A gift planning newsletter for friends of JDRF volume 1 / 2012

legacy



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Determined to **OVERCOME** Diabetes

n the 51 years that Tim Oswald has lived with type 1 diabetes, he's never once let it stop him from doing anything — whether it was playing sports, taking a leading role in the school play, or regaining the ability to walk after a stroke.

"That's just the way I was raised," says Tim, who was diagnosed in 1961 at age six. "I thank God for my mother and father. It was always, 'If you have a problem, deal with it and move on.""

Back then, that meant boiling glass syringes and testing urine since disposable syringes and glucometers didn't exist. Managing blood sugar was tough, too, because the only type of insulin available was long-acting. "It was truly a guessing game," recalls Tim. "Up until junior high, I was taking one injection a day and hoping for the best."

Despite this, he lettered in wrestling and football in high school. "I had a little zip-lock bag with sugar cubes in it that I would keep next to the mat with my coach. If I was feeling low, I'd swallow a couple, sit down until I got everything back together, and get back out there."

That willpower served him well after complications from diabetes led to a stroke in 2003. He asked his rehab counselor if he could do two hour-and-a-half therapy sessions a day instead of just one. "I'd like to get out of this wheelchair," he explained, "and the only way I'm going to do that is with your help." Today, he's an avid golfer who loves to get out on the golf course to enjoy the scenery, the wildlife, and the competition.

A native of Illinois, Tim is a lifelong fan of the Chicago Cubs — especially the late Ron Santo, a member of the Baseball Hall of Fame who was also a dedicated JDRF supporter. "He was my childhood hero," says Tim. "I was overjoyed when I learned he had type 1 diabetes. I thought, 'If he can do it, why can't I?' It was the biggest inspiration in my life."

If Tim is determined not to let diabetes slow him down, he's equally determined to help stop the disease. That's why he recently included JDRF in his will and also named JDRF as a beneficiary of his 401k retirement account. "Money is needed for a cure or to help people live with this disease," he says. "If I can help a younger person not have to live the life that I've lived with diabetes, that's reward enough for me."

JDRF thanks Tim Oswald for his exceptional generosity.



Learn More Today

RETURN

the enclosed reply card to receive your free brochure about wills and bequests.

VISIT our website at www.planwithjdrf.org to learn about other giving options that may meet your goals.

CONTACT

Alan Berkowitz, National Director of Planned Giving, toll-free at 877.533.4483 or plannedgiving@jdrf.org with any questions you have about extending your support into the future.



Remember **JDRF** in Your Will

ouldn't it be great if you could make a gift to support JDRF without affecting your current lifestyle?

You can — by naming JDRF in your will. Making a bequest is one of the easiest ways to help JDRF fund research toward a cure for type 1 diabetes, and it costs you nothing now.

When you include JDRF in your will, you retain control of your assets during your lifetime and can modify your

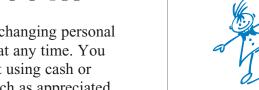
gift to address changing personal circumstances at any time. You can make a gift using cash or other assets, such as appreciated securities or real estate.

Making a bequest to JDRF is a simple way for you to leave a lasting legacy that will bring us closer to a cure for diabetes and improve the lives of future generations. For more information, just return the enclosed reply card in the envelope provided.

HOW TO MAKE A CHARITABLE BEQUEST

Many people ask us what they need to make a charitable bequest to JDRF in their will. Our Tax ID Number is 23-1907729 and the following language may be helpful:

I give and devise to JDRF, a nonprofit organization with headquarters in New York, NY, the sum of \$_____ ____% of my estate) to be used for its general support (or to be used exclusively to support



When you include JDRF in your will, or make some other type of planned gift,



you become a member of our BETA Society.

For more details, call us toll-free at 877.533.4483 or visit www.jdrf.org/betasociety

Treating Type 1 Diabetes with Glucose-Responsive Insulins

hen insulin was discovered in 1921, it was called a "miracle drug," saving countless lives from a disease that had previously been incurable. Yet 90 years later, managing type 1 diabetes is still tricky.

People with diabetes must constantly adjust their insulin doses in response to exercise and meals. Mistakes can have dire results. Severe blood-sugar "lows" can be life-threatening, while "highs" can lead over time to terrible complications like blindness and stroke.

That's why JDRF is working to develop a glucose-responsive insulin that would only be taken once a day and would deliver insulin minute by minute as needed, making it easier for people to manage their blood sugar and prevent complications.

There's just one hitch: A drug that can release its contents in response to cues from the body such as glucose — has never been developed.

the disease."

- Sanjoy Dutta, Ph.D. therapies at JDRF

Jump-Starting Development

That's why JDRF has partnered with InnoCentive to launch the "JDRF Glucose-Responsive Insulin Grand Challenge Prize" and generate innovative ideas from experts around the globe. This approach, called "crowd sourcing," lets JDRF reach out to more than 250,000 chemists, biochemical engineers, and other professionals not usually





"Glucose-responsive insulins will be game-changers. They will provide a new way of life for people with

senior director of treatment

associated with type 1 diabetes research so many solutions can be explored in a relatively short amount of time.

JDRF previously provided support to a biotech firm, Smart Cells Inc., which made significant progress toward developing a glucose-responsive insulin before being acquired by the pharmaceutical giant Merck. However, multiple approaches are needed since not everyone with type 1 diabetes will respond the same way to a single type of insulin.

By casting a wide net, JDRF will bring together the best ideas to help make glucose-responsive insulin a reality.



Sweets & Lows – Treating Hypoglycemia

What are good ways to treat low blood-sugar levels without adding too many calories?

A: Most people with type 1 diabetes know what it's like to get a low blood sugar and have to treat it with an uncomfortably high number of calories. Here are several options to help normalize your blood sugar with fewer than 100 calories:

Take glucose tablets

Distributed by companies like Dex4 or ReliOne, you can find them in the medical section of many national chain stores. Each tablet has 15 calories and 4 grams of carbohydrates.

Practice portion control

You can get prepackaged snacks at the supermarket, like 100-calorie bags of cookies, granola, or dried fruit. Make sure the amount of carbohydrates is what you need, because when you're low, your body needs carbohydrates and won't worry about calories. For example, eating a 100-calorie pack of beef jerky, which has a lot of protein but only a few grams of carbohydrates, will not immediately raise your blood sugar, leading to a potentially dangerous situation. canned fruit, like pop-top cans of peaches in light syrup (Del Monte brand 4-ounce cans each have 50 calories and 13 grams of carbohydrates).

Know your temptation

Be careful of treating low blood sugar with goodies. If you eat cake or candy, it can be easy to eat too much too quickly, which can result in a high blood-sugar level.

Lock in laser focus

Treat your low blood-sugar episode with the same mentality you would use to treat a high blood-sugar episode. Consider what level you're at, how rapidly you're dropping, what level you want to be at, and how much food it will take to get you there.

Whichever method you use, you'll achieve two things: 1) when your blood sugar is back up to a healthy level, you'll know how much you ate to get there; and 2) you'll be able to successfully resist the urge to gobble more.

Play the numbers

Memorize the number of calories in your favorite fruits and keep them handy. Keep it simple with a cup of grapes (about 70 calories and 15 grams of carbohydrates) or a medium tangerine (about 50 calories and 12 grams of carbohydrates). Or stock up on portion-controlled

JDRF'S LEGACY CHALLENGE

Support diabetes research tomorrow AND today

If you include JDRF in your estate plans before December 31, 2012, one of our Legacy Challenge sponsors will make a \$1,000 cash donation to JDRF in your honor to fund current research to treat and cure type 1 diabetes. For more information, contact us or visit us online at www.jdrf.org/legacychallenge.



To learn more about ways to support JDRF, please contact:

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