



The Thomas H. Perkins Legacy Society

Fall 2007

The Art of the Responsible

While she is considerate, intelligent, and gracious, responsible is also a term that one thinks of when meeting Barbara Rimbach. Today, she is applying that responsibility to her finances through charitable gift annuities. Barbara says "If I have to move into a long-term care facility, my annuity income will help to cover the cost of my care. And they are easy to establish. I instructed my broker to transfer a certain amount to Perkins and within weeks I received my first annuity payment."

Barbara also has a deep sense of gratitude. She was an adolescent during the Depression and knows how lucky she was to be able to attend college and not go straight to work. "I was extremely fortunate," she says, "that I was able to live at home and that I had a brother who had already graduated from college and was helping to support the family. I've always believed in giving back."

Her good fortune continued beyond college, Barbara worked for a few years in New York City, returning to Cambridge to attend a Personnel Training Program at Radcliffe College designed to help



women move into professional positions in business. She credits that training as the key to her success in the work force. Barbara enjoyed a career as a Personnel Officer at U.S. Rubber Co. in Naugatuck, Ct. during WWII before returning to the Boston area to continue her work as a Personnel Officer at Gilcrest department store in Boston and later at Harvard Business School in Cambridge.

The more Barbara has seen of the world, the luckier she realizes she has been. She has cherished traveling, especially to Paris, Australia, the 1970 World's Fair in Japan and China in 1980 just as the country was opening to the

west and crowds would gather just to watch her on the street or in a store. "You see so much," says Barbara. "You realize how much you have."

For Barbara, responsibility is more than being responsible in her career and family. It is an imperative for life. When asked about her charitable giving that enables Perkins to continue helping thousands of people who are blind on campus, in the community and around the world, she laughed. "It's not generosity. It's responsibility. I can help the blind through the work of Perkins."

The Perkins family offers sincere thanks to Barbara Rimbach for helping us make a difference.



Braille Literacy - a Key to Independence

It would be unthinkable to suggest that students shouldn't bother to learn how to write because they can now work on computers, laptops, voice-activated programs, and other high-tech equipment. Yet some suggest that this rise of technology means that people who are blind don't need to learn braille. 90% of students who are blind today attend public school. While many public school systems and teachers understand the importance of braille literacy, the teaching of braille is on the decline due to a lack of skilled teachers and a lack of understanding that a talking computer is not the same as writing your own name. What happens when the electricity dies or someone unplugs your computer?

At Perkins School for the Blind, we know that Braille literacy is the key to self-sufficiency. Braille gives people who are blind the ability to read and

write independently. We know that literacy leads to employment, and that employment is the key to independence. Faced with declining braille literacy, the statistics are shocking: Over 70% of blind people who do not have braille skills do not work. In contrast, 85% of those who are braille literate are employed. Braille enables independence.

At Perkins, because everything we do is for the independence of our students and clients, we start teaching braille literacy to our youngest students. Students in Perkins Preschool begin learning that the spoken word is not the only method of communication – touch can convey information, too. These young students learn that symbols can represent words. While a sighted child might be pointing out the letters in a Dr. Seuss book, a child who's blind may learn that a tiny plastic hat can



How to Fund a Charitable Gift Annuity

- **Cash:** Just write a check.
- **Appreciated Securities or Mutual Funds:** Reduce and defer your long-term capital gain.
- **Life Insurance:** If your policy has cash value, cash it in and use the cash to fund the charitable gift annuity.
- **Stock Options:** Exercise them and use the after-tax proceeds to fund a gift annuity.
- **Required Minimum Withdrawals from IRAs:** Keep what you need and transfer the balance to Perkins.

refer to the actual top hat that the famous Cat in the Hat sports. Learning that an object can refer to something else then leads to communication of more complexity; if a small square of a particular cloth refers to a classmate, then when the soft cloth is attached to a cubby, it means that it is that classmate's cubby.

Understanding that objects can represent meaning, then leads to grasping that the little bumps on paper – those braille dots – also can convey meaning. In elementary school, students learn to write on the type-writer sized Perkins Brailers, often referred to as the pen and paper for someone who is blind. By high school they may be word processing and emailing on computers and printing out in braille. They may bring from class to class small battery-powered notetakers that produce braille in raised plastic dots that

disappear as soon as a sentence is finished to make room for the next.

Perkins' commitment to braille literacy extends from campus, to the community, to around the world. Everyday, Perkins sends teachers throughout Massachusetts to support students in public schools, teaching all stages of braille, from simple ABC's to braille music, to braille calculus. Perkins also provides the Perkins Brailer, training and other materials to schools and programs in 143 countries.

From children on the Perkins campus, to Navajo reservations, to New England public schools, from Russia to South Africa, from Belize to India, Perkins is helping people gain the skills that will help them enter and succeed in the workplace. With Perkins' help, a new generation of blind students is entering the work force braille literate, employable and independent.



Opportunity Is Knocking: Your IRA Is the Key

Under a new law enacted last summer, if you are at least 70½ in 2007 and have a Traditional or Roth IRA, you can transfer up to \$100,000 from your IRA to Perkins or another nonprofit without reporting it as income for federal tax purposes.

Previously, donors had to report a withdrawal from an IRA as income and then declare an income-tax deduction for the charitable contribution. In order to enjoy the tax-free benefits of this opportunity it is crucial that the IRA custodian transfer the assets directly to the charity.

If you are interested in using the new IRA rollover to make a gift to Perkins, please call the Perkins Trust at 617-972-7680. We will be happy to send you a sample letter to notify your IRA administrator.

The Language of a Bequest

Suggested language to include Perkins in your will:

I give to the Trustees of Perkins School for the Blind, a charitable corporation established by law at Watertown in the Commonwealth of Massachusetts,

- “a sum of dollars” or
- “a percentage of the residue of my estate,” or
- “all of the rest, residue and remainder of my estate”

for the school's general uses and purposes.

We hope you'll tell us when you have named Perkins in your will so that we may thank you for your generosity. If you prefer to remain anonymous your gift will be kept confidential, but recognition of your gift can encourage others to do the same.

Celebrate Perkins!

Perkins Student Art Exhibit at Museum of Fine Arts, Boston

October 15 – November 26

Special reception November 7 @ 5:30 pm

Annual Meeting and Dinner

Thursday, November 15

Special Guest Tom Sullivan

Holiday Concerts

Thursday, December 13 @ 7:30 pm

Sunday, December 16 @ 3:00 pm

2008 Perkins Possibilities Gala

Thursday, May 1, 2008

For more information contact the

Office of Planned Giving at 617-972-7680

or Alleather.Toure@Perkins.org.

Perkins School For The Blind

175 North Beacon Street

Watertown, MA 02472

617-972-7328 phone

617-972-7334 fax

www.Perkins.org

Founded in 1829

All we see is possibility...

