the places and organizations you love the most, during your lifetime or as a planned gift. A gift made through the Northern New York Community Foundation can be powerful and enduring. Consider these smart and effective giving options as you prepare to discuss plans with your advisors:

Friends of the Foundation

A gift to the Friends of the Foundation Community Betterment Annual Fund supports Foundation programs and helps us remain flexible as we respond to emerging needs across Jefferson, Lewis, and St. Lawrence counties.

Bequests

A bequest is the most common way to support your favorite charities and community in perpetuity. You can leave a specific sum or percent age of your estate in your will or trust to the Community Foundation. The Foundation can provide specific language to ensure your gift is designated responsibly.

Charitable Gift Annuity

This gift can generate income for you or a loved one and create partial tax savings with the establishing gift and subsequent annuity pay-ments. The remainder reverts to the Community Foundation after your lifetime and can be directed to an endowment the Foundation stewards, or to create a permanent named fund on your behalf.

Gift of stock or appreciated securities

This option presents tax advantages. Receive a tax deduction and avoid capital gains tax on a stock gift to the Community Foundation. Establish a named fund at the Foundation to support nonprofits of your choice or direct the gift to an existing Foundation fund.

Life insurance

Many people find that the protection offered by life insurance policies is no longer needed later in life. You can list the Community Foundation as the beneficiary of an existing or new policy to increase generosity in support of your objectives.

Retirement Plans

By changing the beneficiary to the Community Foundation, you max-imize your gift for the charitable goals you wish to see fulfilled. It is a simple and meaningful way to make a difference.

Qualified Charitable Distribution (QCD)

If you are 70 ½ or older, a QCD to the Community Foundation can be an excellent way to make a gift. Make a distribution from your IRA as part of your Required Minimum Distribution (RMD) to the Foundation and avoid taxes. Then, the IRA distribution to the Foundation may be directed to support an existing fund or to establish a named fund of your own to help local charities of your choice. Distributions to start Donor-Advised Funds are excluded.

Real estate and other property

This gift can maximize your charitable intentions, help avoid estate taxes, and reduce the burden placed on heirs. The Foundation's gift acceptance policy can help guide the responsible execution of this type of gift.

It begins with a conversation

Contact the Foundation to discuss your legacy plans:

Rande Richardson, Executive Director, rande@nnycf.org
Max DelSignore, Vice President, max@nnycf.org



A scenic vista in Lewis County overlooking the Tug Hill Plateau.

Kara Dry Photography / For Legacy Matters