Sharon & Reagan: Paying It Forward

“'I've always known I wanted a guide dog,” says Oregon resident Sharon. “I have a unique background: I participated in puppy raising since I was nine years old, and I worked at a guide dog school for several summers. My goal was to become a teacher and show my students what a guide dog could do for them.”

Sharon has achieved her goal with the support of four German Shepherd guide dogs. She now teaches young people who are visually impaired and is one of the few legally blind people to become a certified Orientation & Mobility (O&M) instructor.

Reagan is her second guide dog from Guiding Eyes. One of Reagan’s favorite places to guide is Costco. “She has learned where items I buy are located. I tell her ‘milk’ and she takes me to the milk.” Reagan, a “happy and gorgeous girl,” also helps Sharon at work: “She motivates my students who are interested in getting a guide dog to develop their O&M skills.”

When COVID interrupted Sharon’s O&M classes, she turned to Guiding Eyes for support. “The staff helped me figure out ways to continue to teach my students so they could keep up their skills. I also used the Guiding Eyes website to show my students how to use screen reader software (it is fully accessible), and its student biographies showed my students that they are not alone—other people like them are succeeding in their careers.”

To show her gratitude, Sharon joined the Pathfinder Society by making a planned gift. “I became a Pathfinder so that a client like me can get a well-trained dog that meets their individual needs,” she says. “Being part of the guide dog community helped me pick Guiding Eyes as the right school to support my work and my life.”
In J.R.R. Tolkien’s *The Lord of the Rings*, early in his extraordinary journey, the faithful hobbit Samwise Gamgee says, “If I take one more step, I’ll be the farthest away from home I’ve ever been.” Although estate planning is certainly not an epic adventure, many of us feel very far from our comfort zones just thinking about it. Luckily, most estate plans are fairly easy to design, implement, and change when necessary. In fact, the most important decision may be simply deciding to take the first step and get the process underway.

### One Beneficiary Designation, Many Possibilities

You may already be using one of the simplest, most effective estate planning options—the beneficiary designation. A beneficiary designation passes assets directly, outside a will or living trust, and is easy to change if your needs and goals change. By naming Guiding Eyes as a beneficiary of an account or policy on a form provided by your financial institution or insurance company, you can make a lasting difference in our work without impacting your current financial strategy.

#### Retirement plans

If your financial goals include providing for loved ones *and* Guiding Eyes, there’s a good reason to consider naming us the beneficiary of a tax-deferred retirement account while leaving other assets to family members. IRA or 401(k) assets left to heirs are subject to income tax on distributions as they occur, but since Guiding Eyes is a qualified charity, assets left to us are received in full with no income tax due.

Also, family members inherit assets such as appreciated stock and real estate with a “stepped-up” basis—when they sell the assets, they only pay capital gains tax on growth that occurs after the time of inheritance.

#### Life insurance

You may have a life insurance policy you no longer need. Perhaps you bought it to pay off a mortgage or cover college tuition in the event of your death, and now the mortgage is paid and the kids are grown. You can name Guiding Eyes as the primary or contingent beneficiary of that policy to make an easy, substantial future gift to help us continue our important work.

#### Financial accounts

Similar to a beneficiary designation, you may be able to pass amounts remaining in your financial accounts outside your will by setting

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**Handing out graduate certificates at graduation**

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**Getting Started**

The first step is to assess your objectives. These may include providing financial security to loved ones, demonstrating love and affection, or supporting a worthy cause or organization. Remember, planning to achieve these objectives is for everyone, not just the ultra-wealthy.

The next step is to prepare a detailed inventory of all your assets. To leave something to someone, you need to know what you own and how it is owned. Not all assets pass by will—for instance, a house that you jointly own with your spouse would not pass by will.
up a Transfer on Death (TOD) designation for your securities accounts or a Payable on Death (POD) designation for your checking and savings accounts.

A Will—The Foundation of an Estate Plan
Once you have done the preliminary work, it’s time to consider a will and/or living trust—the document(s) that will form the foundation of your estate plan by providing a clear set of instructions for the distribution of your property. Without one or both of these, your state of residence—not you—will determine the distribution of your assets according to a fixed, statutory formula. Of course, these unique legal documents must adhere to state and local laws to be valid, so it’s important to work with an attorney.

Making changes
One of the key strengths of a will or living trust is flexibility. They are easy to supplement or change at any time using a codicil or amendment. Plan to review your will or living trust periodically to ensure that it reflects important changes or events in your life or the lives of significant others, or changes in state or federal law.

Including charitable gifts
Your will or living trust creates an ideal opportunity to include a gift to Guiding Eyes. This powerful, meaningful gift option lets you:

• Give comfortably. You plan the gift now but it is completed in the future, so you retain full control of the gifted assets.
• Give significantly. You may be able to make a larger gift out of your estate than you can now, increasing your impact on our work.
• Give personally. Design a gift that works for you—a specific asset or amount, a percentage of your estate, or whatever is left after all other obligations have been met.

Important Protection with Advance Medical Directives
Your planning isn’t truly complete without the documents that allow your wishes to be known during times when you can’t advocate for yourself. The term “advance medical directives” covers a number of legal documents, which vary from state to state:

• A living will lets you specify the life-sustaining treatments you would accept in the final days of a terminal illness or incapacity.
• A health care power of attorney grants someone you choose certain decision-making powers related to your health care.
• Medical directives let you express your wishes on acceptable medical interventions in specific situations.

Personal Planning, Satisfying Gifts
There are many personally satisfying ways to meet planning goals that also support Guiding Eyes. Please contact us if you want more information about taking the next step. We would also be honored to help you and your advisors explore gift options that may be the right fit for your estate and financial planning.

Though we’re pleased to share this information with you, it does not constitute legal, tax, or financial advice and should not be relied upon as such. Our team welcomes the opportunity to partner with you and your advisors at any time.
Paul & Leonard & Collin: All in the Family

When Paul, a retired foundry worker from Ohio, returned to Guiding Eyes in October 2022 for his second guide dog, he recalled, “I happened upon the CEO, Thomas Panek, in the hallway. Thomas said, ‘You were in my first class in 2014, weren’t you? We had lunch together while training with our dogs in Cold Spring.’” It’s what Paul loves about Guiding Eyes: “Once you get your guide dog there, they treat you like family.”

Paul’s guide dogs are part of the family, too. His retired guide, Leonard, a male black Lab, lives with him and his new guide, Collin, a female yellow Lab. Paul reports that he is often asked about his guide dogs when out and about. “I tell them Collin was named in memory of Dr. Elizabeth Collins, one of the first female graduates of the University of Pennsylvania’s vet school.”

Impressed with Collin’s diligence in guiding, people often ask Paul if Collin is always so focused. “When guide dogs are at home and not working,” Paul says, “they do regular dog things. When the harness is on, they take care of me. When the harness is off, I take care of them.”

Asked how the two dogs are different, Paul says, “They are both so intelligent and attentive. Leonard is kind of goofy, and Collin is more reserved, but she is very attached to me already.” The dogs enjoy playing tug-of-war and like to relax together. Paul says, “She rests her head on him and he sighs with happiness.”

Paul is grateful for the quality of care he has received from Guiding Eyes. “If I could, I’d thank everyone personally—the staff, donors, and volunteers. They are a life-changer. I live alone, I travel alone. Without Leonard, and now Collin, I would not have the ability to do that. They are not just my dogs, they are my independence, my friends, my companions. And when I’m having a tough day, there’s nothing like giving them a big hug.”

Guide dogs are trained to lead around obstacles, including hazards like low branches and overhangs that are above the height of the dog but not the handler.

Many eye diseases have no symptoms or warning signs. Even if you think your eyes are healthy, getting a dilated eye exam may be the only way to know for sure.

The Americans with Disabilities Act requires rideshare companies such as Uber and Lyft to transport guide dog handlers and their guide dogs. If you witness a denial, please speak up.

Guiding Eyes for the Blind has provided expertly trained guide dogs to people with vision loss at no charge for over 60 years. Please partner with us through a gift in your estate plan, and together, we can support dynamic guide dog teams for years to come. We can’t do it without you! Thank you!