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GIFT PLANNING NEWSLETTER
WINTER 2026

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A lifetime of service, a legacy of hope

For Billye, giving is not about recognition or large sums of money. It's about values, dignity, and making sure that no one in her community has to experience hunger alone. A lifelong Westchester resident and social worker, Billye has spent her career supporting individuals and families facing trauma, poverty, and instability. Long before she became a donor, she volunteered in local meal programs and food pantries, witnessing firsthand how access to food can restore dignity and stability. That early experience stayed with her and became even more urgent during the COVID-19 pandemic. "When schools closed, and people suddenly lost jobs, there was so much uncertainty," Billye recalls. "I kept thinking about children who depended on school meals and families who were already struggling." During that time, she began donating regularly to Feeding

Westchester, drawn by its countywide reach and ability to respond quickly to growing need, but Billye wanted to do more. As someone who openly talks about planning for the future, she decided to include Feeding Westchester as a beneficiary in her will, ensuring her support would extend beyond her lifetime. Billye says, "I think it's important to leave things better than you found them...and it matters to me that the people I love know what I cared about. This is a way of reinforcing my values."

Her decision is deeply informed by her professional experience. As a social worker, she has seen how food insecurity leaves lasting scars, especially on children. She recalls working with a young Westchester boy whose story still sticks with her 20 years later. Despite later having access to food, he lived with constant fear from childhood that it would run

out. He shared with Billye that he'd still stock up on ketchup and sugar packets whenever he came across them, just in case. "Children who grow up hungry never forget it," she explains. "It shapes how they think, how they learn, and how they experience the world." That understanding fuels her belief in Feeding Westchester's mission. What stands out most to her is the organization's commitment to accessibility. "There are no barriers, no IDs, no hoops to jump through," Billye says. "People can just show up and have their needs met. That matters."

In addition to her legacy gift, Billye recently became a monthly donor. With rising food costs, changes to SNAP benefits, and increasing demand, she felt consistent support was more important than ever. "It doesn't have to be a lot," she says. "I canceled an unused subscription and redirected that money. Every

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New Year's Resolutions

This is a great time of year. The frenetic pace of the holidays is now behind us and we have memories of time spent with family and friends. Thus, the New Year brings a time to reflect, plan, and seek to do those things that we meant to do last year but never quite found the time. For some of us, the New Year to-do list includes planning for the future, whether that be for retirement, our health, or for our family's needs. While finances and the future are on many resolution lists, sometimes the hardest part is taking that next step. Here are some ideas you might consider to help move your planning forward.

If getting your finances in order or retirement planning is on your to-do list this year, we can provide you with creative gift strategies on how to approach financial planning for your future, your loved ones and Feeding Westchester.

- Download our estate planning guide plannedgiving.feedingwestchester.org/epg
- Visit our website plannedgiving.feedingwestchester.org for your financial planning and charitable giving questions.
- Contact **Martine Campoli** directly at **914.398.6094** or mcampoli@feedingwestchester.org.

Donor-Advised Funds: Simplifying Charitable Giving

If you are seeking simplicity for your charitable giving along with immediate tax benefits, the Donor-Advised Fund (DAF) may be right for you. New DAF accounts are being established by the thousands. It is estimated there are more than two million DAFs and they give about \$60 billion to charitable organizations each year.

There are many reasons why you might want to set up a DAF. If you have experienced a financial event resulting in a tax liability, a DAF could save you substantial taxes and provide a source for your charitable giving that can be stretched over many years. Examples of such events include receipt of a large bonus, the exercise of an incentive stock option, or the sale of a highly appreciated asset.

A DAF must be established at a public charity, sometimes known as a sponsoring charity. Examples of sponsoring charities are community foundations, religious organizations, and some universities and colleges. Some investment firms have created their own public charities to sponsor DAFs. Depending on the policies of the sponsoring charity, you can often establish a DAF for between \$5,000 and \$25,000.

Once your DAF is established, you make a gift to your fund at the sponsoring charity for which you receive an immediate income tax charitable deduction. The most common assets used for gifts are cash and appreciated securities qualifying for long-term capital gain tax treatment. Some sponsoring charities will accept highly appreciated non-liquid assets such as real estate. By contributing

appreciated assets qualifying for long-term capital gain tax treatment, the tax on capital gains is avoided while you receive an income tax charitable deduction for the fair market value of the contributed property. Many sponsoring charities will allow you to name your fund should you wish to establish a family legacy. Of course, you are always welcome to add to your fund at any time.

After your account is funded, you contact the sponsoring charity to recommend grants over time from your fund to public charities. DAFs are often used to make annual gifts to charities but can also be used for more transformational gifts to campaigns and for capital projects. You receive no additional tax benefits when the grants are actually paid to the charities. You have great flexibility in suggesting grants from your fund, in that if you choose not to make grants in a year you are not legally obligated to do so. Your fund sponsor may allow you to name heirs to recommend grants from your fund should there be remaining assets when you are no longer here, or you can designate Feeding Westchester to receive the remainder of your fund.

If you are considering setting up a DAF, you should research various sponsoring charities to compare required minimums to establish the fund, fees, investment options, and policies for making grants. For the philanthropically minded, the DAF offers a unique opportunity to save taxes and to have a source of funds to support your favorite charities for years into the future.



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bit helps." Billye hopes her story encourages others to consider giving, especially those who don't see themselves as traditional philanthropists. "You don't need millions to make an impact," she says. "If my story helps someone realize they can do something too, then it's worth sharing."

For Billye, supporting Feeding Westchester is about trust, compassion, and long-term impact. It is about making sure the organization can continue to adapt with flexible funds, respond, and serve the Westchester community today and for generations to come. Together, we can envision a Westchester where no neighbor fears hunger, turning this shared dream into a powerful movement for change and resilience in our community.

Name(s) _____

Address _____

City, State, Zip _____

Home Phone _____

Other Phone _____

Email Address _____

For confidentiality: tear, fold, tape and return.

I would like to learn more about:

- Establishing a Donor-Advised Fund.
- Including Feeding Westchester in my estate plans.

Have you already included us in your plans? Let us know so we can say thank you!

- I am pleased to inform you that I have already included Feeding Westchester in my estate plans.

If you have any questions, contact:

Martine Campoli
Director, Individual Giving
914.398.6094
mcampoli@feedingwestchester.org

Visit our planned giving website at:
plannedgiving.feedingwestchester.org

