

Legacy for Life



An Extraordinary Legacy of Kindness

Born in Michigan in 1951, Robert “Bob” Ebel was known by all as a kindhearted, generous, loving soul who believed in the good in all people. Bob lived with type 1 diabetes from childhood, and he dedicated his life to caring for others.

Bob spent his career as a furniture maker working on the production line at Herman Miller Corporation. He was known by his coworkers as always having a smile and positive spirit.

The Christmas season was Bob’s favorite time of year, and he could be found working on a tree farm giving out candy canes to his customers and their children.

Bob was a dedicated son. After his father’s lifetime, he moved in with his mother to care for her until she passed away.

After caretaking for his mother for so many years, Bob was lonely until his friends found him a diabetes service dog, Santana. Bob loved to walk Santana through the woods, and she became not only a loving companion, but a caretaker as well.



Bob Ebel and Santana

Along with the cameras in his home, Santana would alert Bob’s conservator when his blood glucose (blood sugar) dropped below a safe level. Santana was his best friend and loyal companion in his last years. After Bob passed away, Santana was placed with a small child who also lives with diabetes. This is just one of the many ways Bob continued to spread love and kindness to others.

For those who are affected by diabetes, Bob’s extraordinary legacy of kindness endures after his lifetime. In addition to a generous gift to his church, Bob named the American Diabetes Association® (ADA) as a partial beneficiary on several of his retirement accounts. He appreciated all the support and education the ADA provided throughout his journey living with diabetes.

With other friends and relatives who have the disease, Bob felt his gift to the ADA was a way to help them and the millions of others living with diabetes.

If you, like Bob, want to give a legacy gift to help people with diabetes, visit diabetes.org/giving to learn more.

Getting to the Roots of a Problem

One of the first steps to living a healthier life is eating healthier food. In some parts of the United States, this is easier said than done. With support from a Pfizer Foundation grant, the people of Montgomery, Alabama discovered an innovative approach to healthy eating.

Montgomery is a predominantly low-income, Black community with high rates of diabetes and limited access to grocery stores with a large selection of fresh fruits and vegetables. With the grant in hand, the American Diabetes Association® helped establish a community coalition and partnered with many local organizations, including universities, veterans' groups, and faith-based organizations, as well as agriculture staff and diabetes educators to help address diabetes prevalence and local food insecurity.

A 10-acre community garden was planted to provide residents with access to the fresh fruits and vegetables they needed to help build their meal plans. It took a lot of work preparing the soil, identifying and planting crops, and growing the plants. The crops were harvested by local students, disabled veterans, and area residents. In addition, over 150 participants who enrolled in the grant-funded diabetes support program received fruit and vegetables from the garden. The diabetes support program participants also showed improvements in their knowledge of living with diabetes and self-care. One program participant said, "I did not know anything about A1C or checking glucose. Of course, I had heard all about the dangers of falling, but nothing related to being aware of the possibility of becoming a diabetic. This program provided me the information I needed for self-care."

To explain the success of this project is to quote writer and gardener Robert Brault, "If you've never experienced the joy of accomplishing more than you can imagine, plant a garden."



Looking for recipes using fresh vegetables?

Visit our Diabetes Food Hub® at diabetesfoodhub.org.



Are Your Beneficiary Designations Up to Date?

It is important to have a valid and up-to-date will so the future distribution of your property meets your wishes. When you consider your overall preparations, don't forget about those assets whose distributions aren't controlled by a will.

Life insurance

- When you complete the paperwork for a life insurance policy, you choose the beneficiary of that policy. The proceeds from your policy will be paid to the beneficiary recorded on your forms, regardless of the conditions listed in your will. After you have provided for your loved ones, this could be a good place to add your favorite charitable organization as a beneficiary to receive all or a percentage of these funds.

Living trusts

- Another popular way to distribute assets is with a revocable living trust. By naming yourself the initial trustee of your living trust and naming a successor trustee to oversee the trust if you become unable to do so, your assets are managed during your lifetime and distributed to your beneficiaries, avoiding probate. It is "revocable" because you retain the right to change the terms of the trust.

Retirement plans

- Here again, the beneficiaries you list in the original or modified documents will receive any assets from your retirement plans, such as a 401(k) or an Individual Retirement Account (IRA). If there are changes in your family or financial situation, it is essential that you review beneficiary designations as well as the other details in your estate plans. Since retirement plan assets can be heavily taxed, you may want to consider leaving all or a portion of these funds to your charitable interests while leaving other assets to loved ones.

Donor advised funds

- Donor advised funds (DAFs) are a great way to give, but many people have not given much thought to what will happen to their DAFs in the future. What have you decided about future disposition/designation? Designating the ADA to receive a distribution from a terminating DAF or to be a beneficiary of endowment distributions is a great way to make a bequest without affecting other estate plans because the money has already been dedicated to charity.

Learn more

Beneficiary designation gifts are a simple way to make a meaningful contribution to the American Diabetes Association after your lifetime without affecting your current cashflow. Share this newsletter with your advisor or contact Susan Dishart, planned giving officer, at 703-719-8617 or sdishart@diabetes.org or visit diabetes.org/giving.



Give Through Your IRA

Are you 70½ or older? If so, you can make a gift to the ADA from your IRA that is free from income tax, called qualified charitable distributions (QCDs). Even those who don't need to take required minimum distributions until age 72 may make QCDs from their IRAs.

Here are some advantages to giving to the ADA through your IRA:

1. You do not owe taxes on the withdrawal, and the amounts given count toward your required minimum distribution amount.
2. You may give up to \$100,000 per person per year tax-free from your IRA.
3. Some taxpayers are subject to limits on the amount of charitable gifts they can deduct. These limitations do not apply to QCDs.
4. The QCD is only possible with an IRA. If you have other types of retirement accounts, you can roll over funds to an IRA and make tax-free distributions that way. Contact your custodian to determine how to arrange such gifts.
5. You won't increase your adjusted gross income and possibly subject your other income to higher levels of taxation.
6. Your gift will make an immediate and positive difference in the lives of people living with diabetes.

For Professionals

If you have any questions about your client's beneficiary designations or estate planning inclusions, contact our Planned Giving Department:

PO Box 7023, Merrifield, VA 22116

Phone: 888-700-7029 • plannedgiving@diabetes.org
diabetes.org/giving • tax ID number 13-1623888



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 703-719-8617. We look forward to recognizing your important commitment by welcoming you as a member of the Summit Circle.



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