



## How You Can Be a Part of Hadley's Continuing Legacy

Donors who have made a provision for Hadley in their estate plan are eligible to join The Clarence Boyd Jones Society. This may be done by:

- **Including Hadley in your will or trust**

Suggested wording to share with your attorney:

I give \_\_\_\_% or \$\_\_\_\_\_ to Hadley Institute for the Blind and Visually Impaired, an Illinois non-profit corporation located at 700 Elm Street, Winnetka, IL 60093, EIN #36-2183809.

- **Designating Hadley as a beneficiary**

- You can use an IRA, life insurance policy, annuity or any other instrument that allows you to designate a beneficiary.
- Simply request and fill out a "change of beneficiary" form from the appropriate provider.
- You could name Hadley a full, partial or contingent beneficiary with the designated amount being tax-free.

- **Discuss additional options with your financial advisor or attorney.**

Please let us know if you plan to leave a legacy gift for Hadley so we can thank you and welcome you to The Clarence Boyd Jones Society.

**TO LEARN MORE ABOUT PLANNED GIVING STRATEGIES, please contact Brooke Voss, Chief Development Officer, at 847.784.2774 or email [brooke@hadley.edu](mailto:brooke@hadley.edu).**



### Hadley Low Vision Tip

Low vision can make it difficult to find items in your pantry. To easily identify canned goods, make reusable large print labels on index cards (i.e., CN for chicken noodle soup) and attach them with rubber bands. Then, once an item is used, the card serves as your shopping list!

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### PHILANTHROPY ADVISORY COUNCIL

Promoting the growth and strength of Hadley's planned philanthropy program, these financial and legal professionals lend their time and expertise working with staff and donors through their advisors.

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# foresight

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ACHIEVE YOUR GOALS THROUGH PHILANTHROPIC PLANNING

## Donor Makes Legacy Gifts to Provide Bedrock Support

It was a publication like this one that caught Rich Murphy's attention. As a mail carrier for the United States Postal Service, he became curious about the Hadley materials he delivered. So, he researched the organization.

"The more I read, the more interested I was to support people who are blind or with limited vision and would need help navigating this," he says. While neither he nor anyone in his family has vision loss, Rich recognizes the importance of the work Hadley does. "I know there are other organizations that help the visually impaired and each one handles it in a different way and does a great job. In the case of Hadley, the work is done at a distance so it can reach a lot more people."

When Rich, who is now retired and lives in the Chicago area, visited Hadley's headquarters last year it further solidified his support. "I got a glimpse of the work Hadley is doing and was moved," he shares.

Rich has made regular gifts to Hadley. He is also a member of The Clarence Boyd Jones Society, which recognizes donors who have included Hadley in their will. Hadley is one of several organizations that he supports through planned giving, and he believes strongly in leaving these legacies. "It is a more substantial way of giving. Trusts and endowments are a bedrock type of funding that gives peace of mind that the organization is funded at a continuing level."



“ I find it comforting that there's an organization like Hadley that brings hope and help so people can lead a normal life without vision.”

— Rich Murphy, Hadley donor

## Without Medical Options, Learner Finds Help at Hadley



Theresa's congenital eye problems were manageable until 2020 when glaucoma and low ocular pressure caused a significant vision decline. Now, she can only make out some shapes and colors and tell light from dark.

Doctors concluded her eyes were too delicate to undergo an operation. She recalls, "The whole thing was so scary. I realized surgery is not an option and I have to pursue something else." She searched the internet for resources, found Hadley and registered for braille.

Then, Theresa started exploring other Hadley offerings. "There is a world of workshops that have been really beneficial, like the staying connected and guided walking." She also participates in several discussion groups and listens to the Hadley Presents podcast.

Theresa also became a donor because she appreciates all the Hadley learning and materials that make living with vision loss more comfortable. For example, the braille label maker that she received with the workshops has been helpful in many ways, such as labeling holiday gifts. She also used it in conjunction with Hadley workshops on organization to mark her file folders. "Thanks to this I was able to start to resume my life," Theresa shares. "That was really a big hurdle I was able to jump over with Hadley's help."

With some recent improvement in Theresa's ocular pressure, there's a possibility her sight will improve. She shares, "If it does, I'll be thrilled, but if it doesn't, I can handle life much better now than I could have before — because of Hadley."

“Hadley has so many resources and countless avenues to pursue. It is so fabulous. I am thrilled with everything. I can't thank Hadley enough.”

— Theresa R.,  
Hadley learner

## Estate Planning: What You Need to Know and Do

Fewer than 50% of adults in the U.S. have any estate planning documents, and many of those who do, have outdated or misplaced documents.

**An estate plan can provide peace of mind by ensuring that your money and property are protected, plans are in place in the event you become ill and when you die, and your money and property will pass to the individuals and charities of your choice.**

An estate plan should be customized to meet the needs and desires of each individual. Creating the best estate plan can be a difficult process but working with an experienced and knowledgeable estate planning attorney will ensure that you are prepared for the inevitable and the unexpected. The following legal documents make up a typical estate plan.

### HIPAA AUTHORIZATION

Allows designated people access to your medical providers and guarantees patient privacy. Unless you object, HIPAA does not prohibit health workers from releasing your pertinent medical information to certain immediate family members.

### LIVING WILL

A living will gives hospitals and loved ones directions about your wishes and allows them to act on your behalf when you are unable to speak for yourself.

### HEALTH CARE POWER OF ATTORNEY

Appoints an agent (proxy) to make personal and medical decisions on your behalf, should you become incapacitated. After the proxy is signed, the signer continues to speak for him/herself as long as he/she is able and revocation is simple. It may even be done orally. It ends upon death.

### DURABLE POWER OF ATTORNEY FOR PROPERTY

Appoints an agent (proxy) to manage finances, should you become incapacitated. It is "durable" because it survives disability or incompetence. It ends upon death.

### WILL

Instructions on who should receive one's possessions and other assets after death. It can also nominate a guardian for minor or disabled children, direct disposition of one's remains and provide guidance for funeral wishes. If one dies without a will, probate assets will be

distributed according to the state's intestacy laws and supervised by a court. A will can be changed at any time since it does not take effect until death. A "codicil" is an amendment to a will and requires the same formalities; wills and codicils must be written, signed and witnessed.

### REVOCABLE LIVING TRUST

A trust established by a grantor (its creator) during his or her lifetime, with terms that can be amended (changed) or revoked (canceled) at any time during the grantor's life. Most revocable living trusts are "self-declarations" meaning that the grantor, trustee and beneficiary are the same person with different titles and roles. The trust owns the assets and keeps the estate out of the probate court when the grantor dies. The trust keeps the details of the estate private. Wills do not enable the details of the assets in the estate and its administration to be private. The difference between owning assets individually and having them owned by a revocable living trust is that the trust never dies or becomes incompetent. Successor trustees can be designated to continue to administer the trust assets according to the wishes and directions of the grantor. Upon the death of the grantor, the trust either becomes irrevocable or its assets are distributed to the designated beneficiaries and the trust ends. The terms of the trust can be amended or revoked at any time.

### THINGS TO REMEMBER

In addition to having the appropriate estate plan documents complete and current, they need to be kept in a secure place with its location shared with trusted family members or friends and accessible to them. Powers of Attorney need to be given to the designated agents so that they can carry out their responsibilities when needed.

Complete a list of all accounts and other important information that may be needed to manage accounts and property in the event one becomes incapacitated or to settle affairs after death. This list should include: 1) bank & investment accounts, 2) titles to vehicles & homes, 3) credit card accounts, 4) digital accounts & passwords, 5) Social Security card, passport, birth certificate & marriage license. A list of legal, financial and medical professionals who have performed services may also be helpful.

As you review the above, remember that you may also provide charitable benefits to Hadley through your estate plan.

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