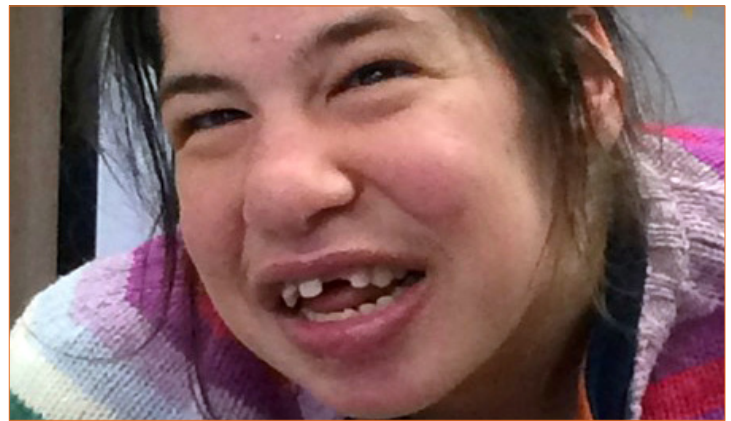


# SECURE

SPRING 2020 | ISSUE 13

## The Journey From Local Advocacy To Stewardship For A National Mission

Jenna is the second of Mickey and Candace’s three children. While her pregnancy and delivery were normal, it didn’t take long for Candace to notice something about Jenna was different. As is often the case, her doctor dismissed her concerns—but time would prove Candace right when Jenna started exhibiting seizures and did not smile until six months old after receiving appropriate medication. By the time Jenna was three years old, she was officially diagnosed with developmental disabilities and the family got involved with Star, Inc. (their local chapter of The Arc in Norwalk, Connecticut).



One weekend, Jenna stayed at a regional center to give Mickey and Candace some much needed respite. While Jenna was happy and smiling when they dropped her off, when they picked her up two days later, she had taken on the vacant look of the other children. They noticed the lack of toys, color, or any stimulation, and decided an institutional setting like this was not the place for Jenna. Mickey wanted to find out how the support system in Connecticut worked and what could be done to improve it.

Mickey became a board member of Star. At that time (1980) Connecticut had a support system almost exclusively in large congregate settings. Through his involvement with The Arc at a state level, he realized that only through advocacy and litigation would a transition happen from

an institutional system to one supporting people in their own community.

Mickey also attended several of The Arc’s national conventions and saw firsthand what integration and inclusion could look like, as well as the value of an organization that could harness the advocacy energy of a strong national grassroots network. With the support of The Arc and the relentless advocacy of her parents, Jenna now lives in

her own apartment with a team of people who, integrated with her day program at Star, provide 24/7 supports.

Both Candace and Mickey believe that past achievements like the Americans with Disabilities Act (ADA) and Individuals with Disabilities Education Act (IDEA)—that were so difficult to achieve—are now taken for granted.

“Services don’t magically continue forever.”  
—Candace

“Every generation must accept the mantle of advocacy. Not enough people appreciate the impact of The Arc.”  
—Mickey



Clockwise from top left: Mickey and Jenna, Jenna and Candace, Candace, Joy (sister in law), Jenna and Laura (long time care giver).

story continued on page 2

# Donations From Retirement Accounts

BY LAUREN G. DELL, ESQ.



As the stock market continues to post historic highs, many retirement accounts—401(k) and 403(b) accounts, traditional IRAs and the like—have swelled alongside investors' non-retirement portfolios. Indeed, since these accounts grow tax free, rates of appreciation in many retirement accounts have likely outpaced the after-tax growth of individual assets, and retirement accounts have likely become a larger percentage of many families' balance sheets.

Charitably-minded individuals with assets held in retirement accounts can benefit from donating assets from retirement accounts directly, rather than donating assets held outside of their retirement accounts.

The benefit to the account holder stems from the fact that 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, like The Arc, directly from an IRA—called a Qualified Charitable Distribution (QCD)—the donor will not be taxed on the distribution and, 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. An individual donor can apply up to \$100,000 in QCDs per year towards that year's RMD.

Consider a donor who put \$20 of stock in an IRA that has grown over the years

to \$100 in value. A \$100 distribution to the donor from the IRA would be taxed at ordinary income tax rates; for high-income taxpayers this could be as high as 37%, which would leave \$63 left for the donor to contribute to charity. A contribution of stock directly from the IRA to the charity could produce better results for both donor and charity, all else being equal. The Qualified Charitable Distribution would produce no tax obligation for the donor, and the charity could benefit from the full \$100 distributed from the IRA.

An additional consideration for donors is the timing of when they will be required to start taking RMDs. With the passage of the SECURE Act in 2019, the age at which an individual must begin taking RMDs increased from age 70 ½ to age 72 for distributions beginning after December 31, 2019. Account holders who were already required to take RMDs prior to December 31, 2019 must continue to take them, even if they are not yet age 72.

Want to know more about charitable giving from retirement accounts? Please contact The Arc's Development Department at [plannedgiving@thearc.org](mailto:plannedgiving@thearc.org) or 202.600.3487. Potential donors are encouraged to consult with their tax or financial advisor.

*Lauren Dell ([ldell@brownadvisory.com](mailto:ldell@brownadvisory.com)) is a strategic advisor at Brown Advisory, where she provides guidance and support to individuals and families on trust and estate planning, tax and philanthropic planning, and many other investment and financial matters.*



## There's No Place Like Home: A National Study on Housing Choices and Disability

**SECURE**  
INVESTING IN THE FUTURE

### Investing in the Future Spring 2020 | ISSUE 13

The Arc recently partnered with CQL | The Council on Quality and Leadership to better understand how people with I/DD and their families make decisions about where to live in the future if they are planning to leave the family home. Key findings include:

- Most people with I/DD and their families said that they had very little choice in where they live because there were not many home options that would take a person with I/DD.
- Family members often decided where the person with I/DD would live, but people with I/DD want to be involved in this decision.
- People with I/DD cherish time they have in and with the community and want more opportunities to integrate into their communities.
- People with I/DD want to contribute to the choices that impact their lives such as where they live, who they live with, and how they spend their time.
- People with I/DD want opportunities to learn new skills, participate in tasks such as cleaning, cooking, and medication administration, and interact with friends and romantic partners.
- People dream of having independence and opportunities, a setting that is physically accessible, having the ability to see their friends whenever they want, being treated with respect, and having well paid and qualified support staff.

Visit The Arc's Center for Future Planning at [futureplanning.thearc.org](http://futureplanning.thearc.org) to learn more.

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Graphic Design

**MONICA SANJUR**

Publisher

**TAMALA SCOTT**

  
**The Arc**

*For people with intellectual  
and developmental disabilities*

1825 K Street, NW, Suite 1200

Washington, D.C. 20006

800.433.5255

[thearc.org](http://thearc.org)

JENNA / continued from cover page

Their continued commitment is also evident in their financial support made through their minimum annual distribution from Mickey and Candace's IRA. They have focused their planned giving to be allocated to Star, Inc., The Arc of Connecticut, and The Arc of the United States. Their passion for the work of The Arc is unwavering, and they are thrilled to see there is a next generation of parents and advocates to safeguard the mission of The Arc in the future. As they pass the torch to The Arc's future champions, their planned gift will help ensure the financial future of The Arc so the organization can continue bringing people into the community, fighting for appropriate supports and services, and supporting their right to choose the life they want.



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## Give Someone with Disabilities the Key to Their Independence!

Did you know The Arc accepts car, van, truck, boat, and other recreational vehicle donations? Your donation directly supports our advocacy, programs, and services. Plus:

- ▶ Eliminates the hassle of repairing, advertising, and selling your car. (Donations may be designated to local or state chapters of The Arc.)
- ▶ You can donate from anywhere in the country.
- ▶ Free towing whether your vehicle is running or not!
- ▶ Complete IRS documentation provided.

**GET STARTED AT: [thearc.org/donate-car](https://thearc.org/donate-car)**



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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