Joy Matson lives to give to others. An animal lover since childhood, her initial career path steered toward veterinary medicine. She dreamed of having a horse and farm where she could care for animals. Joy enrolled in the pre-vet program at the University of Illinois and completed her Bachelor of Science degree. Following graduation, she decided to work, save money, and later finish her education. However, Joy didn’t end up applying to vet school because life took her in a different direction. “The Good Lord has greatly blessed me with everything I could want. I finally got my first horse at age 32, and I have been adopting and rescuing animals ever since.” Today Joy’s farm is home to an 18-year-old Scottish Highlander cow who loves her shoulders rubbed, a 30+ year old pony, a cat, two dogs, three goats, three Alpacas, and two 25+ year old horses.

Joy began a career in real estate in 1983 and is a well-respected mortgage loan specialist with Purdue Federal Credit Union in West Lafayette, Indiana. Her success has enabled her to help a variety of causes. Joy has been a loyal supporter of Guiding Eyes for nearly three decades and opened her home to three of our released dogs over the past 18 years: Hudson, Dorothy, and Ives. Joy’s appreciation for our work deepened through her friendship with Guiding Eyes graduate Kathy Nimmer whose story is featured on Page 4.

Her inspiration for charitable giving stems from her faith, best represented by 2 Corinthians 9:6-7. In essence: give generously; give willingly; give cheerfully. Joy exemplifies a “cheerful giver” through heart-directed action. “I want people to know they have a chance to make a difference for the better,” she says.

Joy’s longtime support of Guiding Eyes is rooted in a book she read as a child about the very first guide dog. Her passion for helping animals and people was the perfect match to the Guiding Eyes mission. In 2018, Joy affirmed her commitment to the future of Guiding Eyes by including us in her estate plan. Her generosity will enhance the lives of our extraordinary dogs and students for years to come.
Women’s Estate Planning Essentials

Women, who on average live five years longer than men, need to plan for a longer period of economic security. Along with this, women have accumulated assets and ideas for how everything should eventually be distributed.

An attorney who specializes in estate planning is the best person to assist you in documenting and periodically reviewing your plan. Here are some of the documents and considerations for an estate plan.

• A will is an essential document for everyone. In it, you’re able to identify your assets and describe what should go to your loved ones and other beneficiaries, including charities. You also designate the person or people who will execute your wishes. Some people accomplish all this in a trust, but it is still important to have a will that addresses what happens with any assets that aren’t in the trust. When someone dies without a valid will, state law controls what happens with anything that isn’t distributed through other legal means, such as trusts or beneficiary designations.

• Through your will or with a trust, you can make provisions for managing assets needed to support a loved one. In your will, you can also name guardians for any minor children under your care.

• Powers of attorney for health and finances are needed to name individuals you trust to make health care decisions and handle financial affairs on your behalf if you are temporarily or permanently unable to make decisions yourself.

• A life insurance policy can provide security for a spouse, children, or other loved ones or provide funds for estate taxes and other estate settlement expenses.

• Some assets can pass to loved ones and favorite charities through beneficiary designations or other legal arrangements, outside a will or trust. Examples include bank accounts, securities accounts, retirement accounts, life insurance policies, and sometimes even real estate.

Sharing Stock Market Success

Cashing in when your stock shares have increased in value means you’ll share some of your gains with the IRS.

If you give appreciated stock held longer than one year, you can deduct the full fair market value and avoid paying tax on the capital gain.

For example, Joyce purchased stock in 2010 for $2,000, and it is now worth $10,000. If she gives Guiding Eyes her stock shares instead of cash, we receive a gift of $10,000 and Joyce can claim a $10,000 charitable deduction. She also doesn’t have to pay tax on $8,000 worth of gain.

Guide dog team Daniel and Ursa run free against a tranquil Colorado backdrop.
Using Your IRA To Support Guiding Eyes

Giving careful thought to how you make your gifts can be beneficial to you and the charities you support. In addition to the personal satisfaction that comes from giving, you might also realize tax benefits.

**Make a meaningful gift now**

If you are age 70½ or older, you can make charitable gifts directly from individual retirement accounts (IRAs) using funds that might otherwise be taxed when withdrawn (up to a total of $100,000 per individual per year). This is called a qualified charitable distribution (QCD).

Withdrawals you take from your IRA are generally classified as income on your tax return, and it’s possible for IRA withdrawals to push you into a higher tax bracket. By using a QCD to make a charitable contribution, the amount you give is not included in your taxable income. This helps you benefit financially whether or not you normally itemize charitable gifts and other deductible expenses.* Here are some additional advantages of a QCD:

- A QCD counts toward your required minimum distribution (RMD).
- You can gradually draw down the balance of an IRA without paying taxes. This can decrease your RMD in future years.
- Some taxpayers are subject to limits on the dollar amount of charitable gifts they can deduct. QCDs are made outside of charitable deduction limits.

To take advantage of a QCD if you have a 401(k), 403(b) or other type of retirement account, it may make sense for you to transfer a portion of the assets from another account into an IRA. These types of decisions are best made with guidance from a qualified financial advisor.

**Make a meaningful gift in the future**

With IRAs as well as other retirement accounts, your estate plan can include naming a charity as a primary or contingent beneficiary of all or part of your account balance. The custodian of your account has special forms and procedures for doing this. If you include Guiding Eyes as a beneficiary, it is not only helpful for us to know that such a gift is intended, but if you include us in the process of establishing the gift, we can ensure that our organization is identified correctly.

*Guide dog Ira, pictured above, says the benefits of a QCD are reduced for those who continue to make deductible contributions to their IRAs.

**Did You Know?**

- When it comes to creating the next generation of guide dogs, the Guiding Eyes breeding team looks for a set of behavioral and genetic traits indicative of a dog’s potential for success, such as being medium sized, healthy, calm, easy to handle, confident, and not distracted by other dogs.
- Guiding Eyes partners with the United States Association of Blind Athletes (USABA) to help remove boundaries, foster independence, and provide life-enriching sports opportunities for individuals with visual impairments.
- The first set of commands a Guiding Eyes puppy learns is “sit” and “down.”
In Darkness, a Shining Star

Experienced guide dog user Kathy Nimmer is an author, motivational speaker, mentor, and beloved high school English teacher from Indiana.

Though she had two previous guide dogs, the first guide dog Kathy received from Guiding Eyes was Elias, in 2007. Elias shared many endeavors with Kathy, including her honor of receiving the 2015 Indiana Teacher of the year award and a visit to Washington, DC, where they met President Obama during the White House Rose Garden ceremony for all the State Teachers of the Year.

After Elias retired, Kathy was matched with Guiding Eyes guide dog, Nacho, in 2015. Together, they have attended nearly 500 speaking engagements and events. They even met Dolly Parton as she presented Kathy with the Dollywood Foundation’s "Chasing Rainbows“ award.

Kathy’s vision loss never stops her from experiencing adventure and personal growth. And with her guide dog by her side, she never has to worry about getting to an event on time or finding her way through the hallways. “They have given me confidence and independence on the logistical things that sighted people take for granted so that I have room to be the best teacher I can for my students,” she says.

In addition to teaching creative writing and earning several awards, Kathy has written numerous essays and poems related to her blindness and published two books, including an anthology about people with disabilities and their assistance dogs, Two Plus Four Equals One.

Kathy Nimmer with Nacho

Recently, Kathy initiated the Puppy Raiser Profile Project. High school seniors were tasked with interviewing Guiding Eyes' volunteer puppy raisers over the course of several weeks, and many of their profiles were published on the Guiding Eyes website throughout 2020. “I have not done anything in my professional life as difficult as this project, nor as important,” says Kathy. “The project strengthened students’ questioning skills, helped them find purpose in their writing, and fostered a widespread understanding of puppy raisers’ priceless contribution to the success of future guide dogs.”

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!