DONOR’S LEGACY LIVES ON

Theresa Esman, a true champion for people living with T1D, passed away on March 17 at age 92. She was the founder of the Saul and Theresa Esman Foundation, which she established after the loss of her husband, Saul. They were married for more than 50 years.

Through the foundation, Theresa wished to continue the couple’s legacy of philanthropy by generously making gifts to JDRF. But her passion for funding research didn’t stop there.

As a JDRF Legacy Challenge sponsor in 2015 and 2017, the Esman Foundation has also inspired generosity in others. The current Legacy Challenge runs through the end of this year. Every time a supporter includes JDRF in his or her estate plans in 2017, sponsors of the challenge contribute an additional $1,000 gift.

“It was Theresa’s wish that the Esman Foundation would continue to make an impact beyond her lifetime,” says Murray Levin, foundation president.

PENCILS, RULERS AND INSULIN PUMPS

Jack and other kids with TID gear up for a new school year

Children are heading back to school, including youth with type 1 diabetes (T1D) who need their teachers, coaches, classmates and others to help keep them safe and healthy. Of the 1.25 million people in the U.S. with T1D, 200,000 of them are children like Jack.

Jack, 15, is starting his sophomore year of high school. He’s an “A” student who plays on the golf and baseball teams, looks out for his three younger sisters and will soon get his driver’s license, after practicing behind the wheel with Dan, his grandfather.

“He’s a great kid. We have a special bond,” says Dan, whom Jack calls “Pops.”

Dan remembers when Jack was diagnosed. Suddenly his daughter Kelly and her husband, Burke, faced more than the usual challenges of being first-time parents. “It was a surprise and an adjustment,” he says. “But they did what they needed to do, learning to give shots and monitor Jack’s levels.”

Once Jack began school, Kelly would meet at the start of each year with teachers, the principal and the school nurse to inform them about Jack’s T1D and the support he would need to be a good student. She would also be at the school multiple times a day to test his blood sugar, count carbs and give insulin.

Today, Jack manages his T1D himself with an insulin pump and meter. But even as he becomes more independent, Jack and everyone with T1D still need our help. Research is already improving their lives, but more breakthroughs are needed to continue alleviating the burden of living with T1D… and ultimately to achieve a cure.

That’s why Dan and his wife, Patty, became members of the BETA Society, a group of supporters who have made a lasting commitment to T1D research by naming JDRF in their estate plans. The couple made this commitment by designating a percentage of their Individual Retirement Accounts (IRAs), their single biggest asset, to JDRF.

“It was easy,” Dan says. “You get a beneficiary designation form from your account administrator and reallocate your beneficiaries. Now, at the end of our lifetimes, our loved ones will get their share, and JDRF will get theirs. Including JDRF in our plans makes us feel good.”

Join Dan and Patty in supporting Jack and everyone else who lives with T1D. Consider how, too, can include JDRF in your estate plan.

JOIN THE 2017 LEGACY CHALLENGE

Include JDRF in your estate plans, and Legacy Challenge sponsors will donate $1,000 to fund cutting-edge T1D research!

To be eligible, you must confirm JDRF is in your estate plans by Dec. 31, 2017.

Is JDRF already in your plans, but you haven’t notified us? Please let us know. Your commitment also qualifies!

To learn more, visit www.jdrf.org/legacy-challenge.

Please contact Alan Berkowitz toll-free at 877-533-4483 or aberkowitz@jdrf.org with questions or to discuss your plans.

HOMEWORK ASSIGNMENT:
TRY OUR WILL PLANNING WIZARD

Don’t put off creating or updating your will any longer.

Use our Will Planning Wizard to begin the will preparation process. Simply answer a series of questions to collect and organize your thoughts, information and documents before you visit your attorney.

Visit jdrf.org/WillPlanningWizard or request our printed copy to get started today.
Back-to-School Quiz
GIVING THROUGH YOUR IRA

Some of the best assets to leave to JDRF are funds in a tax-deferred retirement account, such as an Individual Retirement Account (IRA). Plus, it's an easy way to have a significant impact. All you have to do is reallocate your beneficiaries on the beneficiary designation form.

Test your knowledge about giving in this way:

#1 When are your IRA assets subject to taxes?
   a. Whenever you withdraw funds.
   b. When the size of your estate makes it subject to estate taxes
   c. When a person who inherits your IRA takes a distribution
   d. All of the above

#2 True or false? You should periodically review the beneficiary designations of your life insurance policies and retirement accounts.

#3 True or false? You can only have one beneficiary named for your IRA.

#4 If a nonprofit organization is designated as a beneficiary of an IRA, after your lifetime:
   a. The nonprofit receives the full amount allocated
   b. The nonprofit does not have to pay any tax when funds are withdrawn from the IRA account
   c. The distribution amount is not included in the donor's gross estate, thereby reducing the estate's size and chances of the estate being subject to tax
   d. All of the above

#5 True or false? There's a tax-wise way to give through your IRA right now if you are age 70 1/2 or older.

Questions about using your IRA to support JDRF? Please contact Alan Berkowitz toll-free at 877-533-4483 or aberkowitz@jdrf.org. It's always wise to consult with your advisers if you are contemplating a charitable gift.

NEW CLOSED-LOOP SYSTEM IS A MAJOR MILESTONE

The introduction of the first hybrid, closed-loop insulin pump — made possible through research funded by JDRF — will dramatically reduce T1D-related risks and improve the lives of people living with the disease.

Also called an “artificial pancreas,” the device automates blood-sugar management and insulin delivery around the clock. It works by using sophisticated computer algorithms that live on a smartphone or similar device and link to a continuous glucose monitor sensor and insulin pump.

The new device was approved by the FDA in September of 2016 for people with T1D, ages 14 and older. Multiple artificial pancreas (AP) systems are in development thanks to research that JDRF has funded since the launch of our Artificial Pancreas Project in 2006.

Such breakthrough devices will eliminate the constant burden of managing T1D. This is what happens when generous supporters like you work through JDRF!

As exciting as this moment is, there is still work to be done. As a teacher might say: “Let today be the start of something new.” With your help, every day is a new opportunity to make a difference for families living with T1D!