
Legacy News



More Than a Diagnosis: Nancy's Story of Resilience, Education, and Faith

Diagnosed with type 1 diabetes in her early 20s, Nancy navigated her diagnosis when blood glucose (blood sugar) could only be checked with keto sticks. The first portable glucometer was introduced in Elkhart, Indiana, in 1970, and Nancy, a lifelong Hoosier, was among its earliest users.

Instead of letting this challenge define her, she turned it into her calling. Nancy built a remarkable career as a diabetes educator—before the title even existed. As a registered nurse with a master's degree in counseling, she taught, encouraged, and empowered countless individuals to live well with diabetes, always championing healthy eating and meaningful



Nancy Lou (Wheeler) Schooley

meal preparation. Even in retirement, her passion continued as she pursued parish ministry studies and created a diabetes education and support program for her church community.

Nancy lived with type 1 diabetes for over 60 years, but she lived with love even longer. She and her husband, Don, were married for 62 years and shared two children, three grandchildren, and four great-grandchildren. Nancy's legacy is one of service, resilience, and unwavering advocacy—a life Don chose to honor with a generous gift to the

American Diabetes Association® (ADA). She would be proud to know that Don's generosity is advancing her life's mission, and she would surely call it money well spent.

Consider Your Legacy

Charitable giving and estate planning are deeply personal. Taking time to reflect on what matters most and how you would like your generosity to be expressed can bring clarity and purpose to those decisions. The information on these pages is designed to help you explore your "why" and shape a plan that aligns with your values.

Eat Well, Spend Less: Budget-Friendly Tips for People with Diabetes

The American Diabetes Association recognizes that budgets influence the food choices of people living with diabetes. Here are some proven tips for healthy eating on a budget:

- **Lean on the freezer.** The Environmental Protection Agency estimates that the average American loses \$728 each year because of food waste. Since fresh vegetables may end up sitting unused in the fridge, try using frozen produce instead (which may even be cheaper than fresh). Instead of leaving leftovers to go bad in the back of the fridge, you can also freeze them for a future meal.



- **Choose store brands over branded products.** Most store brands offer the same quality as a brand name product at a lower price. This is because retailers aren't spending money on marketing their product like brands typically do.
- **Buy staples for steady blood glucose and smarter spending:**
 - **Dry or canned beans and lentils:** Excellent sources of fiber and protein.
 - **Whole grains in bulk:** Oats, brown rice, and barley are significantly cheaper when bought in large bags. Oats, in particular, are great for stabilizing morning blood glucose.
 - **Eggs:** One of the most affordable high-quality proteins. They have almost no impact on blood glucose.
 - **Canned fish:** Tuna or sardines (in water) provide heart-healthy omega-3s for a fraction of the cost of fresh fillets.
- **Try one new recipe each week.** Cooking at home is a great way to save money, but it's a skill that takes practice. Start with easier recipes that have fewer steps and ingredients, and try harder recipes as you get comfortable. For more recipes, visit the ADA's Diabetes Food Hub® at DiabetesFoodHub.org.

We Would Love to Hear From You!

Whether you are exploring a future gift, reviewing your estate plans, or simply have a question, the ADA's Planned Giving team is here to provide guidance and support. We are grateful that you are joining the fight for a cure for diabetes. You can call us directly at 888-700-7029.



Sue Dishart



Chelsy Olsen



Marya Carey Pleasant, CFP®

Did you know?

Holistic financial planning has become a widely recognized term in the industry—something most advisors aim to provide and most clients genuinely desire. A meaningful way to fulfill that promise is by intentionally including charitable giving in planning discussions. Clients want their financial plans to reflect not only their resources, but also their values, purpose, and long-term goals. When advisors help clients consider the legacy they hope to leave—whether through bequests, beneficiary designations, or other planned gifts—they strengthen trust and demonstrate true partnership. When planning encompasses both financial strategy and personal values, it truly delivers on the promise of holistic guidance.

For Estate Planning Professionals

If we can answer any questions about your client's beneficiary designations or estate planning inclusions, contact our Planned Giving team:

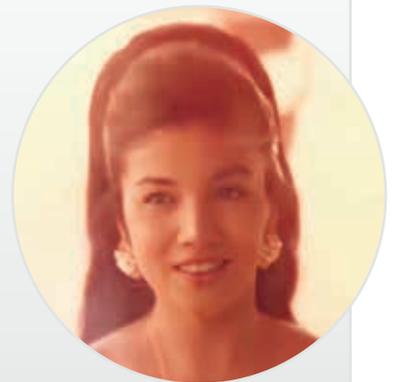
PO Box 7023, Merrifield, VA 22116
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AMERICAN DIABETES ASSOCIATION
Camille Circle

Celebrate a Lasting Legacy to the American Diabetes Association

The Camille Circle was established to honor those who have included the American Diabetes Association in their will or other long-range plans. If you have included the American Diabetes Association in your estate plans or would like additional information, please contact us.



Camille Blume

Debunking Diabetes

Myths about diabetes are everywhere—and they can be harmful. Get the facts and leave the fiction behind with this helpful resource from the American Diabetes Association:

diabetes.org/about-diabetes/diabetes-myths

Turn Tax Changes Into Impact

Recent tax legislation—a new universal charitable deduction for taxpayers who do not itemize—may present new opportunities to support the ADA in a tax-efficient manner.

In addition to cash gifts, consider donating appreciated securities or making a qualified charitable distribution from an individual retirement account.

Another popular strategy is to “bunch” charitable gifts to exceed the standard deduction and itemize in certain years. “Bunching” gifts means to make larger contributions in a single year or use a donor-advised fund (DAF).

Highlights of the new law:

- **Income tax brackets:** Prior brackets were made permanent and adjusted for inflation, with updates to the 10% and 12% brackets.
- **Universal charitable deduction:** Non-itemizers may deduct cash gifts of up to \$1,000 for single filers or \$2,000 for couples filing jointly. (Gifts to DAFs do not qualify.)
- **Itemized deductions:** Cash gifts are generally deductible up to 60% of adjusted gross income for those who itemize, though high-income taxpayers may see modest limitations.
- **Standard deduction:** The standard deduction increased for 2025 and will continue to be indexed for inflation. Eligible seniors may also qualify for an additional \$6,000 deduction for tax years 2025–2028, subject to income limits.

Then vs. Now: A Century of Progress in Diabetes Care

Just over a century ago, a diabetes diagnosis could be devastating. Before insulin was discovered in 1921, people—especially children—with diabetes faced limited treatment options. Care mainly involved strict dietary restrictions, with little understanding of blood glucose, long-term complications, or prevention. Research tools were limited, diabetes management technology didn’t exist, and hope was scarce.

Today, diabetes research has changed lives. Insulin treatments are safer, more effective, and more adaptable. Continuous glucose monitors (CGMs), insulin pumps, and automated insulin delivery systems allow people to manage diabetes with greater confidence and accuracy. Research has broadened our understanding of diabetes, how genetics and environment influence the condition, and how lifestyle, medication, and technology work together to improve outcomes.



Planned Giving Department
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