

# Intention & Integrity



Financial and planning ideas for friends of the Chester River Health Foundation

FALL 2020

## THANK YOU!

To say that our fiscal year 2020 (7/1/19 – 6/30/20) was unusual would be an understatement!

The year started with the very successful launch of a capital campaign, “Health Care Excellence: Close to Home. Close to Your Heart,” to raise \$450,000 to fund the purchase of two pieces of absolutely essential medical equipment: a chemistry analyzer for the lab and a CT scanner for radiology. The year ended with a world-wide pandemic, which put nearly every aspect of everyday life on hold—unless you were deemed an “essential employee.”

In this annual report, the Foundation would like to pay tribute to your local health care heroes, every one of them deemed an “essential employee” and say “thank you” to our community.

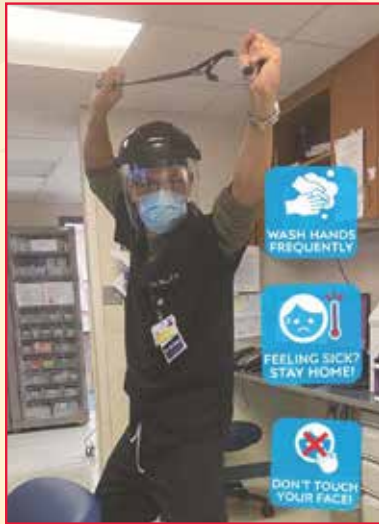
To this day, every team member at UM Shore Medical Center at Chestertown—regardless of job title or skill set—continues to fight an epic pandemic battle at the bedside and throughout the facility. We are humbled by and grateful for their commitment and their pride in serving this community.

The Foundation would also like to thank you, our community, for your incredible charitable support this year—“charitable” by every definition of the word. Your extraordinary, early gifts to our campaign efforts have put us just \$25,000 away from attaining our goal! But most importantly, your outpouring of appreciation and compassion for the hospital’s staff has been remarkable.

You donated more than 5,900 individual pieces of personal protective equipment (PPE) such as gloves, masks and face shields; thousands of alcohol wipes; gallons of hand sanitizer, hospital-grade alcohol and peroxide; 4,200 individual meals and snacks; 91 floral arrangements and \$10,900 for our COVID-19 response fund. These funds will be used to help expand our telemedicine capabilities; purchase tablets and digital communication devices so providers can confer with others and patients can connect with loved ones; and just as importantly, provide support to our employees in their time of need.

Somehow, “thank you” doesn’t seem to fully express our sincerest appreciation—but we are grateful, and we thank you.

We look forward to brighter and healthier days in the year to come. We are more committed than ever to providing the support that enhances Health Care Excellence. Close to Home. Close to Your Heart.



## INSIDE:

- A Recipe for Giving
- Partners in Wellness
- Caring in Difficult Times

**Annual Donor Recognition Edition**

## A RECIPE FOR GIVING

Thousands of very smart retirees are taking advantage of a unique opportunity to support vital community charitable organizations while saving tax dollars. Tax laws now allow people ages 70½ and older to make charitable gifts directly from their IRAs. This type of gift is called a qualified charitable distribution (QCD). But like a recipe, there are “instructions” to do it correctly:

- Only those age 70½ and older may make QCDs.
- Eligible gifts may be made from traditional or Roth IRAs, not 401(k)s or other qualified retirement plans.
- The maximum limit on this type of gift is \$100,000 per year. (Please contact your financial advisor for guidance if you are still contributing to your IRA.)
- Transfers can be made to public charities only, not to donor advised funds, private foundations

or to fund charitable remainder trusts.

- Amounts donated to charities can count towards any required minimum distribution (RMD) for the year.
- Although no charitable deduction is allowed for a QCD, income tax liabilities are avoided.
- Distributions must be made from the IRA custodian or trustee directly to a charity. (Note: If you have an IRA checkbook, you may use it to make your QCD, but you cannot endorse a check from your IRA administrator to a charity as a QCD.)

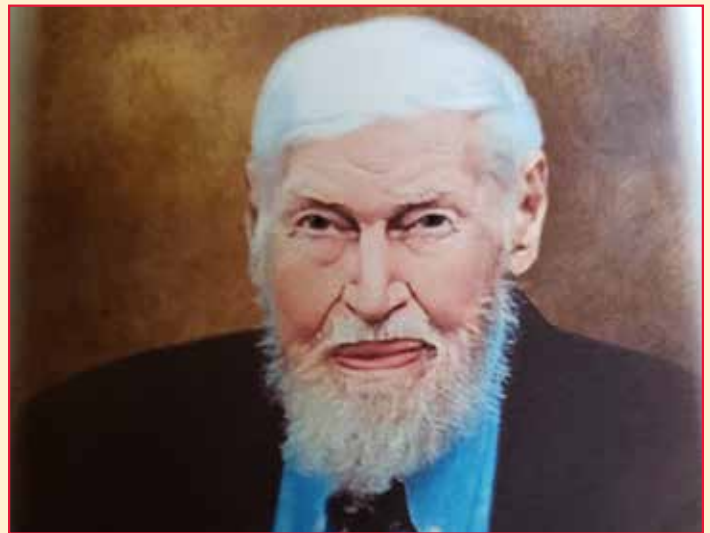
Much like a good recipe, this gift method may seem confusing at first, but you will be pleased with the results.

We would be grateful if you would consider making a gift to us from your retirement account this year. Please call us with any questions.

## CREATE YOUR LEGACY

After first providing for the needs of family and friends, our patients would benefit greatly from a gift to us through your will or other estate plans.

**Suggested Bequest Language:** “I give to the Chester River Health Foundation (Tax ID # 52-1338861), a 501(c)(3) charitable organization, located at 100 Brown Street, Chestertown, MD, 21620, \_\_\_\_\_ percent (\_\_\_\_%) of my adjusted gross estate or the sum of \_\_\_\_\_ dollars (\$\_\_\_\_), or all the rest, residue and remainder of my estate. This gift is for the unrestricted use of the Foundation to benefit the advancement of health care services for my community.”



Ralph R. Thornton, Ph.D.

*Through his will, well known and loved community member Ralph Thornton donated his home to us. When sold, the proceeds will make a profound difference in our ability to bring world-class medical care to the residents of the communities we serve.*

# PARTNERS IN WELLNESS

The Foundation honors and values the thoughtfulness and generosity of each person, business and foundation who help make possible many of the capital improvements, medical equipment purchases, technology advances and employee scholarships at UM Shore Medical Center at Chestertown and Chester River Home Care. We are pleased to present our Partners in Wellness for fiscal year 2020 (7/1/19 – 6/30/20).

## Stewards \$50,000 +

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#### **Memorial Gifts**

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## HERITAGE SOCIETY

Our Heritage Society proudly recognizes, thanks and honors all of these people and their family members.

If we were to ask our children or other close relatives to list our values and goals, what might they say about us? Chances are, we won't be remembered for the cars we drove or the clothes we wore, but we will be remembered for the principles by which we lived and the causes we supported.

Through the years, our community has been blessed by the many benefactors who created their personal legacies by supporting our health care programs and services through their charitable gifts. Members of our Heritage Society have made a life-income arrangement with us or have advised us of their plans to make a gift in their estate plans or wills for the benefit of the people we serve.

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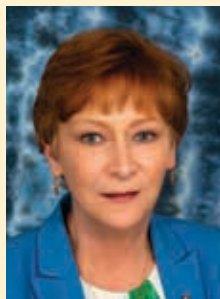
## CARING IN DIFFICULT TIMES

Several provisions included in the *CARES (Coronavirus Aid, Relief, and Economic Security) Act* provide income tax incentives to people assisting charities during the coronavirus pandemic. Among these are:

- An above-the-line deduction of up to \$300 for cash gifts to public charities, which provides a tax savings for those who donate but don't otherwise itemize their income taxes. This deduction reduces adjusted gross income (AGI).
- The usual limit on deductions for cash gifts is suspended for 2020. Taxpayers are able to deduct up to 100% of their AGI for cash gifts to public charities this year. (In prior years, people could claim deductions of up to 60% of AGI for cash gifts and up to 30% of AGI for gifts of appreciated property.)
- Those age 70½ and older may still make qualified charitable distributions (QCDs) of up to \$100,000 annually from their retirement accounts, even though required minimum distributions are suspended this year. QCDs are made with money that has never been—and never will be—subject to income tax.

For more information or if we can assist with the charitable aspects of your plans, please give us a call. All inquiries are held in the strictest of confidence.

The purpose of this publication is solely educational, namely to provide general gift, estate, financial planning and related information. It is not intended as legal, accounting or other professional advice, and you should not rely on it as such. For assistance in planning charitable gifts with tax and other implications, the services of appropriate and qualified advisors should be obtained. Consult an attorney for advice if your plans require revision of a will or other legal document. Consult a tax and/or accounting specialist for advice regarding tax and accounting related matters. © Copyright 2020 by Sharpe Group. All Rights Reserved. NNNPDF-20



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### A Note of Sincere Thanks

*Thank you for your continued support. Your generosity has enabled us to continue to keep our community and staff safe despite the COVID-19 pandemic and its demands on your hospital. In the days, weeks and months ahead, our work—and your support—will be more important than ever as we expand access to the exceptional health care services you need and depend on.*