

# SECURE

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## A Lifetime of Service and Hope for the Future



Karen Wolf-Branigin has spent over four decades battling for the rights of people with intellectual and developmental disabilities (IDD). She has done this in a variety of roles in her career: as a high school volunteer, therapist, public policy advocate, and nonprofit executive.

Karen's introduction to the subjugation of people with disabilities, and to The Arc itself, took place during her teen years in New York. She joined her high school's student chapter of The Arc, which at the time organized visits to people with disabilities who were institutionalized on Long Island. This early exposure to the dire challenges they were facing—including segregation and an unacceptable lack of community services and supports—would shape her trajectory for the rest of her life.

From there, Karen went all-in on her mission to improve the disability

service landscape and trained to become a music therapist and social worker. She then worked at the Developmental Disabilities Institute in Detroit, supporting advocates from the state and local chapters to improve the state mental health code. After winning a Joseph P. Kennedy Fellowship, she supported former Democratic Senator John D. Rockefeller IV of West Virginia in his fight for disability initiatives in Washington, DC.

Karen was thrilled to join The Arc's national staff in 2013 and worked for eight years as the Senior Executive Officer of Chapter Growth and Affiliate Relations. She retired in 2021 but has continued to draw on the skillsets that she honed during her many years of working for and with people with IDD, peppering President Biden with letters and testifying on disability issues at local meetings of the DC City Council.

When reflecting on her lifetime of work on behalf of people with IDD, Karen views her contributions through the lens of a broader historical context. Her career spans an important paradigm shift over the last several decades of how we support people with disabilities—from working in an institution, to starting one of the first community-based day programs, and then beginning a supported employment program—all to create opportunities for people with IDD to live more independent and rewarding lives.

Her husband Michael, a professor teaching Social Work at George Mason University, shares her dedication to public service. Several years ago, Karen and Michael created a donor advised fund which they use to support various nonprofit organizations, including their local chapter of The Arc. **A year before her retirement, in line with the couple's philanthropic values and Karen's storied past at The Arc (as well as her faith in its future), they set up a deferred charitable gift on the organization's behalf.**

*"I fervently believe that people with disabilities have the right to live full lives in their communities. I'm fortunate to have worked with phenomenal advocates whose tireless efforts continue to break down barriers that trample on the civil rights of the people we care so much about. My husband and I know that our financial support will help to fight the good fight that The Arc engages in every day."*

Karen's devotion to service, and the battle for disability rights and inclusion, is one of the defining themes of her life. While her professional career has ended, her and her husband's ongoing gift plans will help ensure that The Arc can continue to be there for those with IDD and their families, now and into the future—whatever that may hold.

# All About Deferred Charitable Giving: A Flexible Option in Your Giving Toolbox

By Matt Metsch, Strategic Advisor, Brown Advisory

If you seek to support a charity, one key factor to consider is the timing of your intended gift. Not only is the timing of your gift important to the beneficiary organization, but it is also important for your own income and estate tax planning purposes. While an annual gift is often used to support an organization on a yearly basis, a deferred gift can help grow the charitable organization's endowment, which should provide financial support in perpetuity. Both are necessary for the overall success of the organization.

For those who do not wish to make an immediate gift, there are deferred giving options worth exploring:

- Charitable Bequest.** If you do not wish to make an immediate gift but would like to do so upon death, you can accomplish this goal through a charitable bequest in your last will and testament or in your revocable trust. The charitable bequest should designate a specific charity and consist of one of the following forms: a specific dollar amount, a percentage of the donor's estate, or a remainder amount of leftover funds once other bequests are made. These bequests are contingent due to the fact that a will or revocable trust are subject to change. Upon your passing, your executors and trustees will be legally obligated to complete the gift. You will not receive a charitable income tax deduction for including a gift to charity in your will at the time it is executed; rather, your estate should receive an estate tax deduction when the bequest is satisfied.
- Charitable Remainder Trust.** A charitable remainder trust is an irrevocable, split-interest trust to which the grantor contributes assets and an individual (usually the grantor) retains the right to receive an annual payment throughout the trust's term. At the end of the term, a qualified charity receives any remaining trust property. When the trust is created and funded, the grantor receives an immediate income tax deduction, which is approximately equal to the present value of the estimated remainder interest that should pass to the qualified charity. The grantor recognizes income and capital gain each year as annual payments are made.

These options, along with others available to you, offer a great deal of flexibility in how you structure your generosity with charities. Of course, **decisions such as these should be made only after consultation with trusted legal and tax advisors.**



Any business or tax discussion contained in this communication is not intended as a thorough, in-depth analysis of specific issues. Brown Advisory does not render legal or tax advice. Prior to making an investment decision, a prospective investor should consult with its own legal, tax, accounting, and other advisors to determine the potential benefits, burdens, and other consequences of such investment.



# The Arc's Advocacy in 2022: Encouraging Victories and Work Still To Do in 2023

As we approach the end of 2022, we feel grateful for the continued support and fierce advocacy of people like you as we fought for important improvements in federal disability legislation and service delivery this year. Together, we:

- Relentlessly pushed for the expansion of home and community-based services (HCBS).** While we were disappointed that HCBS funding did not make it into the final Senate reconciliation bill, thanks to our network's steadfast advocacy, this badly needed investment will stay top-of-mind in future budget discussions and bills.
- Educated voters about key disability issues** and how to navigate the process to exercise their civil right to cast a ballot.
- Created resources for chapters of The Arc to use when engaging and educating candidates** on disability topics.
- Participated in a week of action with partners to rally around the Keeping All Students Safe Act,** which would protect students with disabilities from dangerous seclusion and restraint practices.
- Supported the launch of the 988 crisis hotline,** which holds the potential to drastically improve crisis response for people with disabilities and mental health challenges.
- Fought for critical updates to the Affordable Care Act (ACA)** for people with disabilities, who were previously impacted by a "family glitch," which excluded them from the ACA Marketplace and forced them to pay unaffordable premiums.
- Organized over 50,000 calls, emails, and tweets to Congress on outdated Supplemental Security Income asset limits** to encourage members of Congress to make overdue updates and help lift people with disabilities out of poverty.

Whatever the outcome of this year's elections, the next few months will be a critical time to build relationships with new elected officials and make sure disability issues are a priority for them in the coming year.

**Will you join us and be ready to advocate when it matters most?**  
Sign up for important policy alerts at [thearc.org/action](https://thearc.org/action).

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# GIVING A GIFT OF STOCK 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**

For more information, please contact **Mike Salous** at [MSalous@TheArc.org](mailto:MSalous@TheArc.org) or call 202.534.3719.



[bbb.org/charity](http://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.®*

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