

Leaving a Legacy of Hope

Thomas Gilmartin served the Lighthouse well for many years. Now, his bequest is helping us serve more people than ever. Learn how you can leave your own legacy of hope at the Lighthouse.

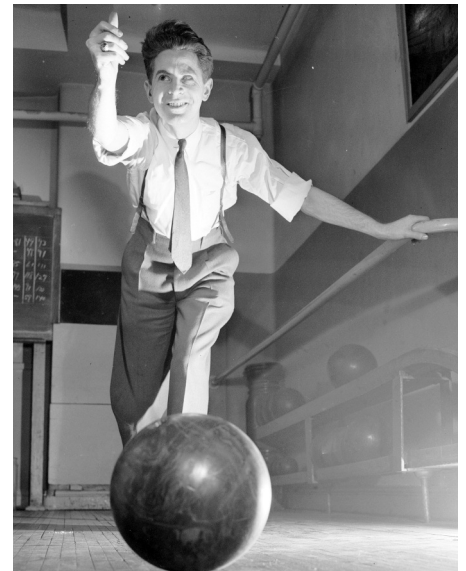
Thomas lived a long and enriched life without sight. Though blinded after high school, he didn't let vision loss alter his plan of pursuing higher education. He attended Queens College, went on to graduate studies — and then forged a path to educate others.

For over 35 years, Thomas served as Director of the Lighthouse in Queens, where we had a facility until 2003. During his tenure, Thomas helped to develop an intensive training program for young adults with vision impairments and other disabilities, equipping them with basic independent living and vocational skills. The year was 1968 — and no other program existed that could adequately serve their numerous needs.

Decades later, Thomas gave even more to those who look to the Lighthouse for help and hope by including us in his will. He left a significant bequest to the Lighthouse, as well as to 11 other like-minded non-profits.

Arlene R. Gordon, a member of our Board and retired Lighthouse Associate Executive Director, remembers her former colleague and says, "Just as I have established several Lighthouse charitable gift annuities, providing me with a stable income now and future support for the Lighthouse, Thomas remembered one of the organizations that meant the most to him while he was alive with a generous bequest."

We're grateful to both Thomas and Arlene — and to all our donors — for making lasting gifts that will enable the Lighthouse to help thousands more people facing impaired vision enjoy a greater quality of life.



A young Thomas Gilmartin
bowling at the Lighthouse in 1944

As always, consult with your attorney ... below is suggested bequest language:

"I hereby give, devise and bequeath to Lighthouse International, a New York not-for-profit corporation with headquarters located at 111 East 59th Street, New York, NY, the sum of \$ _____ [or ____% of the rest, residue, and remainder of my estate] for its general purposes."

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Honor Someone You Love

If your relative or friend is affected by vision loss from a condition such as macular degeneration or diabetes, make a gift to the Lighthouse in his or her name. When you honor someone special this way, you receive the added satisfaction of supporting our work, while also receiving some financial benefits.

You Have Many Tribute Options

- **Make a gift today:** With an outright gift, you can help fund our immediate needs or those of an ongoing program, while also receiving an **income tax deduction** and the possible elimination of capital gains tax.
- **Make a gift through your estate plan:** Include a gift in your will or living trust stating that a certain dollar amount or percentage of your estate will pass to the Lighthouse at your death.
- **Establish a charitable gift annuity:** Donate cash or marketable securities and receive an **immediate charitable deduction** and fixed payments for life.
- **Make a gift from your Individual Retirement Account (IRA):** If you're 70 1/2 or older, you can make a direct charitable gift from your traditional or Roth IRA — up to a maximum of \$100,000 — through the end of 2011. This will **save taxes** because it reduces the amount of your total income subject to tax.
- **Donate life insurance:** Make a gift of an existing paid-up policy, or of a new policy, and take a **charitable deduction**. Future premium payments will also be deductible. You can also name the Lighthouse as the beneficiary.



Lighthouse Giving Options to Consider

The Holt Society Offers You Membership Benefits

Named for the visionary sisters who founded the Lighthouse in 1905, The Winifred and Edith Holt Society is a special group of donors who have made provisions for Lighthouse International in their estate plans. Members receive invitations to our special events. Join them by making a bequest in your will or trust, for example, or by establishing a charitable gift annuity, making a gift of a life insurance policy or naming the Lighthouse as a beneficiary of your retirement plan.



Join Our Monthly Giving Club

Members of **The Vision Circle** share our goal of empowering people of all ages to overcome the challenges of vision loss — and ensure their ongoing Lighthouse support through scheduled monthly contributions.

It's easy to do! Decide on the amount you'd like to give each month, complete the enclosed card or sign up at lighthouse.org/visioncircle. We look forward to welcoming you as a new member.



CGAs Ensure Lifelong Payments

With increased volatility in the financial markets, secure and dependable investments are harder to find. Fortunately, a charitable gift annuity (CGA) offers you the ability to **earn fixed payments for life** and provide support for the Lighthouse.

How Does a CGA Work?

A CGA is a simple contract between you and the Lighthouse. You make a donation and we, in turn, pay you a fixed amount each year for life. You can feel secure knowing that your payments won't vary from year to year.

Both your age and the dollar value of your donation determine the amount you will receive. And if you choose, payments can continue for the life of someone else you designate, such as your spouse.

Reap Additional Financial Benefits

- An income tax deduction for the charitable portion of the gift
- A portion of each payment is income tax-free
- Depending on the type of asset you donate, part of the payment may be taxed at a lower capital gains tax rate

The CGA in Action

To illustrate these benefits, consider Robert and Lillian, who are now 80 and 76 years old.* They make a \$25,000 cash gift to the Lighthouse in exchange for a CGA at a rate of 6%. The couple

receives \$1,500 each year for as long as either one is living (their payments don't stop at the death of the first spouse). In addition, \$1,155 of each \$1,500 payment is income tax-free to them — leaving only \$345 of ordinary income. (After 14.3 years, when they reach their combined life

expectancy, the entire payment becomes ordinary income.) Approximately \$8,479 can be an income tax deduction on the couple's tax return. Robert and Lillian are able to donate a meaningful gift to the Lighthouse — and afford themselves stable, secure payments that they can't outlive.

Request our new CGA booklet using the enclosed reply card, which comes with a pre-paid return envelope. Or you can download the booklet at lighthouse.org/cga.

*This example is based on maximum suggested rates from the American Council on Gift Annuities, quarterly payments and a 2.2% percent charitable midterm federal rate.

WHAT'S YOUR CGA RATE?

One Life	
Age	Rate*
55	4.4%
60	4.8%
65	5.3%
70	5.8%
75	6.5%
80	7.5%
85	8.4%
90+	9.8%

*These are current rates as of July 1, 2011, as set by the American Council on Gift Annuities, and the rates that Lighthouse International provides donors. Two-life rates are also available; please call our office.

“Suppose the Lighthouse wasn't there ...”

Ethel Adler, who supports us through numerous CGAs, asks, “What would New York and the world be without the Lighthouse, which extends a friendly, helping hand to so many people when they need it most? If you were to ever become visually impaired, you could rest assured that Lighthouse services would be there to help you through a very difficult time. **I have supported the Lighthouse for many years — and will continue to do so — because it makes the world a better place.**”

HOW THE LIGHTHOUSE HELPS

Brightening the Future for a Teen Blinded in Sudan

Thanks to the efforts of Lighthouse Board member, Ellen Ratner, and her brother, Bruce Ratner, the Lighthouse is providing a range of services to help Ker Deng, an 18-year-old from the Sudan, enjoy a very bright future with unlimited possibilities.

Ker was blinded after being kidnapped and enslaved during his country's civil war. Today, he is a free man, has regained partial sight after surgery — and is now learning to live an independent and rich life with the help of dedicated Lighthouse professionals. They taught him how to do everyday things like get around safely with a white cane — and discovered he has remarkable, natural musical talent. Ker is also learning piano and drums in our renowned Filomen M. D'Agostino Greenberg Music School — the only community music school for people with vision loss in the US.

Read more about Ker's remarkable story at lighthouse.org.

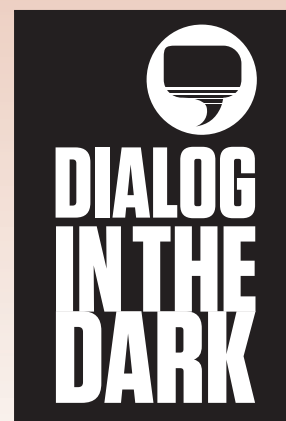


Ker Deng with Lighthouse Director of Music Studies, Dalia Sakas

Experience a New Exhibit

Lighthouse International helped to create a new blockbuster experience called **"Dialog in the Dark"** at the South Street Seaport in lower Manhattan, offering visitors a tour of some of New York City's landmarks using all of their senses — except vision.

The exhibit presents visitors with real-life obstacles like crossing a busy intersection under construction, and challenges like finding the right produce at a grocery store, using sounds, smells and textures as clues in a completely dark environment. Each tour is led by a guide who is visually impaired, many of whom were hired through the Lighthouse Career Services department. Purchase tickets at the box office (11 Fulton Street, New York City), through ticketmaster.com or by calling **(888) 926-3437**. At the end of your visit, visit the Lighthouse gallery and give us your feedback!



Contact Annette Dorsky, Director of Gift Planning, (212) 821-9443 or adorsky@lighthouse.org.
Or visit lighthouse.org/plannedgiving.

President's Message

Welcome to the fall 2011 issue of **Visionary Philanthropy**, which includes insights and helpful information about a range of Lighthouse International planned giving options. Each one offers a **"win-win" opportunity** that benefits you and your family, as well as the Lighthouse. In addition, planned giving can be especially reassuring during these difficult economic times.

There's still time to make a gift to the Lighthouse and realize 2011 tax benefits.

Annette Dorsky, our Director of Planned Giving, can help you. As we look ahead to a joyous holiday season, please accept my appreciation for your foresight and generosity. On behalf of those who turn to us for help and hope in the face of vision loss 365 days a year, thank you.

Sincerely,



Mark G. Ackermann
President and CEO



Meet Annette Dorsky Director of Gift Planning

Annette Dorsky has been a member of the Lighthouse family since 2004, and a planned giving professional for the past 16 years. She is passionate



Annette with Gideon Rothschild, a member of our Planned Giving Advisory Council

about her work: "I have always had an interest in helping people who are visually impaired, beginning in my college days, when I interned as a teacher's assistant at a school for people who are blind in Albany, NY."

Before joining the Lighthouse in her current position, Annette volunteered as a reader, where she saw first-hand the dramatic difference the Lighthouse makes in the lives of people with vision impairments. She wanted to do more, so she joined us in this role, helping donors find the best way for them to support our mission — often through a variety of mutually beneficial, planned giving opportunities. Annette knows how important and reassuring the gift of a lasting legacy can be, and is a wonderful resource to help with planning. She is happy to answer questions, discuss and advise. Please contact her at either (212) 821-9443 or adorsky@lighthouse.org.

Get Organized with FREE Booklets from the Lighthouse!

■ Personal Affairs Record

This will help you manage your personal and financial affairs. Centralizing this information can be especially helpful when drafting estate plans with your attorney; and for your other advisors and family members, in the event of an emergency.

■ Our CGA Booklet

Learn how you can benefit yourself, a loved one and the Lighthouse by establishing a charitable gift annuity.

To order your FREE copies: Complete the enclosed card or download them online from lighthouse.org/par and lighthouse.org/cga.

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Prevent Computer Eye Strain with Tips from Our Chief of Low Vision

“Spending extended time in front of the computer e-mailing and searching the Internet can cause eye fatigue, headaches, squinting, dry eyes and more,” says Dr. Bruce Rosenthal, Lighthouse Chief of Low Vision Programs. “While none of these will lead to permanent damage, I recommend the following tips for preventing computer eye strain”:

- Use softer/lower-intensity lighting
- Reduce environmental glare from both the computer screen and walls
- Adjust the brightness and contrast settings on your monitor
- Enlarge text size and adjust the color (black text on a white background)
- Take breaks to give your eyes a rest
- Clean your screen frequently

- When referring to printed copy, keep it as close to your screen as possible or get a copy stand
- Position yourself correctly — 20-24 inches away from the monitor
- Get a prescription for computer glasses from your eye doctor



Dr. Bruce Rosenthal

Get more eye health tips at lighthouse.org/resources, and sign up for our e-newsletters, so we can send you even more helpful information. Or call our toll-free information specialists at (800) 829-0500. If you have questions about vision loss, we have answers!

Thank You!

We gratefully acknowledge the generosity of donors and notable bequests received in the first half of 2011 from visionary philanthropists at lighthouse.org/estategifts.

We'd also like to thank our Planned Giving Advisory Council. Comprised of some of the finest attorneys and financial advisors in the area, this group generously volunteers their time and planned giving expertise to support our mission. See lighthouse.org/pgac.

Tell Us Your Story

Many of our most devoted donors can trace their inspiration for supporting the Lighthouse back to a personal or family connection with us. If the Lighthouse has had a positive impact on you or someone close to you, please share your story to inspire others. Contact Annette Dorsky, and please note if you want your name withheld in confidence.



LIGHTHOUSE[®]
INTERNATIONAL

Dedicated to fighting vision loss
through prevention, treatment
and empowerment

lighthouse.org

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