



## Our hearts ... continued from page 1

quarters and Training Center. The staff showed them the facilities, demonstrated training techniques, and thoughtfully answered their questions. “Each staff person we met was warm, personable, and friendly—you can tell that they love what they do.”

While they noted that the entire facility ranked an “A-plus” for cleanliness and upkeep, they couldn’t get over how gorgeous Guiding Eyes dogs are. And they were in awe of the dogs’ confidence and skill in negotiating the streets and subways of New York City.

The Mertzes timed their trip so that they could attend a graduation ceremony. The graduation speakers expressed their tremendous gratitude to Guiding Eyes and to all those who made their new lives with a guide dog possible. Ed and Ruby were moved by the class’s confidence and courage to travel out into the world with their Guiding Eyes dogs, and, said Ed, “The dogs looked happy and ready to go!”

Not everyone is able to visit Guiding Eyes, which is why the Mertzes wanted to share their story with you. “Seeing the facility, meeting the staff and students, and watching the dogs and pups being trained and loved assured us that we were making a good decision by naming Guiding Eyes as a beneficiary in our will.”

Guiding Eyes is indebted to the Mertzes and so many other wonderful people who include the school in their estate planning. The future of Guiding Eyes truly lies in their hands.



Winter 2009

# Pathfinder

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

## Meet Sue Dishart

**G**uiding Eyes for the Blind is pleased to introduce Sue Dishart, Director of Planned Giving, as the newest member of our team. Sue brings a strong background in business combined with a history of working and volunteering with non-profits.

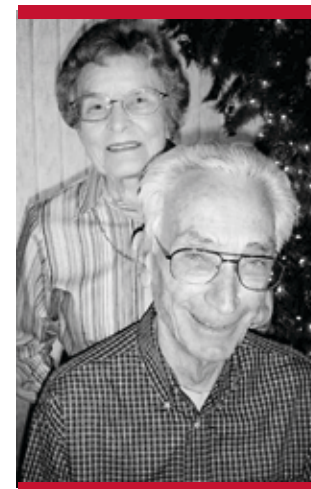
“I am excited about the opportunity to use my energy and talents and work with the friends of Guiding Eyes to secure the future of this wonderful organization.”

Sue lives just minutes away from our Yorktown headquarters in New York with her husband, three children, and dog, Teddy.

To contact Sue and learn how your planned gift can offer our students the gift of greater personal freedom, independence, and dignity by providing them with the finest bred and trained guide dogs in the world, call 914-243-4354, email [sdishart@guidingeyes.org](mailto:sdishart@guidingeyes.org), or complete the form enclosed with this newsletter.



Sue Dishart and friend



Ruby and Ed Mertz

## “Our Hearts are with the Blind.”

**E**d and Ruby Mertz have hearts as large as the wide open spaces of Arizona, where they relocated 35 years ago. The Mertzes are warm and gracious and their lives often intertwine with those of blind people. They have friends who are blind and depend on sighted guides to lead them. Another friend teaches bowling to blind people.

Like so many Guiding Eyes supporters, the Mertzes’ dedication to Guiding Eyes for the Blind is heightened by their love of dogs. Ed’s father brought him his first dog, “Ginger,” when she was just six weeks old. When Ed married Ruby 57 years ago, Ginger was part of the deal. She lived with the newlyweds two years. At peace with her owner’s new mate, Ginger passed away at the ripe old dog age of 17.

The Mertzes’ second dog was a terrier mix—and quite a bargain. A six-year-old boy offered to sell her to Ruby for two bucks—and 50 cents extra for the collar. “Zippy” was a wonderful pet to their growing family, which gradually expanded with the addition of four children. After Zippy passed, the Mertzes welcomed three more dogs,

miniature Dachshunds, to the family. Sadly, the days of having dogs are behind them, as their Arizona retirement community does not allow pets.

In spite of being dogless, the Mertzes have not lost their affection for canines. They began supporting Guiding Eyes over 13 years ago because they gleaned from the school’s mailings that it was a wonderful and responsible institution.

So when they recently started work on their estate planning, they decided to make their first trip to New York to see the school for themselves—and most important, to see firsthand how it was using their donations.

The first day of their visit was spent where the Guiding Eyes story truly begins, at the Canine Development Center in Patterson. They learned about breeding and puppy training. Of particular interest was “puppy testing,” a series of organized play activities that can determine a puppy’s aptitude for guide dog work.

On their second day, the Mertzes visited the Yorktown Heights Head-

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## Tax-Free Gifts From IRAs

If you are at least age 70½, you may be pleased to learn of a special provision in the law that Congress has recently extended. You can direct that any amount up to \$100,000 in a traditional or Roth IRA be used to make charitable gifts on a totally tax-free basis.

Amounts donated in this way in 2009 will not be included in your taxable income, even if you do not normally itemize your deductions or would otherwise be subject to adverse tax consequences.

When considering the best ways to make your charitable gifts this year, you may find this to be a particularly convenient tax planning strategy.

Note that those over age 59½ who can take withdrawals from retirement accounts without paying a 10% penalty for early withdrawal may also be able to enjoy many of the same benefits by making charitable gifts using these funds.

Check with your plan administrator or other advisors for more information on the best ways to make tax-favored gifts from your retirement accounts.



## This Gift Gives Back

The philanthropic spirit is a central element of our culture in America. Over 90% of Americans report giving of their time or other resources each year. In fact, charitable gifts have increased in almost every year since 1960.

If you are like many people, you might wish to make even more gifts in support of charitable interests, but don't want to jeopardize your own economic security or that of loved ones.

What if there were a way for you to arrange a dependable income supplement that would continue for as long as you live, while at the same time free you from worries about the ups and downs of interest rates and the performance of your investments? And what if there were a way to do this while making charitable gifts that might not otherwise be possible?

Believe it or not, there is such a plan. For many years, charitable gift annuities have given people the opportunity to supplement their income, save taxes, and make what might be the gift of a lifetime.

### How do gift annuities work?

Under the terms of a gift annuity, you make a gift of cash or other property through a simple agreement that provides you with regular payments that will never decrease in size or frequency, regardless of changes in the economy. These payments are backed by all of our available resources, and the laws of your state may provide for other protections as well.

Gift annuities offer other benefits, too:

- A federal income tax deduction is available for a portion of the funds transferred for your annuity.
- Part of each payment is free from federal income tax for a designated period of time.
- You may enjoy capital gains tax savings.
- Estate taxes that might otherwise be due can be reduced or eliminated.
- Payments can also benefit loved ones and friends if you wish.

### Complement existing plans

The benefits from charitable gift annuities have proven to be excellent additions to the long-range financial plans of people from all walks of life.

We will be pleased to provide more information to you and/or your advisors upon request with no obligation.

### Gift Annuity Payment Rates (Single Life)

Age	Rate	Age	Rate
90+	9.5%	74	6.1%
89	9.2	73	6.0
88	8.9	72	5.9
87	8.6	71	5.8
86	8.3	70	5.7
85	8.1	69	5.6
84	7.9	68	5.5
83	7.7	67	5.4
82	7.5	66	5.4
81	7.3	65	5.3
80	7.1	64	5.2
79	6.9	63	5.2
78	6.7	62	5.1
77	6.6	61	5.1
76	6.4	60	5.0
75	6.3		

For illustrative purposes only.

Please write for current benefits and rates for other ages.

## Keeping Up With Life's Changes

All around us, seasons change, fashions change, interests change. So, too, should estate plans and other arrangements that provide for family members and loved ones.

The foundation of most estate plans is a will, used either alone or in conjunction with a living trust, life insurance policies, retirement accounts, joint ownership arrangements, or other financial management plans.

When planning a will, you will find it best to work with professional advisors who are experienced in estate planning in your state so that your goals will be carried out with a minimum of fees, concerns, and delays. Once your plans are in place, it is essential to review them every few years. An out-of-date estate plan may actually cause more heartaches and problems than having no plan at all.

Minor changes can be accomplished through simple adjustments to existing plans. Major changes, on the other hand, sometimes require a fresh look

at your overall arrangements. A variety of factors—some obvious, some not—can affect your estate plan from one review to the next:

- A difference in your marital status.
- Births, marriages, or deaths within your family.
- Significant increases or decreases in your wealth.
- The inability or unavailability of the named executor, personal representative, or trustee to settle your estate.
- Moving to another state or acquiring property in a different state.
- Selling or giving away property.
- Changes in federal and/or state laws.
- A desire to benefit Guiding Eyes and other charitable interests.

Up-to-date plans afford you confidence that your wishes will be followed, thereby bringing you, and those who rely on you, added peace of mind.



The purpose of this publication is to provide general gift, estate, and financial planning information. It is not intended as legal, accounting, or other professional advice. For assistance in planning charitable gifts with tax and other financial implications, the services of appropriate advisors should be obtained. Consult an attorney for advice if your plans require revision of a will or other legal document. Tax deductions vary based on applicable federal discount rates, which can change on a monthly basis. Some opportunities may not be available in all states. ©MMIX RFSCO, Inc. All Rights Reserved. NFDX2-09

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