

Hadley Launches Low Vision Accessibility Series for Android

"Our smartphones open up the world to us. Since the accessibility software is built right into the device, there's no need to purchase any third-party software to make our device fully accessible. Now, we are able to get the same content at the same time as our sighted peers with a device that everyone can use...right out of the box.

I've often said that my smartphone makes me half as blind. It really is true."

—Douglas Walker,
Director of Assistive
Technology,
Hadley



As anyone with a smartphone knows, reading on a small screen can cause eye fatigue. However, both iPhone and Android have built in software that allows users to alter the settings to make text easier to read. With a few modifications, you can improve your experience through actions such as increasing contrast, adjusting font size, magnifying the screen, and removing animation.

Let Hadley show you how.

Check out our new resources on Android low vision features. This instructional video series joins our existing iPhone low vision series—so now all smartphone users can learn how to make their device more accessible. Hadley walks you through step-by-step, highlighting customizable features and shortcuts to make your phone work best for you.

Find these, and many other resources, on our website at hadley.edu/InstructionalVideos.



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ACHIEVE YOUR GOALS THROUGH PHILANTHROPIC PLANNING

HADLEY INSTITUTE
FOR THE BLIND AND
VISUALLY IMPAIRED
FALL 2019

Hadley Learner Gets Smart on the Smartphone



Joe Urban and Gala

Joe Urban spent one year of the Vietnam War stationed in Ban Me Thuot, a remote location just ten miles from the Cambodian border. It was towards the end of his time there he began to have problems with his vision. As he explains, "everything was jumbled." However, it would be a long time before the cause was diagnosed.

Once home from the war, Joe did not let his compromised eyesight become a roadblock. Although he had lost all the central vision in his right eye and a good portion of central vision in his left, he had enough peripheral vision

to manage. So, he got on with his life in the Tampa Bay area—earning a bachelor's degree in electrical engineering, completing his MBA, getting married, raising a family and enjoying a long, successful career in the field of engineering operations.

“Hadley is doing important work by helping people, like me, who are blind...and because they are not charging for this learning, I know financial support is crucial.”

In 2000, when he experienced odd flashes of light and sought medical attention, he began to get answers about his vision loss. Doctors determined the anti-malarial medication he took in Vietnam, which contained chloroquine, had caused damage and atrophy to his retinas. There was no way to reverse or contain the damage, so Joe continued to live his life and worked until poor visual acuity finally led him to retire in 2006.

See Hadley Learner Gets Smart inside...

Make a Gift from your Retirement Funds to Benefit Hadley

“Direct charitable contributions from my IRA to charities allow me to avoid paying more in taxes and make larger contributions than I might be able to do otherwise.” —*Ted Utchen, Hadley Donor since 2001*

If 10,000 Baby Boomers turn 65 every day, then 10,000 or so turn 70 every day—which means since the last time we highlighted this giving plan, many more friends of Hadley are now eligible to take advantage of making charitable gifts from their retirement accounts. Using your IRA to accomplish charitable gifts not only benefits the charity but, properly planned, also helps you to avoid income taxes.

As you know, a traditional IRA (as opposed to a Roth IRA or an inherited IRA) is composed of money contributed to the IRA account which has never been subject to income tax. The money compounds in the account tax-free until distributions are made from the account. Most people leave the money in the IRA as long as possible, but once age 70½ is reached, the money must come out on a payment schedule based on life expectancy. That annual required distribution is called the Required Minimum Distribution or RMD. The RMD is entirely subject to income tax and increases the income (and income taxes) of the IRA

owner—thus incidentally increasing Medicare costs (the amount you pay is based on your income).

Imagine a \$40,000 RMD coming out, \$15,000 of which is paid out in taxes. If you make a charitable gift from what is left over, then only \$25,000 is available for charity. Is there a better way?

YES:

- **A person over age 70½ can make a direct transfer from an IRA to a public charity like Hadley** and satisfy the taxpayer's RMD without actually increasing the taxpayer's income.
- **The distribution to the charity is not considered income to the taxpayer.** This is a real bonus for the taxpayer. Because the gift from the IRA does not increase the gross income of the taxpayer it does not adversely affect Medicare rates or Social Security tax rates.
- **Moreover, the gift from the IRA is not subject to the limitation on annual giving** (usually 60% of gross income).

This technique is called a qualified charitable rollover or qualified charitable distribution. It comes with a few additional restrictions:

- **The maximum amount that can be contributed** in a single tax year is \$100,000. This sounds like a lot, but you can make even modest \$1,000 or \$500 gifts this way as long as the requirements are met.
- **Only a public charity recognized under 501(c)(3), like Hadley, can receive the rollover**—not a donor advised fund or a private foundation or supporting organization.
- **The distribution cannot be made to the taxpayer and then to the charity.** The check from the IRA must be made payable directly from the IRA custodian to the charity. This is usually accomplished with a simple phone call to the bank or broker holding the IRA and they handle the rest.
- **The gift can be made from IRAs and from retirement annuities** other than IRAs, but not from SIMPLE plans or pensions.

In our example above, if a direct gift of \$25,000 is made from the IRA to the charity, the donor not only has the satisfaction of giving 100% of the gift untouched by taxes and is given credit for having received the RMD for that year, but they accomplish this without experiencing an increase in personal income.

To learn more about giving a gift from your IRA to Hadley, please contact Brooke Voss, Chief Development Officer, at 847.784.2774 or email brooke@hadley.edu.

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.

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Hadley Learner Gets Smart... continued from cover

Since then, Joe has received vision rehabilitation services through the VA. As his vision worsened the VA recommended Joe get a guide dog, which led him to Gala, his beloved Labrador. Recently, the VA also recommended that he get a smartphone. Before he could receive the phone, however, he needed to complete eight hours of training at the Lighthouse of Pinellas County, near his home in Florida. This training was helpful but once home with his smartphone he found there were many things he had already forgotten. So, he reached out to a resource the Lighthouse had recommended—Hadley.

On the Hadley website, Joe found the help he needed. Here, he was able to reinforce his earlier learning and uncover more about his smartphone's capabilities. He explains, "The instructional videos I've watched on the Hadley site are excellent. They are very easy to understand and follow. I especially like that I can have my phone in hand to replay sections of the video when needed or pause the video to make sure I'm doing it correctly."

Initially, Joe did not think he had much use for a smartphone. Now that he knows how to use it, he admits, "The iPhone is amazing. There are so many things you can do!" Primarily, he loves using it to stay in close touch with, and give advice to, his two grown children by text; although, he admits, they may not be as enthusiastic about this. With a background in engineering, he is always interested in technical subjects and finds the iPhone is an easy way to research topics of interest. It is also wonderful for following his investments and the stock market.

Charitable giving is a holiday tradition for Joe and his wife. This year, they added Hadley to their list. "Hadley is doing important work by helping people, like me, who are blind," Joe asserts, "and, because they are not charging for this learning, I know financial support is crucial."

Joe is also eager to spread the word to other blind veterans at the VA because he knows Hadley can be of great help to them. He believes that his vision loss was an easier transition since "it was more gradual, and I learned to adapt using my peripheral vision." However, he continues, "for many older men and women who lose their sight it is very difficult to adjust. They just don't know what to do and that's where an organization like Hadley can help."



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