



Fall 2016

Pathfinder

FINANCIAL & GIFT PLANNING IDEAS FOR FRIENDS OF GUIDING EYES FOR THE BLIND

You Don't Need Sight if You Have a Vision

Davian “DJ” Robinson embraces each day with gusto. A member of our June 2016 graduating class, he was thrilled to be matched with Charlie, a fast-paced, energetic yellow lab. “He’s just like me,” says DJ of his new partner. “I feel bliss when I think of all the freedom he gives me.” When DJ was not learning to handle his Guiding Eyes dog Charlie, you would likely find him outside the Guiding Eyes Training Center or in the Student Fitness Room vigorously pedaling his stationary bicycle.

DJ has always been active. As a kid, he loved riding his bike and playing basketball. By middle school, his vision worsened as the result of the retinopathy of prematurity. DJ could no longer play basketball, but discovered tandem cycling at summer camp when he was 13. Now, at age 24, he is blind in his left eye and sees only shapes and shadows in his right.

“It’s been rough,” DJ readily admits, but his “never give in, never give up” attitude, like armor, keeps him strong and protects him from becoming bitter about losing his sight. It also sustains him as he pursues his passion— competitive cycling.

Riding a tandem bicycle, DJ has been winning medals in national and state para-cycling events for visually impaired cyclists since 2010. His ultimate dream is to qualify as a member of the U.S. Paralympic Cycling Team.



DJ Robinson and Charlie

DJ is also a dean’s list student at the University of North Carolina-Charlotte, majoring in exercise science and minoring in dance. He is glad to know that this fall, Charlie will be “his eyes,” leading the way around campus, to church and to get-togethers with friends.

DJ lost his dad, his grandfather and an aunt to what he believes were preventable heart attacks. Those losses inspired him to concentrate on his own well-being and to choose a career helping others do the same. One day, he hopes to open a health and fitness center for families and especially young people, and teach

them to take care of their bodies through good diet and exercise. DJ is ready for the next challenge, and always thinks big. As his high school mentor once told him, “You don’t need sight if you have a vision.”

Income That Can't Shrink

One giving option that can be especially appealing in times of lower interest rates is the **charitable gift annuity**. It's a simple way to support Guiding Eyes for the Blind: you make a gift of cash or securities, then you receive a fixed amount back for the rest of your life.

If you wish, payments can be made to someone else, such as a sibling, parent or other relative or friend. Or payments could continue for the life of a second person, such as a spouse or other loved one. Payments can begin immediately or you can delay them until a later date you choose.

“My husband, Larry, and I created our gift annuity in memory of my wonderful mom. Guiding Eyes is near and dear to our hearts—we’re so impressed with the great work of the staff and volunteers that we want to do what we can to support it.”

—Ruth and Larry Ladd, Pathfinder Society members and raisers of 12 Guiding Eyes puppies since 1999

About payment rates

Guiding Eyes, like many charitable organizations, uses the rate table established by the American Council on Gift Annuities. These rates of payments are carefully prepared by actuaries taking into account current life expectancies as well as prevailing economic conditions.

Generally, the older you are when you create a gift annuity, the higher the rate of payment. If a

Gift Annuity Payment Rates

Selected Rates for One Person		Selected Rates for Two People of the Same Age	
Age	Rate	Ages	Rate
90+	9.0%	90/90	8.2%
85	7.8%	85/85	6.7%
80	6.8%	80/80	5.7%
75	5.8%	75/75	5.0%
70	5.1%	70/70	4.6%

For illustrative purposes only. Please write for current benefits and rates for other ages.

gift annuity is established for two persons' lives, the payments will be somewhat less than for one person.

Once a payment rate is determined for a particular annuity, it can never be reduced, regardless of the economy or stock market performance. See the chart above for a sample of current gift annuity rates.

“It’s a good cause. The dogs are well-cared for, and I like the idea that they help blind people.”

—Audrey W. established a series of three gift annuities with Guiding Eyes, with each subsequent annuity paying a higher rate.

Enjoy tax savings

In addition to regular, fixed payments for life, you are also entitled to an income tax deduction in the year you make your gift. A portion of each payment will be received free of federal (and perhaps state) income tax for a period of time. And capital gains tax on the increase in value of property used to fund a charitable gift annuity can be reduced or delayed.

Many friends of Guiding Eyes have funded gift annuities using securities that have increased in value since they have owned them but yield little return. And while no capital gains tax is due at the time of your gift, payments are based on the full value of the amount transferred.



Seven-week-old Rasha at our Canine Development Center

An Unexpected Source for Giving

Using retirement funds for making charitable gifts is generally not among most people's plans at the outset. However, retirement plan assets can be a wise source to make your gifts, both now and in the future.

Give Now

Make Tax-Free Gifts to Guiding Eyes for the Blind From Your IRA. If you are aged 70½ or older, you can give directly from a traditional or Roth IRA completely free of federal income tax (up to \$100,000 per person per year). Giving directly from your IRA won't increase your adjusted gross income and possibly subject your Social Security income to a higher level of taxation. Additionally, your charitable IRA gift may count towards your required minimum withdrawal.

Give Later

Make Guiding Eyes for the Blind the Beneficiary of a Retirement Plan. When you leave the balance of an IRA, 401(k) or 403(b) to your heirs, they must carefully manage the account to avoid losing its tax-deferred status and potentially triggering large income taxes and possible penalties.

You can simplify matters for your loved ones by directing all or a portion of what remains in your retirement accounts to charities and leaving other more tax-favored assets to your heirs. Designating a charitable beneficiary of a retirement account does not require you to change your will.

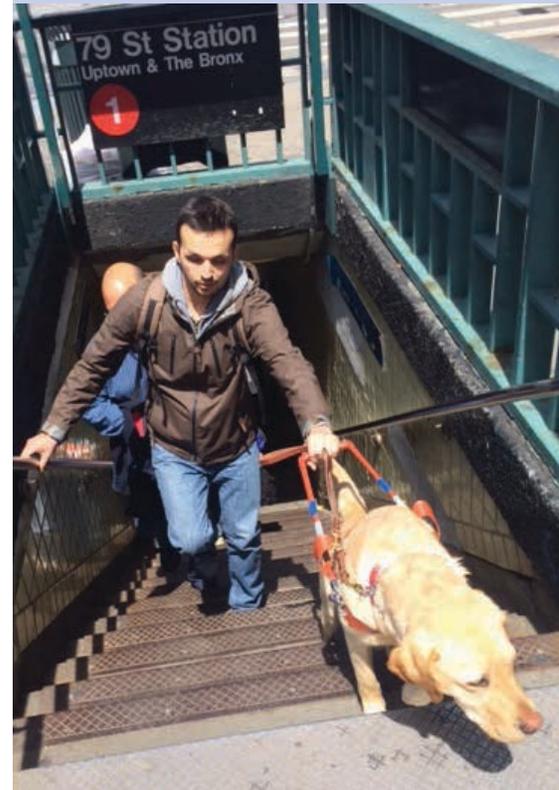
For more information about making a gift using retirement plan assets, simply return the enclosed card.

Income...

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Perhaps you have Certificates of Deposit that are paying a small return. Using those funds to establish a charitable gift annuity might be a way to increase your retirement income.

We would be happy to discuss with you and your advisors how a charitable gift annuity with Guiding Eyes for the Blind might fit into your overall financial and philanthropic plans. We can prepare a personalized illustration of the income and tax savings you could receive with the information you provide. Simply return the enclosed card or contact Gail Resnikoff, Director of Planned Giving, at (914) 243-2237 or gresnikoff@guidingeyes.org.



Tiago and Sol exiting the New York City subway

Already Have a Gift Annuity?

You're not limited to just one! Consider funding another gift annuity with Guiding Eyes for the Blind. Your payment rate for a gift annuity established this year may be higher than one funded at a younger age. And successive gift annuities are an excellent way to set up an increasing income stream for retirement.

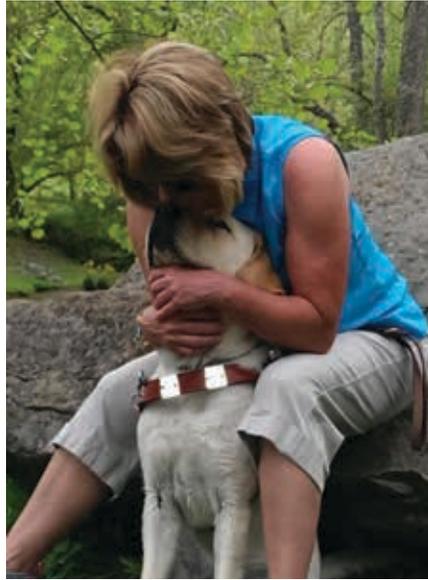
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The Perfect Dog for Me

By DeAnna Moore

My life as a guide dog handler is forever shaped by the fact that I was first a puppy raiser* for Guiding Eyes for the Blind. My husband and I raised Peppy, an active guide, then Bradley, now in guide dog training.

It was difficult not to compare the puppy we were raising with other puppies in the puppy raising class. Each had different strengths and weaknesses. Early on, I was concerned that if our puppy wasn't strong in every area, it surely meant we were doing something wrong as raisers. A friend and mentor assured me that just as the puppies we raise are unique individuals, people most certainly are too!



DeAnna and Kendalee

Guiding Eyes is not looking for carbon copy dogs, but needs different types of dogs to suit a variety of visually impaired people.

Move forward to when I was a student in the February 2016 class at Guiding Eyes. What a varied group of people we were! Different ages and sizes. Different physical challenges and walking speeds. Different lifestyles, personalities and on and on! It didn't take long to see why our Guiding Eyes instructors chose the dog they did for each of us. I was not looking for a perfect dog, but I know that Kendalee is exactly who I need by my side. She is the perfect dog for me!

Dogs for Future Students

Guiding Eyes dogs are bred, then nurtured, socialized and trained from birth, to excel as guide dogs. As DeAnna shared, our training staff carefully pairs our students with the dog that is the best possible match for them, and teaches them how to handle their new guides.

After returning to the community, our graduates and their dogs receive all the follow-up support they need for their entire working life. All this is possible only because of our devoted volunteers—puppy raisers and others whose service is vital to our success—and supporters like you, who believe in our essential work.

Please help us provide the perfect dogs to the visually impaired people who come through our doors in the years ahead by including Guiding Eyes for the Blind in your estate plans. You can contact Gail Resnikoff at 914-243-2237, gresnikoff@guidingeyes.org or return the enclosed card for more information.

Did You Know?

-  **There are many causes of blindness.** Take the time today to schedule an appointment to have your eyes checked. For more information about the causes of blindness, please consult your doctor.
-  **Taxicab companies may not refuse to provide services to individuals with disabilities.** For more information contact: U.S. Department of Justice Civil Rights Division, Disability Rights Section.
-  **Guide dogs are working; please don't pet or distract them while they are in harness.**

**Puppy raisers take 8-week-old puppies into their homes. They love, nurture and educate them for 12 to 16 months, then return a young adult dog to Guiding Eyes for formal guide dog training.*



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