

THE PEOPLE INC. FOUNDATION EXISTS TO INSPIRE AND EMPOWER OUR SUPPORTERS TO MAKE A DIFFERENCE IN THE LIVES OF PEOPLE WITH SPECIAL NEEDS.

## A Message from the Executive Director



We all play multiple roles, “wearing different hats” during any given day... from dedicated parent to best friend, from committed employee to caring son or daughter, partner, coach, volunteer leader and the list goes on. Navigating these roles seamlessly, not seeking to limit the roles – after all we had a hand in

creating them; each is a reflection of who we are, our choices and values.

Thinking about this from an organizational perspective, it could be said that People Inc. also plays multiple roles. Over decades, I’ve heard People Inc. described as not only a service provider or human service agency, but also as a “lifeline,” “a part of the family” and “a critical support.” That’s natural, as People Inc. enters one’s life first, as a “helper.” It’s usually a bit later that people recognize that People Inc. is also a CHARITY. In some cases, people with a long relationship with the agency never come to that realization. So yes, while we are and always want to be a high quality partner and support to your family, People Inc. and the People Inc. Foundation are also charities.

That means not only our long-term success, but even our ability to innovate and enhance quality of life TODAY rely on donations from supporters like you. As a charity, we are able to accept tax-deductible gifts of many kinds, offer charitable gift annuities, accept bequests and planned gifts and manage special endowments.

We also commit to a high level of donor-centered stewardship principles and exceed requirements placed on NYS charities. For example,

- While the IRS “public support test” for a public charity has a minimal threshold of 33 1/3 percent, People Inc. has a public support percentage of 99.84 percent.

*cont’d on page 2*

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*“Every dollar makes a difference. And that’s true whether it’s Warren Buffet’s remarkable \$31 billion pledge to the Gates Foundation or my late father’s \$25 check to the NAACP.”*

~ Michael Bloomberg

- While the NYS Governor has established a target for not-for-profit organizations to whittle down their administrative expenses to below 25 percent in 2013 and to 15 percent by the year 2015 and thereafter, People Inc.'s administrative expense is only 8.36 percent, and has been in the 7-8 percent range for years. Charity Navigator's threshold is 25 percent — again, we are performing at an efficiency level significantly better than the majority of charities it monitors. This percentage is closely tracked by our Board of directors and Audit Committee annually.

- We operate with a board-approved Gift Acceptance Policy, adhere to the Model Standards of Practice for the Charitable Gift Planner and have a Donor Privacy Policy, as compared to less than 38 percent of charities

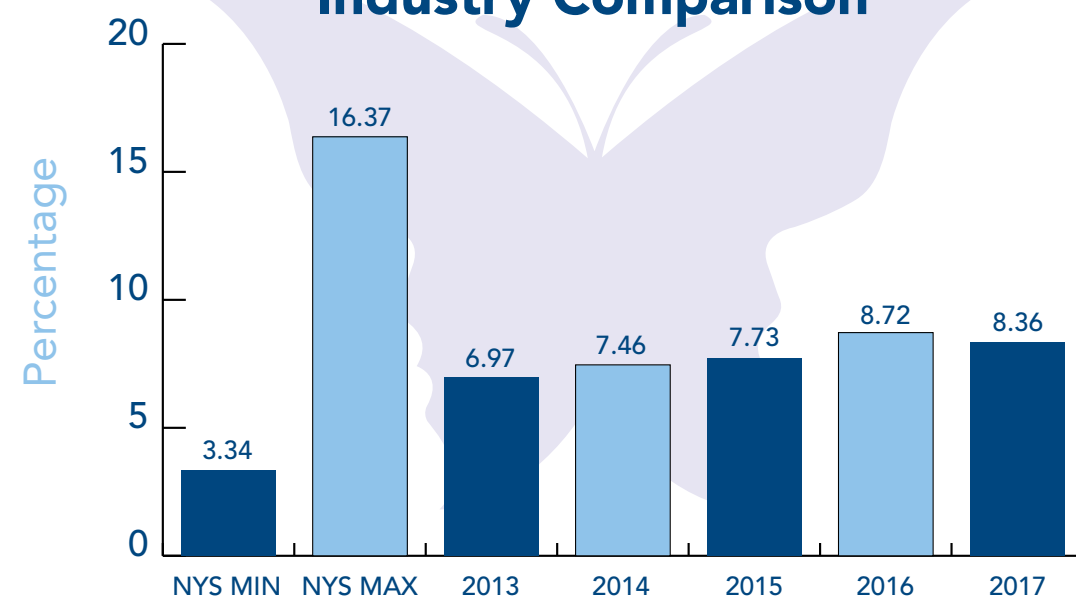
We hope that you adopt People Inc. as your "Charity of Choice" — becoming a Supporting Member, making this your "go-to" charity when making a memorial gift in lieu of flowers or to honor a special occasion and your place to leave a legacy. We are living up to high standards and the confidence that comes with each and every gift, no matter how small. Thank you for your charitable giving.



Denise M. Bienko, MPL, VP

**Please share your thoughts or questions with me directly at [dbienko@people-inc.org](mailto:dbienko@people-inc.org) or at 716.817.7470**

## People Inc. and Affiliates Industry Comparison



Administration Expenditure  
Per Total Expenditure

Source: Bryans & Gramuglia LLC May 2018

## Message from Legacy Officer – Christine Mathieu



As a former entrepreneur, I would have days – even months – where I would ask myself, "is anyone hearing my message?" ... "am I getting through to anyone?"

Many of the activities in my current role at our Foundation look much the same as that of an entrepreneur. Activities around cultivating relationships, engaging in meaningful conversations and implementing marketing initiatives – all in the name of inspiring and motivating others in helping us make sure this agency's mission is alive and well long into the future.

Some of my favorite activities during the warmer months is getting out and meeting with families and donors, listening to your stories about your loved one and their relationship with People Inc. Learning about why you give to People Inc. and what is important to you in terms of keeping this organization alive and well for the long run.

Heading out with a group of professional advisors and/or board members on a tour of our agency's sites is a great way to learn more about what we do and how we live our mission every day. You can't help but walk away feeling inspired to share your experience with those that may wish to support our future, inspired to take action yourself in terms of a major or legacy gift.

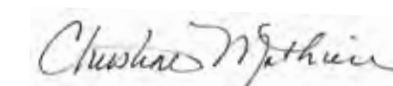
**It is your stories and experiences that provide the fuel for our messaging....**

It's amazing what can happen when we gather in conversation and activity around a cause that is so near and dear to us and this community:

- We remember that People Inc. is a **charity**.
- We remember that without short-term and long-term supporters, this great agency may not survive.
- And ... we remember that a **choice to give** is a choice to make a difference in the lives of those that need us most.

REMINDER: If you are a member of the People Inc. Charitable Legacy Society, a donor and/or a family member, expect to hear from me because I want to get to know you. I want to know what is important to you in terms of what you envision for the future of People Inc. and your Legacy. Through your story, I hope to inspire others to think about their own Legacy Plan/Charitable Bequest.

Thank you for listening – I look forward to meeting you!



Christine Mathieu, Legacy Officer –  
People Inc. Foundation

**If you would like to share your story with me sooner than later, please feel free to contact me directly! I can be reached at [cmathieu@people-inc.org](mailto:cmathieu@people-inc.org) or 716.817.7256.**



For more information about **Legacy Gift Planning and The People Inc. Endowment**, contact Denise Bienko at [dbienko@people-inc.org](mailto:dbienko@people-inc.org), 716.817.7470 or Christine Mathieu at [cmathieu@people-inc.org](mailto:cmathieu@people-inc.org), 716.817.7256.







# People Inc. is my Agency of Choice – is it yours too?

By Nancy Palumbo, People Inc. Foundation Charitable Legacy Society Member and Donor

I started working at People Inc. in 1998. Although I was familiar with the agency, I could not have known then what a positive impact choosing a career here would have on me.

In my current role as Chief Administrative Officer, I oversee many of the support departments. In that role, one might think that there is limited contact with the people we serve and that could be the case, if you make it that way. I choose to get out to the sites frequently to connect with those we serve and with employees.

My belief is that regardless of the department or position one works in, it all leads back to serving people and making

People Inc. the “Agency of Choice” not only for services, but for employees. That’s my goal in the work that I currently do as well as the contributions I make to current fundraising efforts with the People Inc. Foundation.

When I heard about the **Legacy Gifts by Beneficiary Designation Program**, I thought it was a wonderful way to continue to support such a great agency and to continue to contribute when I am no longer around. **It’s a simple thing to do – designate a portion of my life insurance to a remarkable agency!** It was easy and allowed me to leave an amount of money that I otherwise might not have been able to do.

**amazon**smile

Shop with Amazon Smile

Help support People Inc. while shopping for your backyard barbecues, pool needs and all of your summer fun essentials for the warmer months ahead! With AmazonSmile, you can support people with developmental disabilities, their families and older adults when 0.5 percent of every purchase is donated to the People Inc. Foundation. **To shop at AmazonSmile, go to [smile.amazon.com](https://smile.amazon.com).** On your first visit, select People Inc. as the charitable organization to receive donations from eligible purchases before you begin shopping. Your selection is saved and then every eligible purchase you make on AmazonSmile will result in a donation. **As of June 9, 2018, 80 people have made 155 purchases benefitting People Inc. with \$1896.24 in cumulative donations.** Happy shopping!



## PEOPLE INC. FOUNDATION CHARITABLE LEGACY SOCIETY MEMBERS

Howard Benz	David and Isobel Horvath	Larry and Catherine Skerker
Denise M. Bienko	James Lembeck	Gary Shoulter
James M. Boles	Emma Mahoney	Michael and Sandra Smith
Bonnie Bruning	Horace Mann	James Swagler
John Caselinuovo	Marilyn Gohr McTaggart	Cynthia Vance
Nancy M. Conley	Beth A. Montague	Stanley and Isabel Wadell
Thomas Ess	Nancy Palumbo	Nancy and Donald Ware
Rhonda Frederick	Carlton Peter	Lois Warren
Kathryn F. Gladwell	Robert E. Pope	Edward Watts
Donald Gregory	Robert Ruhlman	Mary R. Werdein
Bonne Hall	George Rogers	Geraldine Werner
David E. Hall	Mary Anne Schiesel	Mr. and Mrs. Jeffrey Zimmer

*Thank you for your thoughtfulness and generosity. Your planned gifts will afford People Inc. the opportunity to continue its mission well into the future ... and for this we are most grateful.*

## Learn More about our Charitable legacy Society

Our **Charitable Legacy Society** was created to honor those who have taken a significant step to include the People Inc. Foundation in their **planned giving efforts**. Whether through a bequest, life-income or other deferred giving plan, we thank and recognize all involved. Their lasting gift furthers the future and mission of People Inc.

The following commitments qualify you for membership in this particular group:

- **Your gift of life insurance proceeds or charitable remainder trust**
- **Your gift or assignment of qualified retirement plan assets (via beneficiary designation),** such as an IRA, Roth IRA, 401K, 403b, TSA, Fixed or Variable Annuity
- **Real property deed or retained life estate arrangement** (transfers ownership of property, but allows you to continue living there)
- **A bequest provision** in your will or trust
- **A life-income gift** that names the People Inc. Foundation as a remainder beneficiary (*our Charitable Gift Annuity, WNY Coalition Pooled Trust, Charitable Lead Trust*)

If you are considering making a legacy gift or have questions about options, contact Christine Mathieu, Legacy officer, at [cmathieu@people-inc.org](mailto:cmathieu@people-inc.org) or 716.817.7256. All inquiries are kept confidential.



## Pathways of Legacy

By Christine Mathieu, Legacy Officer

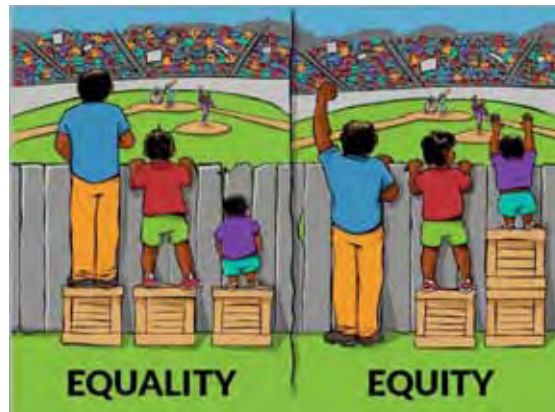
### "Simple Gesture, Significant Impact ..."

When looking at this image, whether you realize it or not, you immediately choose what you see. Without thinking about it, you have chosen a perspective, an interpretation. In this picture, we can clearly see that the words equality and equity mean different things ... and I'm not sure that I realized that until I looked closely.

When I focus on the boxes, it would appear that everyone is "equal" because each has one box to stand on to watch the game. As I shift my focus to the people on the boxes, my interpretation changed. No one is "equal" and there is a lack in "equity" because not everyone can see the game. One person is excluded because they have a special need ... in this case, height.

Isn't that the way of life though? Separate interests ... inequalities ... all or nothing ...

It doesn't have to be that way if we choose differently. Through the simple gesture of giving (a box), all three



individuals regardless of their needs, can see and enjoy the game. No one loses, everyone gains. Equity achieved. That is how I see charitable giving, legacy gifts in particular. Regardless of someone's needs, we all deserve to experience the game of life to its fullest. It's just that some people may need a bit of a "boost" up.

Your legacy gift is the simple gesture that can have a significant impact on the lives of those with developmental disabilities or special needs ... ensuring that they too are given every chance to enjoy the game of life.

**No matter where you are in terms of your Legacy Plan, we are here to help. If you are interested in learning more**

**about the People Inc. Charitable Legacy Society and/or Legacy Giving, contact Christine Mathieu at [cmathieu@people-inc.org](mailto:cmathieu@people-inc.org) or 716.817.7256 or Denise Bienko at [dbienko@people-inc.org](mailto:dbienko@people-inc.org).**



## Support the Drive Fore Disabilities Golf Tournament and Live Auction!

*Help support our golf and auction event on Monday, August 20!  
Spread the word to see if your company would sponsor a golf team or purchase a tee sign.  
Support us by obtaining silent or live auction items like entertainment events or unique and coveted items! To assist with our event or if you have questions, contact Melanie Brown at [mbrown@people-inc.org](mailto:mbrown@people-inc.org) or 716.817.7450.*

## Volunteering for Charities is Natural for Ryan Lynn Fisher

Ryan Lynn Fisher has been a longtime supporter and People Inc. Foundation Donor, chairing the Auction for the past four years. "I like to ask friends and business representatives if they were attending a golf tournament, what would they want to bid on." Ryan is always looking for items outside of the box. She loves to secure unique items for the auction that will be popular. You can help by seeing if your company would sponsor a golf team or purchase a tee sign — or by obtaining silent or live auction items like entertainment events or unique and coveted items!



**Our Drive Fore Disabilities Golf Tournament and Auction is on Monday, August 20!** To assist with our event or if you have questions on how to get involved, contact Melanie Brown at [mbrown@people-inc.org](mailto:mbrown@people-inc.org) or 716.817.7450.

*"I like to ask friends and business representatives if they were attending a golf tournament, what would they want to bid on."*

*Your exclusive invitation to attend a lunch and learn...*

**3 Simple Ways to make Planned Giving work for you and your loved one with Special Needs**

**Tuesday, August 7, 2018 • 12 noon – 1:30 p.m.**

**Offices of Mass Mutual • 300 Corporate Parkway, 216N, Amherst, NY**

Join us and learn how easy it is to make Planned Giving a part of your family's personal financial goals. You can support the future of People Inc., ensuring that the agency remains strong and in a position to continue serving those with developmental disabilities and special needs.

Lunch and refreshments will be provided. Free onsite parking.

**Kindly RSVP by August 3 to Christine Mathieu, Legacy officer, at [cmathieu@people-inc.org](mailto:cmathieu@people-inc.org), 716.817.7256**

**Co-presented by:**  
Joanne Beaton, Janis Dunworth,  
and Matt Lydon  
**Mass Mutual Special Care Planning Team**  
Kevin J. Miller, Esq., CFP®, AEP,  
Sr. Financial Planner  
Key Private Bank





Admired for his unassuming manner, friendly air and quiet generosity, Cummings was dedicated to giving back to the community he called "home."

## 56 Years Later...Some gifts take some time.

When the James H. Cummings Foundation was created in July of 1962, it was impossible for Mr. Cummings to imagine the impact his gift would make to People Inc. In fact, People Inc. didn't even exist. At that time, families faced very limited options in supporting their loved one with a disability. They either handled all of the needs as best as they could alone as a family or conceded to institutionalization when the demands became overwhelming.

Fast forward 56 years later, and People Inc. is under construction to create a unique transition project, "On Our Way at Wayside." The project (to be located near Wayside and Roberts Road in Hamburg), will have three apartments to serve as a training program for individuals with developmental disabilities to gain independent living skills. Through personalized supports, individuals will learn how to manage living in an apartment and all that means: grocery shopping, budgeting, laundry and housekeeping, being a good neighbor, navigating the community and enjoying the special satisfaction of independence. We are grateful to the James H. Cummings Foundation for their grant of \$25,000, which is helping to close the funding gap for this project. Their Executive Director, Mary Jo Hunt, shared: "As the Board considered this project, what really impressed them was the forward thinking of People Inc. This project will prepare individuals with developmental disabilities who have the capacity to live independently the opportunity to practice and gain

confidence in living on their own. It is a unique service for these individuals and their families."

The apartments will be transitional, with short stays allowing for many individuals to be served over the coming years. In addition, hundreds of individuals will participate in group trainings on independent living skills topics. A late Spring 2019 Opening is projected.

**About the benefactor** – James H. Cummings was a resident of Buffalo, New York where he owned and operated a pharmaceutical business, American Ferment Company. Routinely spending 14-hour days working at his desk or in the laboratory, Cummings built the company's success around a group of proprietary medicines which carried the trade name, "Caroid." He later sold his company and upon his death, the James H. Cummings Foundation was established to support his philanthropic vision. Throughout its over 50 year history, the Foundation has aided countless organizations in the Greater Buffalo, Toronto and Hendersonville, North Carolina areas. The Foundation's interests are directed toward not-for-profit organizations actively engaged in the following strategic goals: to advance post-secondary medical education, medical research and education; to provide services for vulnerable children; and, to assist aged and infirm persons. Additional information may be found at [jameshcummings.com](http://jameshcummings.com).



## Thanks to Scholarship Donors *Bryans & Gramuglia!*

John Bryans and Bob Gramuglia are making a difference. As auditors, they spend weeks at our offices, speak with many staff throughout the agency and examine our processes. "We really get to know about what makes the programs work from not only a paper perspective, but in how the systems are designed. This agency has a lot going on – there are a lot of internal controls in place, good checks and balances. But what we're impressed with

the most is the people – the staff commitment here is what makes all the difference." They have decided to designate a part of their annual gift to Staff Scholarships for that reason. **If you're interested in making a donation to the People Inc. Foundation Scholarship Fund to enhance the skills and education of our staff, just note that along with your tax-deductible gift.**

## *Did you know* it is estimated that 75-80 percent of planned gifts are bequests?

"Inherent in a bequest is the desire to make one last gift in support of a cause or activity that the donor found important and compelling during his/her lifetime, coupled with the desire to ensure that the charity's purpose is continued once the donor is no longer living.

In addition, a deferred gift of any kind – bequest, beneficiary designation of retirement assets, proceeds from an insurance policy – give the donor an opportunity to establish a legacy, to leave – footprints in the sands of time. These same sentiments of being remembered and having a long-term impact also motivate gifts to endowment. The desire to leave a personal imprint, either for oneself or a loved one, is met particularly well by the creation of individual, named endowment funds."

Source: PC Calc 2017©

For more information about **Legacy Gift Planning and The People Inc. Endowment**, contact Denise Bienko at [dbienko@people-inc.org](mailto:dbienko@people-inc.org), 716.817.7470 or Christine Mathieu at [cmathieu@people-inc.org](mailto:cmathieu@people-inc.org), 716.817.7256.



# Become a Supporting Member for 2018

People Inc. Foundation Supporting Members Make a Difference

The People Inc. Foundation exists to inspire supporters to make a difference in the lives of people living with disabilities, their families and older adults. Our donors' contributions, help People Inc. serve 12,500 people with important housing, programs and services.

Our Supporting Members Program recognizes special supporters who give a one-time gift of \$100 or more annually or pledge a recurring gift of \$10 a month.



James Scutt

Supporting Members are proud to contribute towards the People Inc. Foundation: **"I donate to the People Inc. Foundation because of the ways it supports people with disabilities,"** says James Scutt, People Inc. associate vice president. **"As a supporting member, it is great to see my donation being matched by KeyBank, doubling the total contribution. People Inc. is an amazing organization and I am proud to support its mission and vision through the People Inc. Foundation."**

Please join our Supporting Member Program today! It's easy – complete the enclosed envelope or online at [people-inc.org/support\\_us](http://people-inc.org/support_us).

Our supporting members receive:

- Certificate of Appreciation
- VIP status at our annual Supporting Member event
- Regal Cinema gift card
- Inclusion in published donor listings
- Personal updates throughout the year
- People Inc. Foundation Calendar, along with an additional calendar mailed to a person of your choice

For more information, contact Jennifer Robinson at [jrobinson@people-inc.org](mailto:jrobinson@people-inc.org) or 716.817.7269.

## Volunteer Profile: Out of the Blue WNY



Thank you to our wonderful partners at the Out of the Blue WNY! For the past few years, these generous volunteers have spontaneously surprised the individuals we support in fun ways. From surprise lunch and ice cream trucks at programs, to beautiful planters of flowers arriving on doorsteps of sites, to surprise birthday cards and guest appearances, they have generated hundreds and hundreds of smiles all year long!

**Thank you to Out of the Blue WNY Volunteers:** Doug Smith, Joann Smith, Meghan Smith, David Simoni, Chris Billoni, Roberta Bemiller, Kathy Braun, Paul Braun Karen Hazen, Valerie Rufat, Izzy Rufta, Debi Cleary, Mary Ann Meegan and Kevin Smith

## Hear from the experts... The Underestimated Power of Life Insurance

By Brian O'Bannon, Certified Senior Advisor, Estate Planning Specialist and existing People Inc. Donor.



Millions of Americans make donation of cash and property to charities of their choice each year. However, while these donations can provide valuable tax deductions (which will change soon), many donors are left wishing that they could do more for the charities they love and support. Some

donors would therefore be wise to consider using their life insurance policy (policies) as a more effective means of leveraging the support provided. In many cases, this can be the most effective and convenient asset that they can give. There are a few different ways that this can be done.

**Policy donations** ... Gifting a life insurance policy can greatly reduce the donor's taxable estate, which can save thousands of dollars in estate taxes for upper-income taxpayers. Gifting a policy can also yield a current income tax deduction of the policy's fair market value.

Perhaps most importantly, the charity will receive the entire face amount (or amount designated) of the policy upon death of the insured. This usually represents a substantial windfall for the charity, while the cost (premium) to the donor may only be a small fraction of that amount each year and any premium paid after the date of the gift will be deductible as well.

There is no limit on the size of the policy that may be donated, since charitable donations have no ceiling for estate tax purposes. This strategy also does not impede the donor's current investment strategy, and can provide a useful way to dispose of an unwanted policy that was originally purchased to cover a need that no longer exists.

**Naming a charity as beneficiary** ... Naming a charity of your choice as the beneficiary of your life insurance policy is the simplest way to provide for a charity, although it does not offer the income advantages that come with gifting a policy. However, it still reduces the donor's estate by the amount of the death benefit. Donors who are unsure of exactly how they want to apportion their assets after death can list a charity as a revocable beneficiary if they so choose. This gives them flexibility in future planning in case their financial situation changes.

Donors who wish to leverage their cash donations to charity can use life insurance as an excellent means of accomplishing their goal. By either gifting a policy outright or naming a charity as beneficiary, they can provide the charity of their choice (like People Inc.) with a large sum of money that can provide a lasting legacy for a cause they believe in.

In an effort to communicate more effectively with our readers, offer more value in terms of resources, while being mindful of our expenses, **we ask that you consider sharing your email address with us.**

Electronic communication has become one of the most powerful ways to communicate important and timely information and we want to be sure that we are doing everything we can in keeping an open line of communication with you.

**Please email [foundation@people-inc.org](mailto:foundation@people-inc.org) and in the subject line write: Add me to mailing list.**  
Thank you for your support!



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## *Did You Know?*

If you have a Friends and Family - 3rd Party Trust (Special Needs), 85 percent of the remainder assets of the trust can be distributed to designated successors (beneficiaries)? Designate People Inc. as a beneficiary and you would be helping to support the future of this agency.

### ***Contact:***

Christine Mathieu, *Legacy Officer*  
[cmathieu@people-inc.org](mailto:cmathieu@people-inc.org) 716.817.7256

