## **Celebrating 100 Years of Saving Lives**

T1D occurs when your immune system attacks and destroys the insulin-producing beta cells of the pancreas.

In 1921, Frederick Banting, a young surgeon from Ontario, believed that by isolating and extracting insulin, it might be used to treat diabetes.

Banting and his assistant, Charles Best, were successful in their experiment and knew they were onto something important.

Little did they know their discovery would lead to hope for millions of people with diabetes. Banting and his colleagues would go on to receive the Nobel Prize.

Insulin now comes in many forms, from regular human insulin identical to what the body produces on its own, to rapid and long acting insulins.

Thanks to decades of research and the generosity of people like you, those living with T1D can choose from a variety of formulas and ways to take their insulin based on their personal needs and lifestyles.

Contact us at **1-877-533-4483** or **plannedgiving@jdrf.org** to learn more about the life-changing research we're funding today to improve the lives of those living with T1D.

## GetInsulin.org – A new tool for affordable insulin access

If you're struggling to access insulin, you're not alone. JDRF is pleased to be one of several partners with Beyond Type 1 on a new website – GetInsulin.org – that can help.



GetInsulin.org connects people with diabetes to the insulin access and affordability options that match their unique circumstances.

Insulin users answer a few questions, such as location, insurance type, income, and prescription, and then receive customized action plans. The site and action plan details are available in English and Spanish, and the service is free.

Go to **GetInsulin.org** for more information.

### **Creating a Lasting Legacy**

**Will or Trust** – Many people like to include a gift in their will or trust to ensure their charitable values live on. It's simple to include a gift of a specific amount or percentage of your estate, and you can make changes if your circumstances change.

**Life Income Gift** – Gifts of long-held appreciated assets can be one of the most tax-wise ways to give. You can create a charitable gift annuity or charitable trust that pays you income for your lifetime and bypass capital gains taxes.

**Beneficiary Designation** – One of the simplest ways to give is by making JDRF a beneficiary of your retirement plan. These assets can be taxed at high rates when left to your heirs, so consider leaving more tax-advantageous assets to your loved ones.

### Please return the enclosed reply card.



# LEGACY



Spring 2021

**A Newsletter for Friends of JDRF** 



Fifty years ago, the families of loved ones with type 1 diabetes (T1D) founded JDRF with a clear and urgent mission: Through research, the disease would be cured. Today, our work continues as we fight to create a world without T1D.

In light of the challenges our communities have faced this past year, we're thankful for the way our generous donors stepped up to support our life-changing work, and we're excited about the progress we're making.



T1D research is accelerating at unprecedented rates. We're focused on opportunities with the greatest potential to lead us to cures and advances in the shortest amount of time, such as:



First-generation beta cell replacement therapies that demonstrate six months of insulin independence or more. Multiple approaches are being tested in human trials with real, measurable progress.



Disease-modifying therapies that delay, stop or reverse the development of T1D, such as teplizumab, which in clinical trials has delayed the onset of T1D by three years in people almost certain to develop the disease.



A universal screening strategy working to reduce diabetic ketoacidosis at diagnosis and accelerating the testing of therapies to halt the progression of the disease.

Investing in JDRF-funded research through a legacy gift opens more promising avenues in our race to cure T1D and brings key advances that are helping people with T1D lead fuller, safer lives.

Request our free booklet, **Your Will to Give: A Guide to Creating Your Legacy** by returning the enclosed card.
If you'd like personal assistance, please call 877-533-4483 to speak to a planned giving representative.



#### **Planning for the Future**

If the past year has taught us anything, it's that being prepared is more important than ever. Creating your estate plan is one of the most important things you can do for yourself and your family. You can amend your will as often as needed if your circumstances change. Here are just a few reasons you need an estate plan.

- 1. You get to decide how your assets will be distributed. If you don't have a will, your state government will decide for you.
- 2. A legal and binding will protects your family by assigning an executor to ensure your wishes are carried out according to your instructions.
- **3.** A health care directive and financial power of attorney permit a trusted individual to make decisions on your behalf in case you become incapacitated.
- 4. Pass on your personal values by supporting causes that are meaningful to you.
- **5.** Having a valid will can streamline the probate process, saving your heirs time and money.

As a loyal friend of JDRF, we'd like to offer you **Your Will to Give: A Guide to Creating Your Legacy**. This free will planning kit includes worksheets to help you document your information.

Simply return the enclosed reply form to receive your FREE Guide and start planning your legacy now.





### **CARES Act Update and Your Taxes**

Key tax incentives from the Corona Aid, Relief, and Economic Security Act have been extended through 2021, giving you another year to take advantage of smart tax strategies.

Gifts of cash are again deductible for up to 100% of your adjusted gross income (AGI) if you itemize. Any excess contributions can be carried over to the next five years.

If you take the standard deduction, you can still benefit from the universal charitable deduction. The new deduction is \$300 for single filers and \$600 for married couples filing jointly.

You may still make a qualified charitable distribution (QCD up to \$100,000 from your IRA if you're 70½ or older. The amount distributed counts toward the required minimum distribution (for those 72 or older) and is excluded from adjusted gross income.



I want to find a cure. I want the important work JDRF is doing to continue until no one has T1D.

- Sally Southard, BETA Society member



Revere & Mary Jane Ployer with Caroline

When daddy became totally blind, mom prepared meals for him before she left for work. Before I went to school, I would put insulin in the syringe, and he would inject himself. I'd watch it go down to make sure he got the full injection. To this day, I'm still squeamish about needles."

 Caroline Ployer Williamson BETA Society member

### **A Daughter's Legacy**

Caroline Ployer Williamson was born into a family that valued structure for survival. Her father, Frederick Revere Ployer, lived with T1D, and his life depended on a structured meal plan and a regimen of daily injections she and her mother would help administer.

Revere was born September 3, 1917, and was four years old when he was diagnosed with T1D. Doctors didn't understand much about the disease. The only treatment was a very strict diet of almost no carbohydrates that might prolong someone's life a few years.

Then in 1921, insulin was discovered and changed the lives of people suffering with T1D. Revere became a guinea pig for globin insulin for the central Pennsylvania region, helping to prove its effectiveness.

Forward to 1943 – Revere would go on to serve as a member of the Pennsylvania State Guard during WWII and would marry Mary Jane Cooper in 1945. Caroline was born ten years later.

Caroline remembers her mother being very sensitive to her father's health issues and needs. "My mom was always focused on taking care of my dad. I don't think he would have lived as long as he did without her help."

Later in life, Caroline's father suffered from many circulation problems. By the time he was 52, he was completely blind. Revere suffered two separate hemorrhages 15 years apart. The first left him partially blind. The second took his sight when his retina detached in his sleep. Unfortunately, vision issues were an extremely common complication, and life changed dramatically for the family. Caroline's father, an accountant, had to quit his job and give up his beloved hobby of photography. Her mother went back to work.

Revere managed his T1D with insulin until his death at 57 on February 19, 1975. By today's standards, not a long life, but with the few treatments available at the time, his longevity was remarkable.

In honor of her father, Caroline has included a gift to JDRF in her trust.

"I would like to touch the lives of children that have T1D in a positive way – be it reaching a comfort level with their disease or funding research to find a cure."

Caroline has wonderful memories of her parents. "My dad touched so many people's lives with this disease. He was an inspiration to many. He was a genuine, caring, kind, thoughtful, and grateful person. Part of him will live on through my legacy gift."

