

[Finding Hope from cover]

Today, you'll find Joseph brimming with enthusiasm for the classes he takes — independent living skills, mosaic art, yoga, braille, and cooking. He also enjoys listening to the talking books, particularly mysteries, which he gets from Braille Institute's Library Services. And thanks to our orientation and mobility specialist, he is no longer housebound, but is navigating around his neighborhood with a white cane and taking public transportation.

Joseph admits his favorite class is cooking, something he enjoyed doing even before he became blind. "Being in class builds my confidence for safely

chopping and cooking. Today we fried on the stove. For me, that's a big deal," he says with pride.

Even though learning braille can be difficult for an adult who began life sighted, he is successfully beginning to master this skill. Joseph is setting goals for the future. "I want to get my high school diploma," he says. "And maybe someday, I could even teach braille to children who are blind."

Thanks to your support, the FREE programs and services available at Braille Institute mean Joseph can have the opportunity to do this, and so much more.

A Lifelong Devotion to Helping Others

As an elementary school student growing up in the town of Visalia in California's San Joaquin Valley in the late 1930s, Phyllis W. "fell in love with Helen Keller" after reading her life story. Inspired by the deaf and blind author and activist, Phyllis went on to live a life dedicated to helping others overcome their own personal challenges. After studying teaching at Fresno State College, she became a school resource specialist, tutoring children with learning disabilities.

Even after retiring in 1991, Phyllis continued her longstanding commitment to humanitarian work. "I keep active," she says modestly of the volunteer hours she now spends teaching English as a second language. She also occasionally pitches in as a housekeeper for seniors who want to go on living at home. "I think aging in place is so important," she says. "With just a little extra help, many people can stay where they are." But, it was while she was serving as a volunteer driver for people with vision loss that, she says, "I became very interested in their needs."

In the last few years, Phyllis, still an independent octogenarian and great-grandmother, has expressed her commitment to helping those who are blind or visually impaired by funding five generous Braille Institute Charitable Gift Annuities. And, as she puts it, "I receive a nice little nest egg of a lifetime fixed income stream."

"I would like to see more people give to Braille Institute," she says, harking back to her own lifelong devotion to helping others, which began all those years ago with an interest in Helen Keller. "Braille Institute is very, very important because it helps give independence to those who are blind or visually impaired."



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— Phyllis W.

Rolling Over Your IRA is Easy

An IRA Charitable Rollover is an easy way to make a gift:

- Donors age 70½ or older roll over assets from their IRAs to Braille Institute.
- Funds must be transferred directly from the donor's financial institution to Braille.
- Gifts can be in any amount, up to \$100,000 per person per calendar year.
- Gifts count toward your annual Required Minimum Distribution (RMD) requirement.
- You pay no income taxes on the IRA distribution.

For more information about the Charitable IRA Rollover, call our Philanthropy Department at 1-800-BRAILLE (272-4553), visit our website: www.BrailleInstitute.org, or check the appropriate box on the enclosed response form and mail back to us in the enclosed postage paid envelope.



From Adversity to Inspiring Others

"I found that life isn't about what happens to you, but rather what you do with what you have."

Michael J. Herman

When he was 5 years old, Michael J. Herman fell from the rafters of his parents' garage. Suffering a traumatic brain injury, he lay in a coma for seven weeks. When he regained consciousness, he couldn't walk, talk, or see. Although just a child, Michael was determined to reclaim the abilities he had lost.

Fortunately, after a year, his vision started to return. Around age 13, his parents brought him to Braille Institute where he learned how to make the best of his limited sight and found enjoyment in the talking books he received from our Library Services. But each day was still a challenge as Michael pushed and willed himself to overcome his physical and cognitive difficulties. In time, his perseverance and persistence paid off. Michael went on to college and enjoyed success as a TV and film writer. Whenever he related his journey to recovery, people would tell him his story could help others seeking solutions to their problems.

This inspired Michael to begin a new career as a motivational speaker and author. As 'Mr. Motivation,' he travels the world giving presentations and workshops for major companies and serving as a life and career coach. He writes a syndicated column for the corporate sector, "The Motivational Minute," and has penned 14 books. His latest, *How to Succeed in College with a Disability*, will be published soon.

"I found that life isn't about what happens to you, but rather what you do with what you have," says Michael. In gratitude, he and his wife, Penny, are supporting Braille Institute through a bequest in their will. "We want to make a lasting impact," says Michael with the firm resolve of someone who understands what it takes to never give up.

Earn Up to 9% Annual Income for Life

With a Braille Institute **Charitable Gift Annuity**, you can enjoy a safe, high return on your savings while helping people with vision loss — a true win-win situation. In exchange for your contribution, you receive a return of up to 9%, depending on your age, in the form of annuity payments for the rest of your life. You also get a current income tax deduction, and part of each annuity payment may be tax free.

For more information, return the enclosed reply card, or call 1-800-BRAILLE (272-4553), Ext. 1256 today for your free, no obligation gift illustration, or just to ask questions. Never a fee and no hidden charges.

Sample Gift Annuity Rates for One Recipient

Age	65	75	85	90+
%	4.7	5.8	7.8	9.0

Call for rates of other ages, or for two recipients. Rates in effect as of 8/1/2017

This is not legal advice. Prospective donors should seek the advice of a qualified estate and/or tax professional to determine the consequences of their gift.