

Intention & Integrity



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

FALL 2021

Annual Donor Recognition Edition



*Dennis Welsh
Vice President &
Executive Director*



*New Telemetry
Monitors*

INSIDE:

- Taking Stock and Giving It
- Partners in Wellness
- Heritage Society

THANK YOU!

July 1 is always an exciting day for us as it marks the beginning of a new fiscal year! But this year, it was also the day that UM Shore Medical Center at Chestertown made history by beginning the journey to become the state's first "Maryland Rural Hospital," guaranteeing inpatient beds and enhanced services for the community.

As a community anchor institution, your hospital and its staff are committed to continuing to provide exceptional care whenever your need arises. Now licensed for up to 25 beds for inpatient and observation care, in addition to the 18 beds in the emergency department, we are well positioned to move forward.

Over the next several years, your hospital will become a model for providing rural health care—for the state and perhaps the nation—and is being specifically designed for the communities of Kent, northern Queen Anne's and southern Cecil counties.

This incredible expansion of health care services includes:

- Expanded telemedicine to provide greater access to specialists.
- A dedicated Aging & Wellness Center of Excellence that will provide outpatient health care services and specialists to address the unique needs of our aging communities.
- Certification as an Age-Friendly Health System (AFHS), an initiative that focuses on "the 4 M's" for our senior population: what matters Most, Medication, Mentation and Mobility.
- An emergency department, which treats 15,000 patients a year, will become certified in highly specialized geriatric care.
- A "mobile wellness team" that will work outside the walls of the hospital to help keep us all healthy and out of the hospital when appropriate.
- Launch of the EMSTAT (Emergency Medicine Stabilization and Transport Team), which provides ongoing resuscitation and stabilization of critically ill patients while being transferred to an intensive care unit (ICU).
- The creation of an Advisory Council composed of community members who will keep the hospital's leaders in tune with the needs of the community.

Complementing these initiatives are the arrivals of a new geriatric-certified emergency physician, Dr. Katherine Selman; a new, highly experienced general surgeon, Dr. Michele A. Domenick; and Jeanette Jeffrey, a health educator who will collaborate with local community partners to develop and manage community health education programs.

Perhaps most important were the arrivals of Dennis Welsh, the hospital's new executive director and vice president of rural health care transformation, and Lara

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TAKING STOCK AND GIVING IT

Many of us have experienced rising stock portfolio values this year. If that includes you and you have owned the stock for more than one year, it can be wise to use these assets to make charitable gifts before year end.

There are two benefits: If you itemize deductions on your tax return, the stock gift's full market value can be deducted—not just the cost basis. Second, capital gain taxes are avoided that otherwise would be owed if you sold the stock and donated the proceeds.

The combined savings of both regular income tax and capital gains tax can make gifts of securities especially attractive because for most people there is no federal tax incentive to give appreciated property to a charity through an estate.

If your stock has dropped below the price you originally paid for it, consider selling the shares and donating the proceeds. You'll likely be entitled to a capital loss deduction as well.

Giving gifts of stock can be an extremely efficient method of supporting patient care services here and re-balancing your portfolio. Also, by giving appreciated securities, you may be able to give more than you thought possible.

As always, if you have any questions, contact your financial advisor or Maryann Ruehrmund, Foundation executive director, at (410) 810-5660 or mruehmund@umm.edu.

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."

THANK YOU! *continued from Page 1*

Wilson, director of rural health care transformation. Both are rural health experts hired to be at the helm of these challenging initiatives.

We remain ever grateful for the community's generous support over the past incredibly challenging year. Because of you, we were successful in our efforts to complete the funding for some critical diagnostic equipment: the new \$800,000 CT scanner and the first of two new chemistry analyzers for the lab, which cost \$150,000 each.

Your generosity also made it possible to replace the \$239,000 inpatient telemetry system, which is an essential technology for our nurses, technologists and physicians because it continuously measures and monitors patients' vital signs—at the bedside and through WIFI during transport. It's an especially critical tool when caring for patients with any type of heart condition.

In 2022, we're turning our attention to raising \$143,000 to fund the replacement of a 12-year-old hematology (blood) analyzer for the lab. Tests performed on this equipment are essential and are the blood tests most often ordered. Currently, our equipment performs 150 tests a day, and each test can have up to 17 components. It is reaching the end of its life and is difficult to repair.

In this edition of *Intention & Integrity*, we thank and recognize all those who helped make exceptional community health care possible this year—and since the hospital's founding in 1935.

To this day, your community's health care heroes remain at the bedside fighting an epic pandemic battle! As you can see, your continued financial support is absolutely key to providing exceptional health care using state-of-the-art technology now and for years to come.

PARTNERS IN WELLNESS

The Foundation honors and values the thoughtfulness and generosity of each person, business and foundation who helps make possible many of the capital improvements, medical equipment purchases, technology advances and employee scholarships at UM Shore Medical Center at Chestertown and UM Chester River Home Care. We are pleased to present our Partners in Wellness for fiscal year 2021 (7/1/20 – 6/30/21).

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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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We have made every effort to be accurate and inclusive in our annual donor recognition. Please advise us of any misspellings, omissions or errors by calling (410) 810-5660 or send an email to: mruehrmund@umm.edu. Thank you!

CREATIVE WAYS TO HELP CREATE A HEALTHIER COMMUNITY

There are several ways to make gifts to the Chester River Health Foundation, which are used to enhance health care excellence for the people who live in or visit the communities served by UM Shore Medical Center at Chestertown. Your support allows us to invest in state-of-the-art medical equipment and technology, fund facility improvements and expansions, provide scholarships for our nursing and support staff's education and certification and so much more. Below are examples of creative ways to give this year.

Cash Gifts

- For 2021, gifts of cash can be deducted up to \$300 (\$600 for couples) if you don't itemize charitable deductions.
- Also, in 2021, the usual limit on deductions for cash gifts has been increased to 100% of adjusted gross income (AGI), meaning taxpayers may claim a higher total of itemized charitable deductions on their tax returns.

Gifts by Will or Living Trust

- After first providing for loved ones, your will or living trust can be an important vehicle for making a charitable bequest. You can gift the residue, a percentage of your estate or a specific amount. Making

a charitable gift this way can often be accomplished through an addition to your existing documents (called a codicil). And if you let us know of your intentions, it would be our absolute honor to welcome you as a member of our Heritage Society.

Giving Through Retirement Plans

- If you have a retirement plan and are required to withdraw funds annually, you may find that using all or a portion of the required withdrawal to make a charitable gift can be an excellent way to minimize or even eliminate taxes on the amount withdrawn. Generally, up to \$100,000 of these "tax-favored gifts" can be given in this manner each year.

Giving Through Life Insurance

- If you have life insurance policies that are no longer needed for their original purpose, we would be grateful if you would consider redirecting all or a percentage of the proceeds from these policies as a gift to us.

By taking the time now to carefully consider what to give and when you might give it, you can ensure your gifts are made in the most effective and tax-efficient ways. If we can provide you or your advisors with more information, please give us a call.

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 2021 by Sharpe Group. All Rights Reserved. NNNPDF-21



For more information, contact:
Maryann M. Ruehrmund, CFRE, Executive Director
UM Chester River Health Foundation
100 Brown Street • Chestertown, MD 21620
(410) 810-5660 • (410) 810-7198 Fax
mruehrmund@umm.edu
www.umcrhf.org

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.