



Fall 2017

Pathfinder

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

Bill and Sammi, Leaders and Life-Changers

Bill Hadden, WWII veteran, chairman of his local Lions Club, and devoted husband, has been an advocate for visually impaired people for over forty years. He also happens to be blind.

Forty-four years ago, a stroke left him without sight, and with impaired mobility on his left side. At the time, he and his wife, Jackie, had three young children and a mortgage. "I was wallowing in self-pity," he reflected, "but eventually decided I had better deal with it." Bill became an ambassador for the Lions Clubs, educating those with vision loss about the positive role guide dogs can have in their lives. In honor of his exceptional service, Lions International presented Bill with its Ambassador of Good Will Award, the highest recognition given to a member.

Bill, who uses a cane for support, participated in our Home Training Program with Guiding Eyes Sammi, a black Lab. His instructor traveled to Bill's home in Virginia and taught Sammi to "harness high," which means Sammi moves into her harness on her own to make it easier for Bill to grasp. "The



Bill and Sammi

mobility I have is only possible because of Sammi," Bill said. Every day, Bill and Sammi would walk the quarter mile to visit Jackie, who was in a long-term care facility. Keeping the commitment that mattered the most to him, they never missed a visit. Today Bill is 89 years old. His beloved wife, Jackie, passed away in June 2016. They had been married 68 years.

Bill, with his warmth and wry sense of humor, enjoys keeping busy and making new acquaintances. He is fondly regarded as the "mayor" of his residential community. "I'm active on several committees within the

community, including the Welcoming Committee. I greet new residents, introduce them to others, and make them feel welcome and at home."

Bill is also a strong presence in the community's Residential Visually Impaired Support Group, which aids those coping with sight loss, "so no one ever has to feel alone." Group members experience first-hand how a guide dog opens doors and provides

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Retirement Planning—Preparing for a Better Tomorrow

The ant worked hard while the grasshopper played. We all know this fable about the wisdom of saving today for a comfortable future. In today's world of fluctuating investment values, increasing health care costs and longer life expectancies, planning for retirement is a topic on the minds of many.

In addition to Social Security, a number of retirement planning methods have become available over the years. A large portion of your total assets may now be held in the form of qualified retirement plans such as IRAs, 401(k)s and others.

Did you know?

Are you aware that funds remaining in your IRA or certain other retirement accounts could be subject to estate taxes in the future, along with other assets? And that, after payment of estate taxes, your heirs may also be liable for income tax on the remaining amount? This “double taxation” could result in very little of your life's savings being left for your loved ones.

For this reason, making charitable gifts from your retirement accounts can be a tax-wise way to give to Guiding Eyes for the Blind. There are several ways you can accomplish this:



Andrea Connor enjoying downtime with her guide dog, Gretzky

Give now

If you are age 70 ½ 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.
- Give directly from your IRA without increasing your adjusted gross income and possibly subjecting your Social Security income to a higher level of taxation.
- Offset your required minimum distribution and avoid taxes on the extra income.
- Make a generous gift that might not otherwise be possible.

Give later

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 charitable gift using retirement plan assets, please call our office or return the enclosed card.

Bill and Sammi

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opportunities for social interaction which might not be available otherwise. “Of course, anywhere I go, Sammi goes with me,” he said, “I’m a great believer in a visually challenged person using a guide dog from Guiding Eyes for the Blind.”

Bill has dedicated more than half his life to empowering and encouraging others. His tireless promotion of the life-changing connection between a visually impaired person and his guide dog is truly inspirational.

What Are Your Retirement Goals?

If one or more of the following is in line with your financial planning goals, a life income gift, such as a charitable gift annuity or charitable remainder trust, may be right for you.

I want to supplement my retirement funds. If planning for retirement is high on your list of priorities, a life income gift can supplement other retirement plan income while also providing for a charitable gift at the end of the payment period. These life income arrangements allow you to set aside unlimited amounts for your retirement income needs while also touching lives in the future through your gift to Guiding Eyes.

I want to begin my pre-retirement planning. If you are not yet retired, certain life income plans allow you to postpone your payments until retirement, when the income may be needed more. Guiding Eyes would still receive a wonderful gift at the end of the payment period.

I want to provide educational expenses for a loved one. In this case, a gift that features a short-term income stream, such as a trust, may be an attractive and tax-efficient option. You can also fund future educational needs now with a trust that provides increased income at a later point in time.

I want to take care of loved ones. Do you want to provide financial support for a spouse, parent, sibling or someone else who depends on you? With a well-planned gift, you can arrange for regular payments that can add to a surviving loved one's financial security, then an eventual gift to Guiding Eyes.

You may fund life income gifts using a variety of assets—cash, stocks, bonds, mutual funds, real estate or other appropriate property.

Property (such as securities) that has increased in value while you have owned it may be the smartest choice to fund these gifts. In this case, your income tax deduction is generally calculated using the full fair market value of the property at the time you make the gift. You also avoid paying capital gains tax that would have been due had you sold the property.

We welcome the opportunity to discuss these and other giving options with you or provide you and your advisors with more information, confidentially and with no obligation. Simply return the enclosed card or contact us.



Guide dogs must be comfortable walking on a variety of surfaces, including grates.

Did You Know?

-  As baby boomers continue to age, the number of people who are visually impaired or blind in the U.S. is expected to double to 8 million by 2050.
-  Almost all blindness in the United States is the result of eye disease. Less than three percent is the result of injuries.
-  A guide dog does not know how to cross the street. The handler decides when it is safe to cross by listening to the parallel traffic.
-  A cataract is a clouding of the eye's lens. Cataract removal is one of the most commonly performed operations in the U.S.

Home Turf Advantage

We proudly offer our students a variety of highly personalized guide dog training programs to accommodate their individual needs and circumstances. Most students come to our Yorktown Heights, New York, Training Center to participate in our 21-day Residential Program. For those who are unable to leave their homes or workplaces for an extended period, we offer the Home Training Program.

June 2017 graduate Omar Rivera participated in our Home Training Program with his fifth Guiding Eyes dog, Sarge, a black and tan Labrador. Omar, who is completely blind, works as a computer systems analyst at Freedom Tower 4 in New York City, and at a satellite office in Jersey City, NJ. He commutes daily by train and then through a labyrinth of subways to reach his office. Omar's instructor, Graham Buck, said, "The Home Training Program with one-on-one instruction provided a unique opportunity to acclimate Sarge to the extremely complicated routes. It enabled Omar and Sarge to learn to work together as a team in very challenging environments."

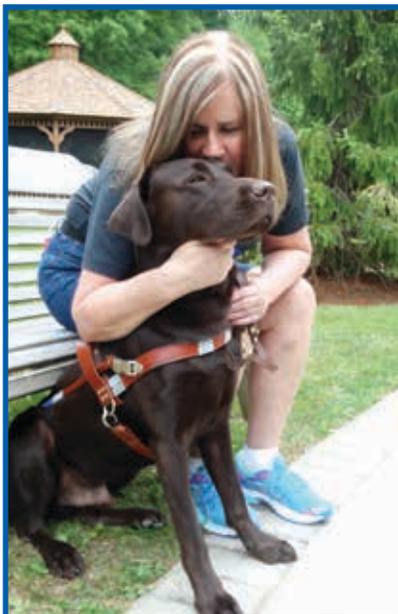
In 1993, his second dog, Istar, led Omar to safety after the World Trade Center garage bombing. Then, on September 11, 2001, Salty, his third guide, bravely



Omar and Sarge with World Trade Center in background

navigated him through the 71-story evacuation of Tower 1 of the World Trade Center.

"Having a Guiding Eyes dog," Omar said, "is the closest sensation to being totally free. As long as I know where I'm going and I am able to communicate properly with Sarge, I will be able to get there safely."



Leave a Legacy

Provide life-changing opportunities for people who are blind and visually impaired by including Guiding Eyes for the Blind in your estate plans.

Thanks to our caring friends, thousands of men and women have gained new freedom and independence through partnerships with our magnificent guide dogs. By including Guiding Eyes in your estate plans, you will help sustain our high-quality breeding and training programs, personalized instruction, and lifetime follow-up services—all key to the success of our guide dog teams—for generations to come.

Please contact Gail Resnikoff at 914-243-2237, gresnikoff@guidingeyes.org, or return the enclosed card for more information.

All information will be held in the strictest confidence.



Gail Resnikoff • Director of Planned Giving
611 Granite Springs Road • Yorktown Heights, NY • 10598-3499
(914) 243-2237 • GuidingEyes.org

