

# THE LEGACY

A Newsletter for the Ben Isenberg Legacy Society • Issue No. 2

Winter 2022



*Howard and Lori Chang*

## MEET HOWARD CHANG

Howard Chang is a long-time advocate and generous volunteer of the National Psoriasis Foundation. Howard, and his wife Lori, became members of the Ben Isenberg Legacy Society in 2012, when they decided to include a gift to the National Psoriasis Foundation in their living trust. Howard first became involved with NPF as a teenager, when he noticed our brochure in the waiting room of his dermatologist's office. Throughout the past 10 years, he has taken on volunteer leadership roles to encourage other individuals to advocate for themselves and the psoriatic disease community. In 2021, Howard was recognized as the NPF Outstanding Volunteer Leader.

Howard and Lori want to carry on their legacy of supporting NPF – so when they created their living trust in 2012, they chose NPF as one of the organizations to which they would like to leave a gift. "I was diagnosed with psoriasis when I was nine years old, and it was scary," Howard explained. "Psoriasis has impacted every aspect of my life for as long as I can remember. I am grateful to NPF for their dedication towards researching treatments and advocating for patients like me."

Naming NPF as a beneficiary in your living trust is simple, beneficial, and a wonderful way to leave a legacy. "I've spent most of my life trying to make a positive impact on the psoriatic disease community," Howard said. "Making a gift to NPF is just another way I continue to give back to the organization, even after I pass away."

NPF is grateful to Howard and Lori for continuing a legacy of support and joining others to become members of the Ben Isenberg Legacy Society.



*Howard and Lori Chang*

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Leah Howard  
Interim CEO

## NOTE FROM THE INTERIM CEO

'A new year, new beginnings' is an adage often heard in January. That is particularly true at the National Psoriasis Foundation. For the first time since 2008, the Foundation begins the year 2022 with a new face in the President's office.

As December concluded, National Psoriasis Foundation President and CEO, Randy Beranek, retired after 14 years of leading the organization. During that period, NPF experienced tremendous growth and positive change. Today, the Foundation's anticipated revenue is \$14 million – a far cry from the \$4 million when Randy began in his tenure. Beyond the growth of the organization, Randy was especially proud that 75% of every dollar spent at NPF goes directly to our mission. He has worked to increase the Foundation's total investment in research from 9% to 36% of our

total mission investment. Randy has left big shoes to fill, and we are grateful for his contributions to building the organization you see before you today.

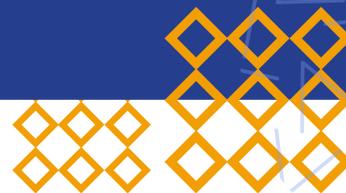
I step into the role of Interim President and CEO with immense gratitude to Randy and to each of you. I am humbled by the dedication of the many donors, volunteers, advocates, and supporters who have championed the NPF mission for more than 50 years. Some of you, I have had an opportunity to meet already during my tenure. I joined the Foundation in 2012 as the head of Government Relations and Advocacy. In my five years leading that department, we established our state advocacy team, led one of the most successful FDA Patient Focused Drug Development meetings, and launched critical initiatives, including our payer roundtable series and to address access to therapies. In 2017, I was promoted to fill the newly created role of Chief Operating Officer. This role gave me the ability to connect issues from state and federal legislatures to the work NPF was doing day-to-day in the Patient Navigation Center, through our website and other communications, and through education programs. This has been incredibly meaningful work, especially because I have lived with psoriasis for more than two decades myself.

Whether we have met already or not yet connected, I look forward to getting to know each of the NPF Legacy Society members. Your gift through a bequest in your will, living trust, retirement fund, gift annuity, charitable trust, or other planned gift will enable us to take the National Psoriasis Foundation that much closer to achieving our mission. Thank you for your generosity.

Sincerely,

A handwritten signature in white ink that reads "Leah H.".

Leah Howard  
Interim CEO





## DO YOU HAVE AN ESTATE PLAN FOR YOUR DIGITAL ASSETS?

There are many different components to an effective estate plan, but in the modern era, you cannot forget your digital assets. Many people often forget about the social media accounts and other online assets they maintain, which can present unique challenges for your loved ones. This is because the passwords and other privacy requirements as maintained by websites are not often as easy to overcome. This means that your loved ones may be earnestly trying to get a hold of your digital assets, but not have the know-how or ability to do so.

### What Counts as Digital Assets?

Digital assets can be a wide variety of electronic records and files that are stored online, on mobile devices, or on personal computers. Almost anything you keep a digital record of is considered a digital asset and something that should be noted in your digital Estate Plan.

### How Do I Create an Estate Plan for my Digital Assets?

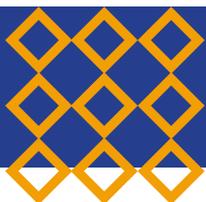
Technology has become such a huge part of our lives, it can feel like second nature to store important information about ourselves and our loved ones online. First, create an inventory of your digital assets and then write down your username and password associated with each account. It's also smart to take note of your answers to commonly asked security questions. Appoint a specific person to have access to all your online accounts to remove any undue stress on your grieving family. Lastly, formalize your digital Estate Plan by making note in your will.



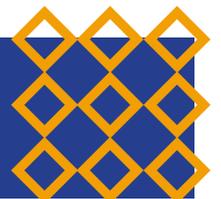
## START THE YEAR ON A HIGH NOTE: CHECK ON YOUR ESTATE

The following tips will give you a head start on beginning-of-year Estate Plan organizing.

- **Review your current will and trusts.** Your will and trusts may need to be updated because your family situation or goals have changed. Frequent tax law changes, like we saw in 2021, could also impact your opportunities.
- **Take inventory of the contents of any safe-deposit box.** Make a written record of what is inside and provide a copy to a trusted family member. Take special note of any items that you are holding for someone else.
- **Review and update beneficiaries of your life insurance policies and retirement plan assets.** Have life changes impacted these beneficiary decisions? Take time to review contingent (backup) designations and provisions.
- **Make sure your durable power of attorney for health care and living will are current.** Ensure that these medical documents are updated and on file with family members and health care providers. Spend time discussing these important decisions with your family.



For assistance with your estate planning, please contact  
Nicolette Curcio at [ncurcio@psoriasis.org](mailto:ncurcio@psoriasis.org) or 503-546-5564





## NEW ONLINE GIVING TOOLS

Use this free, online tool to learn more about the benefits of stock giving, access our brokerage and transfer information, and complete your stock gift quickly and easily: [freewill.com/stocks/psoriasis](http://freewill.com/stocks/psoriasis)

If you are over the age of 70 ½, making a gift from your IRA is simple. This free resource makes it easy to calculate your RMD, learn more about your potential savings, and complete your QCD in 10 minutes or less: [freewill.com/qcd/psoriasis](http://freewill.com/qcd/psoriasis)

You can also use this free estate planning tool to write your legal will or revocable living trust at no personal cost. It makes it simple to include the necessary language to support NPF as a beneficiary of your estate plan, and can be paired with an attorney to meet your needs: [freewill.com/psoriasis](http://freewill.com/psoriasis)

## CURRENT LEGACY MEMBERS

Amy J. Holstein, D.V.M.  
 Anonymous (18 members)  
 Audrey North\*  
 Avette L. Gaiser  
 Barbara and Paul Sanders  
 Benjamin\* and Janice Isenberg  
 Betty Johnson  
 Bill and Mary Ann Grove, Jr.  
 Brad Stacey  
 Brenda M. Tolley  
 Brian J. Larson  
 Bruce and Susan Foat  
 Carol W. Henshaw  
 Carole and Marvin Frankel\*  
 Carolyn Steel\*  
 Charles and Marsha Woolley  
 Charles Campbell Magee  
 Charles H. Jacobs  
 Cheryl K. Turay  
 Chip Newton  
 Clivia M. Torres  
 Corky Balzac  
 Craig and Irene S. McCall  
 Daniel and Rebecca Farrington  
 David W. Kapor\*  
 Diana Maher  
 Diane and John Kazibut  
 Diane E. Moore\*  
 Diane Robinson  
 Donald and Lesley Grilli  
 Dot Aumann  
 Dr. Judith A. Snyder\*  
 Ed and Laura Owens  
 Edward D. Lewis  
 Edward Wright  
 Eileen Prouty  
 Eleanor F. LeValley\*  
 Ellen L. Magee\*  
 Elsa Aybar  
 Enid L. Crook  
 Eric W. Kimble

Eugene G. Maurer\*  
 Eulee Weigand\*  
 Evelyn Zafran  
 Frances L. Ehrman\*  
 Frank M. Beveridge  
 Gail M. Zimmerman  
 George and Mary\* E. Bell  
 Glennis J. McNeal  
 Gloria Wren  
 Gregory J. Winslow  
 Harold and Edna Seemann  
 Harold\* and Harriet Phillips  
 Harold Nadel\*  
 Harriet M. Wallace\*  
 Harry Paulick\*  
 Hazel Grayson\*  
 Helen E. Laing\*  
 Helen L. Thompson\*  
 Helene Cotter\*  
 Henry Murphy\*  
 Howard and Lori Chang  
 Jack and Patricia Allweiss  
 Jackie Eber  
 Janet Lauer\*  
 James Carolan  
 James P. Bennett, Ph.D.  
 Jana R. and Stephen Wessels  
 Jean F. Burt  
 Jeff B. Berman  
 Jerald and Roberta Grotstein  
 Jerry V. Gilbert\*  
 Jim Hergert  
 Jo Ann Steggerda\*  
 John S. Wilson  
 Kathi Barber, in memory  
 of Tim Barber  
 Kathleen L. Gallant  
 Kenneth A. Meersand  
 Kenneth and Mary J. Voertman  
 Kerry K. Lohr  
 Kevin Timothy Wilson

Laurie Anne Carlson-Kalasardo  
 LaVerne Beall Burhans\*  
 Lawrence M. Eisenberg\*  
 Linda V. Miller  
 Lisa Spiekermann\*  
 Louise K. Hawke\*  
 Lucille Doree\*  
 Lynn Hodges  
 Mara C. Kelly  
 Marcy A. Morris  
 Marie D. Roser  
 Marilyn Sime, Ph.D., R.N.\*  
 Mark and Celine Lillie  
 Mark and Jacqueline Marinovich  
 Martha W. Snuffer  
 Martha Wood  
 Mary Beth Burrows  
 Mary Beth Hedrick  
 Mary Claire Richards Colket\*  
 Mary Kay Boylan  
 Meg J. Whittle  
 Michael C. Finn, M.D.  
 Michael F. Score  
 Milton J. Brock\*  
 Miss Karen M. Durbak  
 Nancy and Don Alpert  
 Nell V. Steele\*  
 Pamela B. Schultz  
 Patricia Annie Laurie  
 Paul Dodwell  
 Ralph P. Arens\* Raymond Schwartz\*  
 Rebecca and John McCann\*  
 Richard and Ellen Seiden  
 Richard Brotherston  
 Richard C. Gardner\*  
 Richard W. Good  
 Robert\* and Cathleen Becker  
 Robert and Cynthia Galletly  
 Robert J. Osterman  
 Robert L. Brooks  
 Robert L. Crooks and Sami J. Tucker

Robert P. Woodward  
 Roberta J. Palmer  
 Roger K. West  
 Rose B. Rosenthal\*  
 Roswell H. Merritt\*  
 Ruby B. Van Rooyen\*  
 Ruth I. Foerster  
 Sally Lerner\*  
 Sandra Allison  
 Sandra M. Pianin\*  
 Sanford H. Goldstein\*  
 Sara Lee and Barry Larner  
 Scott S. Lochridge  
 Sharon E. McCrae  
 Sherri A. Rosen  
 Sidney Lee Price\*  
 Susan K. Zeller  
 Tessie Wolk\*  
 Thomas R. Drabbs\*  
 Timothy Jay Smith  
 Victoria and Thomas Maguda\*  
 William and Frances Klein  
 William Throckmorton Putnam III\*  
 Winnie K. Wong  
 Yuri Prizel\*

\*Deceased



*By now you should have received your Legacy Society pin, which you can wear proudly.*

6600 SW 92nd Ave., Suite 300 | Portland, OR 97223-7195  
 1800 Diagonal Rd., Suite 360 | Alexandria, VA 22314

For questions, contact  
 Nicolette Curcio at [ncurcio@psoriasis.org](mailto:ncurcio@psoriasis.org) or 503-546-5564

[psoriasis.org](http://psoriasis.org)