

SECURE

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A Lifetime of Service and Hope for the Future

Kathy McGinley has dedicated her life to working relentlessly to make the country a better place for people with intellectual and developmental disabilities (IDD) as well as their families.

During her career as a special education teacher in Kansas back in the early 1980s, she became concerned about how poorly the system was treating parents and how difficult it was to navigate the services that students with disabilities needed to thrive. She decided to go back to school part-time and broaden her understanding of the law and was lucky to live near one of the premier doctoral special education programs in the country at the University of Kansas. She was surprised one day when her

professor Rud Turnbull, one of the discipline's most renowned teachers, called her out in class.



Discussing the prospect of her pursuing a PhD degree, he said, in front of everybody, "When are you going back to school? Because you're not getting any younger."

The next day Turnbull called to say he had gotten her a job with another professor who was working on the cutting edge of educational technology, and she officially started her PhD.

That's when The Arc came into her life.

For her practicum, she tackled the problem that had sent her to school in the first place: the lack of quality help for parents trying to navigate the special education system. She reached out to her local chapter, The Arc of Johnson County, and worked with them to develop a far-reaching guide to services for parents of students with disabilities. She graduated, and in a happy coincidence, Rud had just returned from Washington, DC where he'd been doing a fellowship. While there, he'd learned about an open position at The Arc's Governmental Affairs Office, and he encouraged Kathy to throw her hat into the ring.

She did.

She got hired.

She spent the next 14 years fighting for people with disabilities in the halls of government as part of The Arc's federal policy team, led by Paul Marchand and Marty Ford.

She's proud of the work she did during that time to advance Medicaid and improve housing for people with disabilities. She was even at the signing of the American with Disabilities Act at the White House!

Though she departed from her position at The Arc in 2002, she eventually found her way back to The Arc through serving on board committees. She's proud that she's continued to help build an even stronger disability movement, and decided to help ensure its success for years to come by including The Arc in her estate plans. Kathy sees this as a natural extension of her lifelong contributions to the work of The Arc. "The Arc has done some amazing things over the years," she says. Through her gift, the organization can be ready to continue making a difference for years to come.

For more information about making a planned gift to The Arc, please contact The Arc's Development Department at **202-534-3719** or **plannedgiving@thearc.org**.

The Arc's Fight for Life in the Community Continues

For over 70 years, The Arc has remained steadfast in our advocacy for the resources that make life in the community possible for all people with IDD.

Today, our system of care is in crisis, and together, we demand action.

People with disabilities rely on home and community-based services (HCBS) for everyday things like employment supports, getting around the community, dressing, bathing, taking medication, and much more.

But there isn't enough money in the HCBS program to support everyone. Too many people are stuck on waiting lists and not getting the services they need. Direct care workers are underpaid, which leads to high turnover, critical staffing shortages, and compromised care for many. All too often, this means unpaid family caregivers are filling in the gaps of care.

We have been tirelessly working with other organizations, chapters, and advocates across the country to tell Congress that **we must invest in HCBS now!**

Last fall, we hosted a 24-hour vigil, where people with disabilities, family members, and direct support professionals shared their stories, and ended the event by delivering 7,500 stories to Congress. In March, we returned once again to the U.S. Capitol for a rally that included hundreds of disability rights advocates from across the country to send an important message: **disability rights are human rights, and care in**



Join us to tell Congress Care Can't Wait – Sign the Petition at thearc.org/careincrisis.

Donations From Retirement Accounts

BY MATT METSCH, BROWN ADVISORY

For clients who must take a required minimum distribution (RMD) from their IRA, a qualified charitable distribution (QCD) may be an option worth exploring to achieve both a charitable and tax benefit. A QCD is a direct transfer of funds from an IRA custodian, payable to a qualified charity. Not only will a QCD count towards satisfying a client's required minimum distribution (RMD) for that specific year, the QCD will not be included in a client's taxable income.

The benefit of a QCD to the accountholder stems from the fact that distributions from an IRA to the account holder are taxed at higher ordinary income rates. The entire amount of the distribution is taxed, not just the capital gain portion. However, by making a QCD, the donor will not be taxed on such distribution. If the donor must take a Required Minimum Distribution (RMD), the amount of the donation will be considered part of the RMD for the year in which the donation is made.

If interested, a donor should be mindful to keep certain requirements in mind: individuals must be 70 ½ or older to be eligible to make a QCD, the maximum annual amount that can qualify for a QCD is \$100,000 (this amount applies to the totality of QCDs made in any calendar year), QCDs must be made by the RMD deadline, which is usually December 31 of a calendar year, and if a client files jointly, their spouse can also make a QCD from his or her IRA within the same calendar year.

There are also several pitfalls a donor should be aware of if considering a QCD:

- Additional deductible IRA contributions after the client turns 70 ½, as these contributions will reduce the amount of the QCD that is excludible in the client's gross income.
- Funds must be distributed directly to the charity in order to qualify as a QCD; distributions to the client, followed by a donation to a charity will not qualify for a QCD and thus will be included in the client's gross income.
- The recipient of a QCD must be a 501(c)(3) organization, eligible to receive tax-deductible contributions; private foundations, supporting organizations, and donor-advised funds will not qualify for QCDs.
- While QCDs can be made from traditional, rollover, and inherited IRAs, they may not be made from SIMPLE or SEP IRAs.
- If QCD does not satisfy the entire RMD, the client must take the remaining balance of their RMD.

Want to know more about charitable giving from retirement accounts? Please contact The Arc's Development Department at plannedgiving@thearc.org or **202-534-3719**. Families are encouraged to consult with their tax or financial advisor.

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-  **1** You can give more
-  **2** You can donate stocks without headache
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For more information, please contact **Feng Zhang** at Zhang@TheArc.org or call 202.534.3705.



bbb.org/charity

The BBB Wise Giving Alliance National Charity Seal carries a lot of meaning for both donors and charities. After undergoing a rigorous evaluation by the BBB Wise Giving Alliance, The Arc is proud to have received their seal for meeting the Standards for Charity Accountability!



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