

Legacy for Life



Remembering Bud and Beating Diabetes*

by Dennis W. Collins

The first time I ever saw Bud, he was walking down the railroad tracks on the edge of Meadow Grove eating a Snickers. I was headed to my grandmother's house after the first football practice of the year. I was the student manager for the team—a euphemism for water boy, towel boy, and gofer. That was back in 1962, and the doctor in our town of 300 wouldn't allow a diabetic to try out for sports.

I walked along the tracks to find out who this holder of the sugared splendor was. It turned out he was my age, just moved to town. He had the build of a pigskin player but said he had more important things to do, like eating a Snickers and counting the railroad ties from

Meadow Grove to Tilden. He offered me a bite of his Snickers, but I gave him my usual song and dance about diabetes. The same one I used to give to the guys about why I couldn't drink or smoke (not the real reason—my dad would have killed me).



Dennis W. Collins

I expected Bud's response to be the usual, "Oh, I'm sorry," or nothing at all. Instead, I got the reply that would keep me guessing for many years: Bud was diabetic too. But how could he be chowing down on 400 chocolate-covered calories if he too had diabetes? The answer contained several four-letter words about doctors, Bud's parents, and his life. It basically boiled down to the fact that no one was going to tell Bud what to do. To follow someone else's advice would be a sign of weakness.

I could never figure out what I was doing wrong. I stuck to my diet and wound up in the hospital many times; Bud seemed to thrive on Snickers and booze. The doctor's explanation—that my problems were due in part to teenage hormones—didn't help. Bud had those same hormones and seemed to be doing fine.

I lost track of Bud after high school. When I last saw him, I wouldn't have recognized him if he hadn't called my name. We must have been 37 or 38, but he looked twice his age with yellowing skin and eyes that resembled caves. He had just lost a leg. About six months later, Bud was dead. He had gone on a three-day binge that drove his blood sugar over 800 then left him in a final coma.

continued on Page 3

Peace of Mind

An effective estate plan can bring peace of mind and can also accomplish other important planning goals, such as providing for loved ones and making charitable gifts. While many estate plans start with a will, they can also include living trusts, retirement accounts, life insurance, and powers of attorney for financial and health care decisions.

Although you may not realize it, everyone has an estate, regardless of their wealth. Your estate is comprised of everything you own—which may include a home, automobile, investments, life insurance, retirement accounts, bank accounts, and personal possessions. Some estates are larger, while others are more modest. Everyone who has an estate has the right to decide how their property will be distributed.

What estate plans can do

Whatever your long-term plans, a carefully constructed estate plan can help turn your wishes into reality. An estate plan can help you:

- **Provide for loved ones.** Estate planning tools can ensure your loved ones receive the support you want to provide for them even if you or your spouse are temporarily incapacitated.
- **Minimize taxes.** With prudent planning, you may find you are able to reduce the amount of taxes that might be owed by your estate. This could mean more of your assets will be given to the people and/or causes important to you.
- **Manage your assets.** It is advantageous to have a plan in place for managing assets should you no longer be able to do so.
- **Meet long-range goals.** Some people discover that a well-executed estate plan also enables them to provide more to loved ones than they first considered. It may even be possible for those with

charitable intentions to make special gifts while also providing for heirs.

Resources are available

You may be surprised to learn why having an up-to-date estate plan can help you and those important to you. At the American Diabetes Association® (ADA) planning for a healthy future is important. Return the enclosed reply card and let us know if you would like us to send you a complimentary ***Better Estate Planning*** booklet.



Need help paying for insulin?

If you or a loved one is struggling to afford life-essential insulin, the ADA can help. Visit [insulinhelp.org](https://www.insulinhelp.org) or call **1-800-DIABETES (800-342-2383)** to speak with an ADA representative.

Give While Preserving Income*

Support the American Diabetes Association with a charitable gift annuity and receive benefits that can help preserve—or even enhance—your current and future financial well-being.

A charitable gift annuity provides:

- Fixed payments for life that are partially tax-free or taxed at lower rates than other income.
- Dependable payments for you or a loved one of your choice for life.
- A significant income tax deduction for those who itemize.

Please refer to the chart for sample rates and contact us if you would like more information about charitable gift annuities.

*Charitable gift annuities may not be available in all states.

Remembering Bud and Beating Diabetes

continued from Page 1

It's really ironic. When Bud was devouring Snickers and booze, he thought he was beating his diabetes. In contrast, every time I passed up a candy bar or drink, I thought diabetes was beating me. I hope remembering Bud will help me change a little—test my blood sugar more often, exercise, skip the Snickers, pass up the booze. Maybe this story will help you do the same. With all his rough exterior, I think Bud would have liked that.

*This is an excerpt from a full article written by Collins for *Diabetes Forecast*® in June 1986. For the full story, visit diabetes.org/plannedgiving/. Dennis W. Collins graduated with distinction from the University of Nebraska Law School in 1971. He represents clients with estate planning and probate issues in Nebraska. He also represents clients with estate and trust litigation and real estate issues. He has practiced estate planning for over 50 years and has thrived with diabetes for over 60 years. He often recommends the American Diabetes Association as a charity to receive assets upon a client's death.

Gift Annuity Rate Comparison

Selected Rates for One Person		Selected Rates for Two People of the Same Age	
Age	Rate	Ages	Rate
90+	8.6%	90/90	8.2%
85	7.6%	85/85	6.5%
80	6.5%	80/80	5.4%
75	5.4%	75/75	4.6%
70	4.7%	70/70	4.2%
65	4.2%	65/65	3.8%

For illustrative purposes only. Please contact us for current benefits and rates for other ages.

Lifetime Payments for the Win

“I got my first charitable gift annuity in 2014. I had some extra money then and was happy to support the American Diabetes Association for them to help others. Now ADA gives me guaranteed payments for the rest of my life. There isn't a lot you can count on these days, and I am grateful for the ADA. It's a win-win!”

**—William Trotter
Summit Circle Member,
South Carolina**

With Diabetes, You Have a Lot on Your Mind.

Tracking your blood sugar (blood glucose) levels, dosing insulin, planning your meals, staying active—it's a lot to think about. It can leave you feeling run down, emotionally drained, and completely overwhelmed. It's called diabetes burnout.

This is why it's important to stay in touch with your emotions as you manage your diabetes. What are you feeling? Stressed out? Angry? Sad? Scared? Take time to take inventory of your emotions and reach out to those around you to talk honestly and openly about how you feel.

Better yet, find a mental health care provider to guide you through the emotional terrain around diabetes. With diabetes, feeling physically good is half the battle. Feeling mentally good is the other half.

Mental health care is an integral part of diabetes management, and the ADA offers support and tools to help you tackle day-to-day challenges. The ADA Mental Health Provider Referral Directory can help you locate mental health professionals in your area that have expertise in diabetes care. Visit diabetes.org/healthy-living/mental-health.



The Summit Circle

The Summit Circle recognizes donors who remember the American Diabetes Association® (ADA) through gifts in their will, trust, life income plan, or with what may remain in a retirement plan. If you have included the American Diabetes Association in your estate plans, thank you. Please contact Susan Dishart, Planned Giving Officer at sdishart@diabetes.org or 888-700-7029. We look forward to recognizing your important commitment by welcoming you as a member of the Summit Circle.



Planned Giving Department
2451 Crystal Drive, Suite 900, Arlington, VA 22202
Phone: 888-700-7029
plannedgiving@diabetes.org
diabetes.org/giving