

Hadley Comes through in Crisis

As people who are blind or visually impaired navigate life during the COVID-19 pandemic, Hadley is more relevant than ever. We are filling the void left by the vision rehab agencies and schools for the blind that have needed to close due to social distancing and stay-at-home orders. This has led to a significant increase in the number of people reaching out to us from around the world—including individuals with visual impairment and professionals in the field.

We are ready. Because Hadley is a distance learning organization, we can help those who need our services without missing a step and have the capabilities to scale up our operations to meet this increased demand. Over the past weeks, attendance for our discussion groups and podcasts has grown tremendously and visits to the Hadley website are up 110%. This recent activity demonstrates the growing demand for our learning and the importance of the Hadley community to people who are blind or visually impaired during this time of crisis and isolation.

Hadley is thankful for the generosity of our donors, which allows us to provide all learning free of charge to those who are visually impaired and their families, wherever and whenever they need us. To make a donation, go to hadley.edu/donate.



Hadley Presents: Covid-19 and Vision Loss

The COVID-19 crisis has brought a wave of change and uncertainty to our everyday lives. Listen in at hadley.edu/hadleypresents/ as we share personal experiences and resources—all from a blind or low vision perspective.

The health and welfare of you and your loved ones are of key concern now. When you do think about supporting the organizations whose work is important to you, consider this:

RECENT CHANGES TO THE IRA REQUIRED MINIMUM DISTRIBUTION (RMD) AGE

The recently passed **Setting Every Community Up for Retirement Enhancement (SECURE) Act** raises the age that individuals need to begin taking their Required Minimum Distribution (RMD) from 70½ to 72 years of age. This change was made to reflect increasing life expectancies and is in effect for those turning 70½ after December 31, 2019, with the deadline of April 1 of the following year for their first RMD.

However, the age for Qualified Charitable Distributions (QCDs) remains the same. According to the SECURE Act, these may still be made at 70½ years of age. When given to public charities recognized under 501(c)(3), like Hadley, these charitable distributions continue to satisfy individual RMDs, without increasing the taxpayer's income and thereby won't adversely affect Medicare or Social Security tax rates.

For more information about making a gift to Hadley from your IRA, visit hadley.edu/donate-hadley/IRAgift.asp.



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700 ELM STREET, WINNETKA, IL 60093

800.323.4238 • HADLEY.EDU

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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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Hadley Supports Family's Journey of Learning Together



Reese, Chris, Courtney and Greyson Blum

When Courtney Blum's four-year-old daughter, Reese, was having a hard time seeing and failed the school vision test, the family became concerned. Eye doctors and specialists had no specific diagnosis but found that Reese's eyes were malformed. That summer, Reese's eyes were further compromised by an infection that caused her retinas to detach and her irises to collapse. With the hope of preventing total blindness, Reese visited many specialists and underwent multiple surgeries.

Now 8 years old, Reese has just one percent vision in her left eye and is completely blind in her right. Fortunately, the Blum's Raleigh, NC, school district has a specialized program for visually impaired children where Reese receives an education in braille and orientation and mobility, along with regular school subjects.

"It is very important to me to follow my child's education," Courtney declares. "Learning braille is an integral and important part of being a parent to a blind child." She asked Reese's teachers how she could learn braille, and they recommended Hadley.

See *Journey of Learning Together* inside...

HADLEY INSTITUTE
FOR THE BLIND AND
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Raising Children to Embrace Philanthropic Values

Many parents and grandparents instinctively pass philanthropic values on to their heirs. For many, the family's commitment and desire to give is in their DNA, while for others the trait developed from personal experiences. Some of these experiences are intentional, and some are random. However, they are all impactful.

Many believe a charitable mindset can be nurtured and taught at a very young age. A Google search of "children and philanthropy" turns up millions of results proving that much thought and effort is focused in this area. In addition to the benefits of giving time and money to a worthy cause, there are proven benefits to the child's development. By contributing to the greater good, children can gain a higher level of compassion, community, friendship and self-worth.

Below are examples of basic theories and practices that can help instill philanthropic values in children:

- **Family values** are a critical factor in child development. If charity is a value that permeates the family, it is likely that the children will naturally acquire the charitable values of their grandparents and parents. Children learn by observing their parents, family and friends. However, even in this situation, intentional discussions and experiences are an important component of learning how to be philanthropic.

Alan Spigelman, Partner
RSM US LLP
312.634.3400 | alan.spigelman@mgladrey.com

- **A planned approach** to teaching the importance of philanthropy is an option, even if there is not a deep history of family giving. Consider creating a plan to make charitable discussions and giving a central part of the family routine.

- **Experiential learning** can create a connection to philanthropy that resonates beyond family values. Exposing a child to macro and micro topics of socioeconomic differences, environmental issues, health, education, the arts, human rights and other areas of society that require attention and improvement can provide a child with a perspective beyond the neighborhood in which they live. Voluntary participation in community, school, religious, and charitable organizations can provide a view of societal needs that expands beyond the family.

- There are many different approaches to **educate children about philanthropy**. Consider beginning the following from an early age and adding deeper levels of discussion and involvement as the child gets older:
 - Engage in informal family discussions centered on important societal needs of others. At an early age, these discussions can be a follow up to age-related topics covered in the media, such as on Sesame Street.
 - Visit specific locations with a focus on recognizing issues—a trip to help clean up a beach can be

a lesson in environmental issues.

- Encourage involvement in school and religious activities.
- Create routine charitable activities for the entire family.

- In some cases, education about philanthropy can be coupled with lessons on how to manage money appropriately. Approaches to consider when **combining financial and charitable education** include:

- From an early age, introduce a "piggy bank," where children can accumulate the money given as gifts or an allowance. As children get older, more sophisticated concepts of saving and investing can be added to the process.
- Consider instituting a basic rule that a portion of each dollar is allocated to 1) savings, 2) personal items and 3) charity.
- Use charity allocation as a means to teach basic concepts of charitable giving, including who will benefit from the money given to charity and how the charity will deploy the money over time. Concepts of research and evaluation can be introduced as children get older.
- If possible, have the child directly deliver funds to the charity so that they see first-hand how their giving is appreciated and utilized.
- Investing assets can become a central component of charitable education. Investment advisors are often happy to engage children in discussions about investing. In fact, many large investment firms have programs to teach investing principles to children and some incorporate philanthropy into their materials.

Hadley is happy to help provide you with opportunities to learn about ways to help people with visual impairments. Contact Brooke Voss, Chief Development Officer, at 847.784.2774 or send an email to brooke@hadley.edu for more information.

Be a Part of Hadley's Continuing Legacy: the Clarence Boyd Jones Society

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:

1. 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.

2. 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.

Or, you may choose to discuss additional options with your financial advisor or attorney.

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

For more information on making a gift to Hadley, please contact Brooke Voss, Chief Development Officer, at 847.784.2774 or send an email to brooke@hadley.edu.

Journey of Learning Together... continued from cover



Courtney began taking braille in 2018. Hadley's self-paced learning approach has allowed her to learn at the same rate as Reese, so they are discovering braille together. "This is the most rewarding thing I've done. Hadley offers everything I need so that I can be a parent to Reese. It is exciting and fun to be learning together." This has also been a special opportunity for them to bond and ensures their lifelong communication.

Courtney, who used to work as a corporate trainer, is pleased with Hadley's lessons, which she finds to be thoughtful and well-organized. She is also appreciative of Hadley's learning experts. "I don't know where else I would have gone to learn braille. At Hadley, I can interact with instructors when I need help. I receive feedback," Courtney says.

"Hadley is helping so many people. It is tremendous that this is available to everyone who needs it."

Reese also helps her mom with her studies by creating homework lessons. Courtney explains, "I love when Reese makes me homework. Just like the work she does at school; she leaves space on the pages she types up so that I can put the paper back into the braillewriter and fill in the answers. She checks my completed work and lets me know of any mistakes I make, and I always have one or two since I'm still learning. Sometimes she wakes up before the rest of the family and, when my alarm goes off in the morning, I have sheets of homework on my nightstand waiting for me."

While Reese faced some difficult adjustment periods as she grieved the loss of her sight, she is once again a happy, outgoing and joyful child. Her favorite thing to do is jump on the trampoline with her friends and she enjoys working on origami. Reese is also determined to be independent. Despite her vision loss, she loves riding her bicycle around the neighborhood and uses Siri on her Apple Watch to help navigate.

Courtney appreciates that Hadley will be there to help Reese maintain her independence in the future and believes her daughter will enjoy forums, such as Hadley Discussion Groups, when she is a bit older.

"Hadley is helping so many people. It is tremendous that this is available to everyone who needs it," Courtney recognizes. As a volunteer fundraiser for her son's school, she is aware of the challenges facing not-for-profits. So, she was intent on giving back to Hadley to cover the cost of the instruction she received, and she continues to support Hadley because she knows that many other Hadley learners do not have the means to do so.