Pathfinder’s Love “Tail”

Jocelyn Miller began her relationship with Guiding Eyes for the Blind more than three decades ago. An educator in English and music, one of Jocelyn’s favorite students was blind. In addition, a friend in her choral group was visually impaired. Then, through another friend with whom she sang, Jocelyn became acquainted with a Guiding Eyes volunteer foster. These personal connections, combined with her tremendous love for dogs, are the inspiration behind Jocelyn’s avid support of our mission.

Jocelyn recently retired from her second career, which was in the library field, but continues to fuel other passions such as square dancing, gardening, and volunteering at local animal shelters. She shared how her time at a local animal shelter sparked a love connection with a fellow volunteer, Don, who later became her husband. In 2001, Jocelyn and Don said “I do” at the very place that brought them together, with their two dogs, Fred and Barney, as “best man” and “pooch of honor.”

Though Don and their dogs have since passed, Jocelyn still gets her fix of four-legged friends by interacting with other people’s dogs whenever the opportunity arises. Her recent visit to the Guiding Eyes campus included a tour of the kennel where she was greeted by dozens of wagging tails of future guides.

For 31 years, Jocelyn’s donations to Guiding Eyes have helped us breed, raise, and train extraordinary guide dogs. She, like many of our generous supporters, also wanted to plan a gift that would impact our programs in the future. “I’m very impressed by everything I’ve learned about Guiding Eyes, which is why I chose to make a substantial gift that will have a meaningful impact.” Jocelyn funded a deferred charitable gift annuity which will provide income to her for life when she turns 65 and continue to benefit Guiding Eyes after her lifetime. Now a member of the Pathfinder Society, Jocelyn has peace of mind knowing that what she loves—both the dogs and the Guiding Eyes mission—will continue to thrive in the years ahead.
Charitable giving is highly personal. There are many different motivations for giving and various factors to consider when planning how to reach your philanthropic goals. Following are five best practices for developing a gift strategy that maximizes the satisfaction you enjoy when you support Guiding Eyes.

1. Define What You Want to Achieve
You give because you care and want to help. That’s simple enough. But consider the motivation behind your gift and what you want to accomplish:
- Do you desire to support our work immediately, in the future, or both?
- Do you want to honor or remember someone through a gift?
- Do you want to direct your gift to a specific area of our work that’s most important to you? If so, we’d be happy to discuss your interests.

Thoughtfully consider why you give, remembering that your gift can impact Guiding Eyes and friends and loved ones.

2. Communicate Well
A gift’s impact can be quite broad, and those who are affected can benefit greatly from the information you share about your charitable intentions.

First, communicate with us. We are always interested in hearing the motivation behind your gift and how you want it to be used. We can also provide helpful information on how to make an impact now and in the future.

Second, communicate with your advisors whenever you are making financial and estate planning decisions. We are happy to collaborate with you and your advisors to help you explore various gift options.

Third, communicate your philanthropic pursuits and intentions with your loved ones, particularly when you design your gift to benefit them in specific ways such as charitable trusts or gifts through your will.

3. Know Your Comfort Level
Your desire to make an impact should be balanced by what is practical for your current situation and how you wish to provide for yourself and your loved ones. Some donors combine a gift today with a larger planned gift to be completed in the future. Other donors appreciate the flexibility of a revocable gift—one you plan today but have the right to change during your lifetime, such as a will, living trust, or beneficiary designation on a retirement account, bank or securities account, or life insurance policy.

4. Consider How Giving Fits into Your Personal Planning
Charitable giving can be an important part of your planning. Creating a will or living trust allows you to protect loved ones, determine the distribution of your possessions, and provide for the charities you care about. Gift
designations can be quite specific, such as a defined dollar amount, a percentage of an account or of your total estate, or the residue of your estate. If you already have a will or living trust but want to revise it to include a gift to Guiding Eyes, your attorney can likely update your will with a simple codicil or amend your living trust.

With a **charitable remainder trust (CRT)**, your gift of cash, stock, or real estate is placed in a trust and invested (if you use non-cash assets, the trustee will sell the property and hold the assets in trust). The trust then pays income to you and/or others for life or for a specific period up to 20 years. At the end of the payout period, what remains in the trust is a gift to Guiding Eyes. You can choose a trust that pays the same income amount every year (a charitable remainder annuity trust) or a trust that pays a specific percentage of the trust value each year (a charitable remainder unitrust), which means it fluctuates based on investment performance. A tax deduction is available, based on the projected value of the gift we receive.

A **charitable lead trust (CLT)** could be described as a mirror image of the CRT, where Guiding Eyes receives the income benefits. When the income payout period is over, beneficiaries of the trust receive what is left. Donors frequently use a CLT to minimize transfer taxes when passing wealth to heirs.

A **charitable gift annuity** is also designed to pay income to you and/or someone else for life and ultimately provide a gift to Guiding Eyes for the Blind. While it offers fewer planning possibilities than a charitable trust, a charitable gift annuity is easy to set up and generally requires a smaller gift than a charitable trust.

5. **Maximize the Benefits of Giving**

Every gift is important—to us and to you. Maximizing the personal benefits of giving can make giving even more rewarding. Because the Tax Cuts and Jobs Act of 2017 significantly increased the standard deduction, fewer taxpayers itemize their returns. One way to still enjoy the benefits of charitable deductions is to “bunch” donations planned for multiple years into a single year to exceed the standard deduction amount. This makes it possible to benefit from the higher standard deduction in some years and enjoy a significant itemized deduction in other years.

What you give is also an important consideration in your overall planning. For example, at your death, every dollar of your retirement account is subject to income tax as it is received by heirs. In contrast, heirs who receive appreciated stock receive a “step up in basis,” meaning they will only pay tax on any appreciation that occurs after the date of inheritance. To maximize your gift's impact, consider giving your heirs appreciated stock and designating your retirement assets to charity.

Your needs and goals are likely to change over time. It is wise to review your plans periodically to determine if adjustments are needed to accomplish your personal and charitable objectives.

Though we’re pleased to share this information with you, it does not constitute legal, tax, or financial advice. Our team welcomes the opportunity to partner with you and your advisors at any time.
Becky’s journey with Guiding Eyes for the Blind began in 1995 when she received Rowan, her first guide dog. A few years later, Becky joined the Guiding Eyes team as Manager of Consumer Outreach and Graduate Support—a role she held until her recent retirement in 2020. Ron came to Guiding Eyes for his first guide dog, Lawrence, in 2004. It wasn’t until he returned for his second guide dog and joined the Graduate Council that he and Becky crossed paths. As one of Becky’s responsibilities was overseeing the Graduate Council, they soon became friends.

Tragedy often draws people into our lives to offer comfort and support. Such was the case when Becky lost her husband in 2011. Fortunately, she was surrounded by the compassion of fellow staff and graduates, including Ron. When Becky was paired with her third Guiding Eyes dog in 2012, Ron traveled from Kansas to New York to attend Becky’s graduation—a profound turning point in their friendship. Becky once commented, “A new dog makes you think about new things you can do—new roads and new beginnings!”

Within a few months, Becky and Ron became an official couple and were married a year later. Their wedding, which included nine furry guests, took place at the home of their friend who was the puppy raiser for Becky’s second guide dog. Becky and Ron currently reside in Charlotte, NC, where they share their home with their (fourth and fifth, respectively) Guiding Eyes guide dogs, Ballad and Keaton.

Did You Know?

Guide dog training, though a continuous process, may be thought of in four phases:

- Teaching the basic commands of forward, halt, and “hup up” (working in a straight line, avoiding obstacles, and resuming the original direction).
- Introducing new environments and unusual underfootings.
- Requiring continuous repetitions of different scenarios until dogs perform learned tasks on their own initiative.
- Allowing the dogs to apply their skills in busier, more distracting environments and teaching them “intelligent disobedience” (refusing to obey a command that puts the handler in harm’s way).