



# LEGACY NEWS

Estate Planning & Financial News for Friends of Guide Dogs for the Blind

FALL 2018

## RETIREMENT CAN BE BITTERSWEET

If you have decided to retire or you have been considering retiring, you know how hard it can be. A guide dog can't work forever, either. As you might imagine, the decision to retire a guide dog is a very emotional one for the guide dog user. There are so many questions: When is the right time? Can my guide continue to live with me? If not, where will my retired guide live? Will my retired guide easily adjust to its new role?

Most guide dog teams work together for about 7-9 years. Guide Dogs for the Blind (GDB) provides care and support for the team throughout every step of the guide dog journey thanks to the support of generous donors. The bond between a handler and a guide dog begins on the first day they meet. Their adventures may vary from person to person, but the love and trust that develops throughout their partnership is always strong.

There is no easy or painless way to end the magical working relationship a person who is blind or visually impaired has with their guide dog. About half of retired guides stay on with their former handlers. Many others are adopted



Jane, with guide dog, Pilaf

by a client's family member or by the puppy raiser who first helped usher the guide dog on its journey. Retired guides always enjoy their retirement in loving homes, but the reality is that it is always very sad for a person to say goodbye to their partner. Each person gives long and careful consideration to what is best for his or her beloved guide.

GDB has a Client Support Specialist, Kim, who is available to listen, comfort, and support clients through the adjustment that comes to ending one relationship and then beginning

a new relationship with a successor guide dog. She has had five guide dogs herself and has supported alumni for more than twenty years. We are grateful she is able to provide our clients with options and perspectives and doing so based on personal experience and compassion.

Almost a year ago, Jane, Manager of Outreach had to make the decision to retire her guide *Anja*. Jane is a frequent flier, traveling often to represent GDB at conferences and other events. Her guide, *Anja* had been her loyal sidekick and travel companion

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# MAKING THE MOST OF YOUR GIFTS

With recent changes in the tax law, you may be among those who are now taking time to review immediate and long-term financial plans. Many people also choose to take a fresh look at the best ways to provide for charitable interests important to them.

Giving careful thought to effective ways to make your charitable gifts can be beneficial to you and the causes you support. In addition to the personal satisfaction that comes from giving, there can be other positive outcomes. For instance, choosing the right property to give at the right time could result in making a larger gift at the same or lower cost. It may also be possible to make charitable gifts while providing an additional source of income for you and others you wish to support, such as Guide Dogs for the Blind.

The combination of timing your gift and selecting the best asset to give can be especially advantageous. You may wish to consider one of several ways to give:

- **Cash, checks, or online gifts** are among the most popular ways to give. It is important to consider the timing and possible limitations on gifts made in this form.

- **Securities that have increased in value** offer special benefits. Congress has provided that you can deduct the full value of such gifts, including any amount that would be owed in capital gains tax if sold. (See Page 3.)
- **Real estate** and other appropriate property are often overlooked as gift resources, but real estate can be an excellent way to make a meaningful gift.
- **Bequests** through a will, trust, or other arrangement are a wonderful way to provide a charitable legacy while still having resources for present needs.
- **Proceeds from** retirement funds and life insurance can be used to make tax-wise gifts.

Through careful estate planning, you may be able to meet personal, financial and philanthropic goals in ways that can help preserve your long-term financial security. When you're considering the charitable aspects of your estate and financial plans, we will be pleased to provide confidential information to you and your advisors.

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## RETIREMENT...

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for almost 8 years. Jane shares, "I had enjoyed so many great adventures with my guide dog *Anja* and I knew everything about her. *Anja* just seemed to be slowing down." Her intuition was confirmed by our training staff and Jane made the difficult decision to have *Anja* retire. *Anja* now spends her days relaxing at home while Jane hurries through airports and hosts conferences with her new guide dog, *Pilaf*, by her side. As Jane and *Anja* experienced, retirement is an adjustment for everyone, but guide dogs, retired guides, and their people do a wonderful job of finding happiness in their new routines and GDB is there for them along the way.



# THE SEASON FOR GIVING STOCK

Do you own stocks, bonds, or mutual funds that have increased in value over the years? Using such assets to make gifts can bring you deductions on your tax return next spring. Keep in mind that gifts must be made before December 31 to be deductible on your tax return.

Gifts of appreciated securities that you have owned for at least one year provide you with a deduction for the full current value of the asset. In addition, you can avoid the capital gains tax on the stock's increase in value. Guide Dogs for the Blind depends on generous support to make our mission happen: we do not charge for our services and receive no government funding.

## HOW TO COMPLETE THE GIFT

You may think that making a gift of securities will be too complicated. Actually, it doesn't have to be.

If your financial services provider holds your securities in an account, you can instruct that the stock be electronically transferred to your charity of choice. We will be happy to provide the information that may be needed to complete this gift.

On the other hand, if you have possession of stock certificates, you may mail the unendorsed



certificate and a signed stock power (available from your financial services provider) to your chosen cause in separate envelopes. The gift is considered complete on the date of postmark of the later envelope.

For more information about making gifts of appreciated securities or other types of year-end gifts, please feel free to contact us. We will be glad to speak to you and your advisors about your charitable giving plans.



## A Thank You from Martha

Martha, Legacy Society member and longtime volunteer has supported Guide Dogs for the Blind in so many ways! Now she is sharing her calligraphy talent with our organization by personally writing notes to our Legacy Society members who continue to donate to our annual fund. We are so thankful to Martha for sharing her time and talents to help us appreciate others.



**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](http://guidedogs.com/planned-giving)



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## LEAVING YOUR LEGACY

Guide Dogs for the Blind is dedicated to creating long and exceptional partnerships between people, dogs, and communities. Members of the Legacy Society are supporters who become special partners with Guide Dogs for the Blind by making provisions for GDB in their estate plans.

Would you like to continue supporting the efforts of GDB to remain a leader in guide dog training for the blind and visually impaired? With a special gift in your estate plans, you can do just that and become a member of the Legacy Society.

If you are considering making a gift to GDB through a will or trust, gift annuity, charitable trust, or other plans you may already have in place, we thank you for your generosity and invite you to join the growing number of dedicated people in the Legacy Society.

To learn more about how you can join the Legacy Society, return the attached envelope or contact us at 415.488.2289.

