



HOW ONE MAN'S GUIDE DOG MADE HIM A BETTER TEACHER

Danny Solomon has been teaching elementary and high school students for more than 20 years. But it wasn't until he received his guide dog, Rockford, that he began connecting with his students in a more meaningful way. "I went from being a good teacher to being a great teacher," says Danny.



Danny Solomon and Rocky

Danny says Rocky, as he affectionately calls him, is a wonderful teacher's aide. "Rocky rarely barks, but when my students get really rowdy, he lets out a bark, and that silences the room. Everyone respects Rocky, so they behave for him."

Before attending Guide Dogs for the Blind's training program, Danny's experience with a cane was difficult. "Using a cane made me feel disabled and disconnected from others. Having a guide dog has changed my world and how I interact with my students and community. With Rockford by my side, I can focus all my creative energy into teaching," explains Danny.

Danny says he is eternally grateful to GDB and his instructors for doing such a "magnificent job" training Rocky to fit his lifestyle. "They matched me with a dog that is so stable and calm; I just can't believe what a good job they did."

Danny recalls one training class where Rocky helped him find a chair to sit in outside a coffee shop. "With a cane, I used to poke around to find somewhere

to sit. It was so frustrating that, by the time I got my coffee, I often gave up. With Rocky, finding a chair was so fluid the way he guided me to find an available seat."

Training did have its challenges. Halfway through the course, Danny and Rocky visited a shopping mall. Danny became overwhelmed and froze up, losing his self-confidence. Back in his room on campus, he began to cry, and Rocky started licking his tears away. "From that moment on, a new level of trust between us was formed. I knew in my heart that we would go the distance, together."

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ESTATE PLANNING IN TIMES OF QUARANTINE

Though COVID-19 has not created a new need for estate planning, it has highlighted for many people the importance of having well-thought-out plans in place ahead of time. While most of us have been spending more time at home, some have discovered their estate plans are incomplete or need revisions.

Now may be a good time to review your existing plans to determine if they still reflect your wishes. Here are some questions to consider:

- Is your executor or trustee still willing and able to serve?
 - Have your assets changed since your will was originally drafted?
 - If you have a living trust, are there assets held outside the trust that should be added to the trust?
 - Are the beneficiary designations on life insurance, bank and brokerage accounts, and retirement accounts coordinated with the rest of your plans?
- Do you have a living will expressing your wishes regarding medical care and a health care proxy naming someone to make health care decisions?
 - Are there new beneficiaries you want to add, including charities you have supported during your lifetime?

THE NEXT STEPS

Once you've determined changes you need, contact your attorney. Even if you can't meet in person, you can discuss your estate planning needs over the phone, or via conference call or Zoom.

After taking care of loved ones, you may want to consider including the charities that hold a special place in your heart, like Guide Dogs for the Blind. You can make legacy gifts through your will, living trust, or by beneficiary designation.

Having the peace of mind that your plans are in order and your wishes will be carried out is priceless.



BETTER TEACHER

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It's been four years since Danny and Rocky completed guide dog training school. Looking back, Danny says his decision to get a guide dog was truly life-changing. "I no longer feel like a disabled person, but an abled person. My quality of life has improved 90 percent. It's a miracle."

Danny says he's grateful to GDB's Legacy Society members who include GDB in their estate plans so he and others who are blind or visually impaired can live fuller lives.

"I am a living example of GDB's mission. Every day, Rocky and I work perfectly together. We really do have an exceptional partnership."

THREE SMART WAYS TO GIVE IN 2020

This year people responded to our country's health and economic challenges with incredible generosity to help loved ones, neighbors, strangers, and charities. In response to the ongoing crisis, our nation's tax laws have been changed to provide welcome benefits for those who make qualified charitable gifts in these unprecedented times.

As you plan your year-end gifts, there are some special considerations to keep in mind.

1. Gifts of cash are convenient and can be the simplest to make. You can write a check or donate online by credit card or electronic transfer. This year, every individual can receive tax benefits for charitable gifts of cash. Here's how:

- Those who use the larger standard deduction can reduce their taxable income by up to \$300 when they give cash to qualified charities, like Guide Dogs for the Blind.
- Those who itemize will find normal limits are eliminated for gifts of cash up to

100% of adjusted gross income (up from 60% of AGI).

2. IRA owners 70½ and older can make **qualified charitable distributions (QCDs)** of up to \$100,000 per year to GDB and other qualified charities. QCDs are not taxed, making them beneficial for those who do not anticipate itemizing their income tax deductions.

3. Appreciated stock and other publicly traded securities, such as mutual funds, can be a wonderful way to give to GDB. These gifts can reduce both income and capital gains taxes, depending on your circumstances. Contact us if you are considering a gift of securities.

As always, it is important to save all receipts and acknowledgments if you plan to claim tax deductions for your gifts, and they must be completed by December 31 to qualify for 2020 tax benefits. If we can provide additional information to you or your advisors, please contact us or return the enclosed envelope.

Don't overlook **donor advised funds (DAFs)** as a convenient source to continue your gifts to Guide Dogs for the Blind in uncertain times.

To be sure we have the opportunity to thank you and share how your generosity makes a difference, please let us know the amounts and sources of funds you may be generously sending our way through a DAF. For more information, visit [guidedogs.com/donoradvisedfunds](https://www.guidedogs.com/donoradvisedfunds).





**Guide Dogs
for the Blind**

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*Harnessing the power of
partnership—connecting
people and guide dogs,
at no cost.*

guidedogs.com/planned-giving



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USING A GIFT ANNUITY TO BENEFIT ANOTHER

Did you know you can arrange lifetime payments to someone other than yourself all while making a wonderful gift to Guide Dogs for the Blind? Some of our supporters have used **charitable gift annuities** to provide for a parent or sibling or to ensure retirement income for a long-time employee. The recipient receives payments directly and the income is taxed to them; however, the person who funds the gift annuity may claim an income tax deduction for the gift.

For example, with a \$100,000 charitable gift annuity, David could arrange for his older sister, age 83, to receive an annual income of up to \$7,200 for life. The gift annuity income will be taxed in his sister's lower tax bracket and will not be included in David's own taxable income. David will also be entitled to claim an income tax charitable deduction of more than \$51,000.

This is just one way a charitable gift annuity can be used in your planning. Contact us for more ideas or return the enclosed envelope for more information.

Sample Gift Annuity Payment Rates

<i>Selected Rates for One Person</i>		<i>Selected Rates for Two People of the Same Age</i>	
Age	Rate	Ages	Rate
90+	8.6%	90/90	8.2%
85	7.6	85/85	6.5
80	6.5	80/80	5.4
75	5.4	75/75	4.6
70	4.7	70/70	4.2

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