



Upper Valley Haven

Planned Giving

Feeney Legacy Circle

Support the Haven far into the future without
affecting your assets during your lifetime.

Paul and Mary Feeney

As we prepare for the Haven's future, we invite donors to consider planned gifts as a way of preserving Paul and Mary Feeney's extraordinary legacy. The Feeney Legacy Circle helps ensure our ability to build stability and hope for generations to come.

In 1983, Mary and Paul moved to the Upper Valley to become the live-in host couple at the Haven family shelter. They spent more than two decades guiding hundreds of individuals from crisis to hope, with a mix of warm welcome, minestrone soup, faith, connections to jobs and resources, and tough love — while raising two children in a tiny apartment attached to the shelter, on duty 24 hours-a-day.

Mary was a fierce advocate who maintained firm boundaries with guests. **"It is better to give a bag of groceries in error to ten people who don't really need it than to mistakenly refuse one person who is truly hungry."** She called the Haven "a continuously ongoing miracle."



"The Haven is like living in a fire station. You can take care of normal operations but you always have to be ready for an emergency."

Paul Feeney

"Mary Feeney was a force to be reckoned with. I've never met anyone quite like her."

Suzanne Stofflet, former managing director and board member



The Haven Today

The Haven has grown steadily for 46 years, each expansion funded before it was built, each new program responding to documented need. What has not changed is the community's willingness to fund the work.

The Patrick and Marcelle Leahy Shelter and Resource Center is set to open later this year. A 20-bed year-round low-barrier shelter with a ground-floor resource center, it is the largest single expansion in the Haven's history, with more than \$10 million raised from the community before construction began.

A planned gift to the Haven is an investment in that continuity. It is a way of saying that whatever the Haven looks like in 20 or 30 years, the work should still be possible.



Each Year

\$5M

Endowment

58

Staff Members

3,500+

Households Fed

100+

Households Moved Into
Permanent Housing

600+

Households Provided with
Community Service Coordination

(housing, employment, transportation,
health, and more.)



Devin Wilkie

Feeney Legacy Circle Member

Why I Included the Haven in My Will

Devin Wilkie grew up in Cornish, N.H., one of three brothers in a family that was, as he describes it, relatively poor. What they did have was a household that always made room for anyone who needed a place to sleep or to get away from home. Philanthropy was not part of the family vocabulary. Making room at the table was.

After attending Windsor High School and Colby-Sawyer College, Devin took a job at Hanover's Steerforth Press, thinking it was temporary. More than a decade later, he is still there, and Lebanon is home.

"When I was growing up, we didn't have much. If I'm able to support the people who are making room for others, that to me is the best use of what I have."

When the Haven partnered with FreeWill, a free online tool for creating a will, Devin made a bequest to support the Haven's shelter services. Planned giving is not only for seniors. He may go back and increase his gift as his circumstances change.

"If you don't have much built up, put it in your will. It will grow over time. Start with 3%, start with 5%, whatever feels most comfortable."

Bob Drake's connection to the Haven started with a friend. When Bob's longtime friend John became homeless in 2016, he stayed at the Hixon Adult Shelter. Bob visited him there every week. When John found permanent housing, Bob kept coming, bringing groceries from the Food Shelf while John got settled.

"I got to know many Haven staff members and really admired their work," Bob says. He started making and serving dinners at the shelter. His background in psychiatry and mental health made him a natural partner for the Haven's Service Coordinators, and the relationship went both ways.

"When you see the work that happens here, you know you're making a good investment."

Bob and Debbie encourage anyone considering a planned gift to visit and volunteer at the Haven first. Today, they are members of the Feeney Legacy Circle.

"Debbie and I feel strongly that you should give to organizations that you know are helping people. We know the Haven will use the support we provide appropriately and effectively, because we've seen it firsthand."

Why We Included the Haven in Our Plans



Dr. Robert Drake and Debbie Becker

Feeney Legacy Circle Members

What the work looks like across decades



Sara Kobylenski

Executive Director,
2009–2018

Sara Kobylenski served as the Haven's Executive Director from 2009 to 2018. During a recent conversation about the Haven's history, she described a phone call she had received that week.

A woman who had stayed at the Haven years earlier, now living out of state, called with a question about navigating a system she didn't understand. She told Sara she had thought of the Haven first. "If I was still in the Upper Valley, I would go to the Haven and ask."

In the course of the call, the woman shared news about her children, all of whom had been in the Haven's after-school program through their school years. Her oldest had finished her bachelor's degree and was working in a residential treatment program with youth. Her second child was in college studying engineering. Two others had just graduated from high school and were starting community college.

"I am very clear that the Haven Children's Program was influential in where those older children are today. I have no question about that."

The family Sara described came to the Haven during a crisis. What they found was a program that stayed with their children long after they left the shelter. That is the kind of impact a planned gift sustains.

How to Get Started

The most meaningful planned gifts start with a conversation. Before making any decisions, we encourage you to speak with your estate planning attorney, financial advisor, or CPA. They can help you identify which options make the most sense for your situation.

Prefer to start on your own?

uppervalleyhaven.org/legacy

Scan to visit our planned giving page



When you're ready to talk with us, Laura Gillespie is happy to walk through any questions you have about including the Haven in your plans.

Questions?



Laura Gillespie

Director of Development
and Communications

laura@uppervalleyhaven.org

802-478-1803

Already included the Haven in your will? Please let us know. We would be honored to welcome you into the Feeney Legacy Circle.

*All conversations are confidential.
There is no obligation.*

Bequests & Retirement Assets

The most common starting points. Cash bequests and IRA distributions account for the majority of planned gifts at organizations like the Haven.

Including the Haven in Your Will

The most straightforward planned gift. Designate the Haven as a beneficiary in your will or living trust, specifying a dollar amount, a percentage of your estate, or the residual after other bequests. Can be changed at any time.

IRA / Qualified Charitable Distribution (QCD)

What is it?	Individuals age 70.5+ can transfer up to \$111,000 per year directly from their IRA to a charity, without affecting taxable income.
Who is it for?	Those who want to satisfy their Required Minimum Distribution (required at age 73) without increasing taxable income.
How to proceed	Contact your IRA administrator. Make check payable to Upper Valley Haven, 713 Hartford Ave, White River Junction, VT 05001. Then notify us at 802-478-1803.

Workplace Retirement Plans (401k / 403b / 457)

What is it?	Name the Haven as a beneficiary on your retirement plan. The gift passes outside your estate upon your passing and is not taxed as income.
Financial benefits	Not included in your estate. Bequest intentions remain revocable — you can change the designation at any time.

Speak with your wealth or estate planning advisor about how to name the Haven as a beneficiary of these assets.

Gifts of Stock & Real Estate

All options may offer significant tax advantages. Real estate gifts benefit from a qualified independent appraisal and documentation of carrying costs: insurance, property taxes, and maintenance.

Gifts of Stock

What is it?

Securities purchased on the open market, donated directly to the Haven rather than sold. Also applies to mutual funds and privately held stock.

Financial benefits

No capital gains tax. Charitable income tax deduction for the year of the gift, with a five-year carryforward.

Transfer

Charles Schwab & Co. for the account of the Upper Valley Haven, Account #2556-0410. DTC #0164, Code #40.

Outright Gift

What is it?

Property donated in its entirety, then sold, with net proceeds applied per the donor's wishes.

Financial benefits

Charitable income tax deduction for the full fair market value. Asset removed from the estate.

Retained Life Estate

What is it?

The donor deeds the property to the Haven but retains the right to live there. The Haven receives it after the donor's passing.

Financial benefits

Partial income tax deduction and estate removal. Donor continues to pay carrying costs.

Conservation Easement

What is it?

Protect land permanently by donating development rights. You retain ownership.

Financial benefits

A charitable deduction is available for the value of the donated rights.

Speak with your wealth or estate planning advisor about how to name the Haven as a beneficiary of these assets.

Life Income Plans

These options let donors make a significant gift while receiving income during their lifetime. We can run an illustration showing projected deductions and income for your specific situation.

Charitable Remainder Unitrust (CRUT)

What is it?

An irrevocable gift that provides a variable quarterly income stream based on a percentage of the trust's value. The remainder goes to the Haven at the end of the term.

Financial benefits

Estate removal, partial income tax deduction, and quarterly income for a term or for life.

Charitable Remainder Annuity Trust (CRAT)

What is it?

Similar to a CRUT but provides a fixed quarterly income stream regardless of investment performance.

Financial benefits

Predictable income, estate removal, and a partial income tax deduction.

"Flip" Trust (Net Income Charitable Remainder Unitrust)

What is it?

An illiquid asset (often a vacation home) is donated to a NICRUT. The property is sold and the trust "flips" to a standard unitrust paying 5–7% of corpus for life.

Financial benefits

Those who want to convert a non-income-producing property into a lifetime income stream.

Charitable Lead Annuity Trust (CLAT)

Moves property out of your estate temporarily or permanently. The Haven receives a fixed annual income for up to 20 years; assets then pass to your heirs. Most relevant for estates above \$15M (individual) or \$30M (couple).

Speak with your wealth or estate planning advisor about how to name the Haven as a beneficiary of these assets.

Other Ways to Give

These gifts can be structured now or left as a testamentary gift at death. Speak with your wealth or estate planning advisor about naming the Haven as a beneficiary.

Charitable Life Insurance

A permanent life insurance policy donated to the Haven, either an existing paid-up policy or a new single-premium policy. May allow tax-free death benefits to go to family while taxable assets go to charity. Possible income tax deduction on the cash value.

Cryptocurrency

Digital tokens such as Bitcoin or Ethereum donated directly rather than sold. No capital gains tax on the appreciation. Bring a recent account statement showing cost basis and current value, and the name of your digital wallet provider.

Tangible Personal Property

Fine art, collector cars, antiques, instruments, jewelry, coins, stamps, historical documents. Potential income tax deduction and estate removal. Bring photos, an appraisal, and original purchase price and date.

Royalties

An ongoing income stream from patents or copyrighted material, donated during your lifetime or at your passing. Charitable income tax deduction and removal of the income stream from the estate. Speak with your tax advisor about how to name the Haven as the recipient of this income at death.

Have something else in mind?

Many nonprofits aren't equipped to accept goods such as real estate, privately held stock, or tangible property. We make it easy to turn your assets into a charitable gift. Reach out to Laura Gillespie at 802-478-1803 or laura@uppervalleyhaven.org. All discussions are confidential and there is no obligation.



Upper Valley Haven

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Get Started

Learn more about the Feeney Legacy
Circle and explore your options.

[uppervalleyhaven.org/
legacy](http://uppervalleyhaven.org/legacy)

The information in this guide is for general informational purposes only and does not constitute financial, tax, or legal advice. Please consult your CPA, wealth advisor, and trusts and estates attorney before making any gift decision.