

SECURE

SPRING 2019 | ISSUE 11

BIG DREAMS OF INCLUSION AND A SECURE FUTURE



Brenda Doss believes you should dream big and never give up. Brenda’s dream to become national president of The Arc was realized — and she wants her daughter Robin to reach for her dreams with the same determination.

Robin has Down syndrome. When Robin started in school, her classes were segregated. There has been much progress — but the work isn’t done. With background as special education teacher, Brenda knew how important it was for progressive educational supports to be available to Robin and other students with intellectual and developmental disabilities (I/DD) across the country, and it doesn’t stop there. We must continue to push for more opportunities in employment and independent living as well.

Robin lives in her own house just down the road from Brenda and her husband Bill. And it is Robin’s house — just ask her! Of course, Brenda, Bill, and their other two children all have an active role in supporting her by being available to help with daily tasks when needed.

Brenda is thrilled to see her dreams for community inclusion from 20 years ago coming to fruition. When Brenda had Robin, disability advocacy as a “movement” was just beginning. She is thrilled that parents are

still advocating for improvements in the health and education systems so people with I/DD can be educated with their peers, get jobs, and fully participate in their communities.

She is also heartened to see an increased effort in self-advocacy and training for first responders (see page three for more information about The Arc’s criminal justice initiatives!). In fact, recently Brenda received a call from a young man who had been in jail for eight months — he needed an advocate. She went with an attorney to meet him and get him the help he needed. The attorney himself admitted that this happens much too frequently, and he told Brenda, “I need you by my side”!

“
I need you by my side
”

Brenda and Bill haven’t stopped dreaming of a more inclusive future. They made sure to create a proper financial plan to ensure Robin’s needs would be met and her public benefits (Medicaid and SSI) would be protected.

story continued on page 3



A WIN/WIN SITUATION GIFTS OF STOCK

Author: Lauren Dell, Brown Advisory,
Strategic Advisor

With stock market indices close to historic highs, many investment portfolios include stock with large built-in gains, the sale of which would lead to an increased tax bill. Individuals who own appreciated stock and who want to give to charity might want to consider gifts of stock rather than cash.

Imagine a donor who purchased stock at \$20 that is currently worth \$100. If the donor sold that stock, after paying capital gains taxes she would likely have \$80 or less to donate to charity – and would only be able to take an \$80 (or less) income tax deduction on the gift of the after-tax proceeds to charity. If, however, the donor gifted that stock directly to the charity instead of selling, she would be eligible for a \$100 income tax deduction. Meanwhile, the charity would receive \$100 upon its sale of the stock because it is a tax-exempt organization and would not need to pay any capital gains tax. The end result is a win/win: the charity has more resources available and the donor receives a larger tax benefit.

Similarly, donors older than age 70 ½ who hold invested assets in a traditional Individual Retirement Account (IRA) are likely to receive an outside tax benefit from donating to charity directly from their IRA rather than taking a distribution from the IRA and then giving to charity. Distributions from an IRA to the account holder are taxed at

higher ordinary income rates rather than at lower capital gains rates – and the entire amount of the distribution is taxed, not just the capital gain portion. If instead a donor contributes to charity directly from her IRA, the donor will not be taxed on the distribution and, if the donor is over 70 ½, the amount of the donation will be considered part of their Required Minimum Distribution for the year in which the donation is made. People who are age 70 ½ or older can make up to \$100,000 of this type of tax-advantaged contribution to charity from their IRA each year.

Consider that donor with \$100 of stock – only this time imagine that she put \$20 in an IRA, and it has grown to be \$100 in the years since she made the contribution. If she takes a \$100 distribution from her IRA and is taxed at the top federal ordinary income tax rate of 37%, she will have to pay the \$37 of tax and will only have \$63 left to contribute to charity. Meanwhile, the charity will receive only \$63 of benefit. If she makes contribution of stock directly from her IRA to the charity instead, the donor will owe \$0 in tax and the charity will benefit from the full \$100 distributed from the IRA. Once again, making a tax-efficient donation benefits both the donor and charity.

Want to know more about giving stock? Please contact The Arc's Development Department at plannedgiving@thearc.org. Potential donors are encouraged to consult with their tax or financial advisor.

continued from cover page

But they aren't just planning for Robin's future. When Bill retired 21 years ago, his retirement included stock from his employer. They weren't sure how to best establish a financial plan for Robin and ensure their own needs would be met, so they created their own team with a financial planner as well as a special needs attorney to ensure that a trust would be created for Robin. They also made sure to include plans to support the causes that mean the most to them. Their church and The Arc will be part of the distribution of assets when the time comes.

Through their planned gift to The Arc, they are helping to ensure The Arc can continue to advocate for the supports and services that provide a better quality of life for ALL individuals for years to come.

For more information about how to leave your legacy through a planned gift, please contact The Arc's Development Department at plannedgiving@thearc.org.

NATIONAL CENTER ON CRIMINAL JUSTICE AND DISABILITY®

NCCJD® BUILDS BRIDGES BETWEEN THE CRIMINAL JUSTICE AND DISABILITY COMMUNITIES

True to our nearly 70-year-old mission of advocacy, The Arc launched its National Center on Criminal Justice and Disability® (NCCJD®) six years ago to ensure equal access to justice for individuals with intellectual and developmental disabilities (I/DD) as victims, witnesses, suspects, defendants, and prisoners, especially those with marginalized identities.

Through its signature Pathways to Justice® training initiative, NCCJD builds bridges between the criminal justice and

disability communities through two primary steps. First, NCCJD helps communities create a Disability Response Team (DRT), which brings together key stakeholders — including people with I/DD — to address issues at the intersection of criminal justice and disability. Second, in partnership with the DRT, NCCJD delivers an eight-hour training targeted to law enforcement, legal professionals, and victim services professionals to help increase understanding about people with disabilities, bolster effective communication and provide tools to help justice professionals better support individuals with I/DD who become justice-involved.

This year, NCCJD is combining Pathways to Justice with a popular first responder agency internship program for people with I/DD, called Growth Through Opportunity, that helps youth gain employment in the community. Pathways to Justice is also achieving international acclaim, and recently received international recognition as an innovative practice from the Essl Foundation's Zero Project Awards. To learn how you can support NCCJD's mission, and how to create pathways to justice for all, visit thearc.org/nccjd!



SECURE

Investing in the Future Spring 2019 | ISSUE 11

FREDERICK MISILO, JR.

President | Northborough, MA

CAROL WHEELER

Vice President | Washington, DC

DOUG CHURCH

Secretary | Oak Hill, VA

HUGH M. EVANS, III

Treasurer | Baltimore, MD

ELISE MCMILLAN

Immediate Past President
Nashville, TN

PETER V. BERNIS

Chief Executive Officer

Editor

LAURA RAHMAN

Copy Editing

PAM KATZ

Graphic Design

ASHLEY NYALEY

Content Manager

MEGAN KYTE

Senior Executive Officer of
Development and Partnerships

TRUDY JACOBSON


The Arc

*For people with intellectual
and developmental disabilities*

1825 K Street, NW
Suite 1200
Washington, D.C. 20006
800.433.5255
thearc.org



For people with intellectual and developmental disabilities

1825 K Street, NW, Suite 1200
Washington, D.C. 20006

thearc.org

Spring 2019, Issue 11

NONPROFIT

U.S. POSTAGE
PAID
PRE-SORT

GIVING A GIFT OF STOCK IS EASY

Giving a Gift of Stock to The Arc is easy.

TOP THREE REASONS TO GIVE A GIFT OF STOCK TODAY!

-  **1** You can give more
-  **2** You can donate stocks without headache
-  **3** You can potentially reduce future capital gains

Learn more by visiting: thearc.org/get-involved/ways-to-give/donate-stock



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!



Achieve with us.®

The information provided in this publication is for informational purposes only and should not be construed as legal or financial advice on any matter.