New Beginnings

Eighteenth-century philosopher Thomas Paine wrote, “The harder the conflict, the more glorious the triumph. I love the man that can smile in trouble, that can gather strength from distress, and grow brave by reflection.” Those words capture the spirit of Guiding Eyes graduate Cheryl McNeil-Fisher whose story is one of triumph and resourcefulness.

Cheryl's hold on the sighted world was slipping in the early 1990s when she attended a Guiding Eyes for the Blind fundraiser and met staff and graduates. It was then and there she decided to apply for a guide dog. And so began a relationship that would change her life.

February 2019 marked a significant milestone in that relationship—Cheryl celebrated her 25th anniversary with Guiding Eyes and her new partnership with Raven, her fifth guide dog. At graduation, Cheryl recalled a snowy February in 1994 when she came to campus for her first guide, Pearl, and met her roommate Mary who became a lifelong friend. “I was apprehensive on the drive to Yorktown, but once I was here, I didn’t want to go home. I was safe. Guiding Eyes nurtured me, loved me, and supported me.”

Cheryl navigated the transitions that followed, guide dogs at her side. Her approach to life’s adversities gave her the resilience to overcome them. “I kept growing and finding ways to reinvent myself,” she says. Cheryl went back to school for a bachelor’s degree in counseling and then was ordained a minister, but she didn’t stop there. As an author of children’s books and an advocate of literacy, she travels to schools for speaking engagements and workshops. Through her storybooks, which feature the adventures of Cindy Lou and her guide dog Sammy, she promotes an age-appropriate understanding of vision loss.

Cheryl’s journey was influenced by her gratitude for Guiding Eyes and the guide dogs who gave her independence and confidence. She is a proud ambassador who speaks about our mission in a very personal way. She and her husband raised a puppy, which only increased their appreciation for the commitment of our volunteer puppy raisers.

Cheryl’s desire to find a meaningful, lasting way to give back led her and her husband to remember Guiding Eyes in their wills and to join the Pathfinder Society. “I want future students to have the benefit of a guide dog. It’s about giving back as much as I can—even after I am no longer here.”
Whether she is single, married, wealthy, or of modest means, every woman should have a will as part of her long-range estate plans. Any number of factors—from the increased value of assets to changes in economic conditions—make it more important than ever to have a valid, up-to-date will.

When she is married

Many married women assume their interests will be protected by their spouse’s will, but that isn’t necessarily true. Should her spouse predecease her, probate costs such as bonds or accountings could result in unnecessary expenses. And with proper planning, the surviving spouse will be better prepared to face the future on her own. Additionally, one spouse may be more active with the family financial affairs. Both should be involved and develop a basic plan for gathering and managing assets for the benefit of loved ones.

When children are involved

Without a will, probate assets will automatically be divided between her spouse and children according to state law. A woman’s will can help ensure her spouse will have full access to her property to care for minor children should it become necessary.

If her spouse predeceased her, she can divide her estate among the children equally or do so based on individual needs. She can also arrange for asset management that can provide each child with income for a period of years or for life. If she or her spouse have been married before, she can consider planning for any or all children involved.

If she has remarried, a woman may find that with proper estate planning she can be confident that each spouse’s property is distributed as they wish.

Tying up “loose ends”

Through a thoughtfully prepared will, she can also:
• Make plans to care for loved ones.
• Include gifts to charitable interests.

Abigail and her guide Kit in the park

• Provide for the distribution of heirlooms and other valuable items.
• Remember friends and loved ones in a special way.

Don’t delay

Make an appointment with your attorney to discuss your plans. If you don’t know an attorney, ask a relative or friend to recommend one, or call your local bar association. With a valid, up-to-date will in place, you can enjoy the peace of mind that comes from knowing you have provided for those you care about most.
How Sound Is Your Estate Plan?

The goal of estate planning is to outline your wishes about your property and how you would like to distribute it in the future. Are you certain that your plans are up to date? Take this quiz to find out.

1. Do you have a will or living trust to direct the distribution of your property? ❑ Yes ❑ No

2. Is the makeup of your family the same as when you last reviewed your plans? ❑ Yes ❑ No

3. Do you live in the same state as when you last updated your will and/or other plans? ❑ Yes ❑ No

4. Has the value of your assets remained the same since you last reviewed your plans? ❑ Yes ❑ No

5. Are all the people and charitable organizations important to you mentioned in your plans? ❑ Yes ❑ No

6. Have you given appropriate powers of attorney for finances and healthcare to someone you trust to allow them to act for you, should it become necessary? ❑ Yes ❑ No

7. Is the person you have named to settle your affairs still able and willing to serve? ❑ Yes ❑ No

8. Are your insurance and/or retirement plan beneficiary designations up to date? ❑ Yes ❑ No

9. Have you made provisions for what will happen to your digital assets? (e.g., photos, emails, music, or e-books stored electronically?) ❑ Yes ❑ No

10. Have you discussed your estate plans with your loved ones? ❑ Yes ❑ No

Your score

If you answered NO to one or more of these questions, you may need to review your long-range plans. Your professional advisors can offer advice and help with any updates you might need.

Did You Know?

- It has been commonly noted that two-thirds of the legally blind population are seniors who lost vision as a result of age-related eye diseases, including age-related macular degeneration, cataracts, diabetic retinopathy, and glaucoma.
- Approximately 10.1 million people with vision loss in the U.S. have a family income of less than $35,000 and 2.8 million have a family income between $35,000 and $49,999.
- More than 150 volunteers touch the life of a Guiding Eyes puppy before formal harness training even begins.
What Is the Pathfinder Society?

Including Guiding Eyes in your estate plans can be a great way to sustain our life-changing work while still providing for your loved ones. The Pathfinder Society was established to honor and thank committed friends of Guiding Eyes for the Blind who choose to make a gift during lifetime or through their estate.

It may be easier than you think

Here are a few ways to continue your support of Guiding Eyes and join other members in the Pathfinder Society:

- Name Guiding Eyes for the Blind in your will or revocable living trust as the beneficiary of a specified sum of money, a particular asset, or portion of your residuary estate.
- Designate Guiding Eyes for the Blind as the beneficiary of your retirement plan or individual retirement account, bank account, securities account, or life insurance policy and provide a future benefit to Guiding Eyes that costs you nothing now.
- Establish a Guiding Eyes Charitable Gift Annuity in exchange for cash or stock to provide you and/or a loved one with generous lifetime income and tax benefits, while providing for our long-term support.

Special benefits of the Pathfinder Society include:

- A commemorative certificate and photo book.
- Updates, photos, and progress reports on a “Pathfinder Pup” as the pup moves through the puppy raising and formal guide dog training programs, including an invitation to meet the dog and new handler at graduation, and a color photo of the team.
- Invitations to Pathfinder Society gatherings and special events to meet staff and graduates and witness firsthand the exceptional work of the organization.
- The Pathfinder newsletter with stories and financial and gift planning ideas.
- A special tour of our facilities or visit to your home area by a member of our team to share more about our mission.

Thanks to you, each day our graduates experience life more fully. Your legacy or life income gift will open the door for others with vision loss to receive Guiding Eyes dogs at no charge in years to come. For more information on how you can make a difference, please contact: Gail Resnikoff, Director of Planned Giving at (914) 243-2237 or gresnikoff@GuidingEyes.org.

Since 1956, the lives of more than 7,000 people with vision loss have been enriched by our exceptional guide dogs—and the demand is increasing. Together, we can meet the needs of tomorrow and beyond. Please consider including Guiding Eyes in your estate plan.