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Peculiar Charitable Foundation Supports Health Care in the Region

In December, the Peculiar Charitable Foundation donated \$8,000 to Cass Regional Medical Center Foundation to benefit the Cardiac Rehabilitation and Pulmonary Rehabilitation departments as well as the Patient Assistance Fund.

A new treadmill was purchased with \$5,000. The treadmill will be utilized by both Cardiac Rehabilitation patients, who have coronary artery disease or who are recovering from a heart attack or heart surgery, and Pulmonary Rehabilitation patients, who have reduced lung function or lung disease. Exercising on the treadmill allows patients to regain strength and stamina, which allows them to enjoy a better quality of life.

The remaining \$3,000 of the grant was directed to the Patient Assistance Fund. The fund is used to assist disadvantaged patients at Cass Regional with medical expenses upon discharge. Frequently, patients don't have someone to transport them home from the hospital, let alone resources to pay for medicines or health care supplies. The fund helps to meet some of those needs.

Cass Regional Foundation would like to once again thank Peculiar Charitable Foundation for its support of health care in Cass County.



Mary Dobson (pictured above right), president of Peculiar Charitable Foundation, presents a donation to Sonya McLelland, administrative director of Cass Regional Foundation.



Cardiac Rehabilitation Manager Terry Johns, RN, and Exercise Specialist Jill Jacobs show off their new equipment.



Charitable Gift Annuities - Frequently Asked Questions

With a charitable gift annuity (CGA), you can make a charitable gift to Cass Regional Foundation and gain something substantial in return without having to incur high risk. The CGA can provide you with yearly fixed payments for the rest of your life. See our frequently asked questions to see how the CGA might benefit you.

What is a CGA?

A CGA is part gift and part annuity. At the time you fund your gift annuity, we agree to pay you and/or another beneficiary a percentage of the gift amount over your designated beneficiary's lifetime(s).

What payout rate can I expect?

The payout rate depends on several factors. The most important is the age of the annuitant (the person to receive the annuity payments). Another important factor is whether the income is to be paid for one or two lifetimes. Here are some examples of payout rates you might expect to receive from your gift annuity.

Gift Annuity Rates			
Single Life		Two Lives	
Age	Rate	Age	Rate
65	4.7%	65 & 69	4.4%
70	5.1%	70 & 72	4.7%
75	5.8%	73 & 76	5.2%
80	6.8%	76 & 76	5.2%
85	7.8%	80 & 83	6.0%
90	9.0%	83 & 85	6.5%

NOTE: Charitable gift annuity rates are subject to change. Please call our office for the latest rates, or for the rate for your actual age(s).

What assets can I use to fund my CGA?

Most people use cash or long-term

appreciated property to set up gift annuities.

What are my tax benefits?

You have three potential tax benefits. First, when setting up your gift annuity, you will enjoy a generous income tax charitable deduction based upon a calculation of the present value of our interest. Second, a portion of each of your income payments may be tax-free until you reach your life expectancy. How much of your payment will be tax free depends on your age and the asset you use to fund your gift annuity. And finally, if you use an appreciated asset to fund your gift annuity, you can potentially spread out your capital gains tax liability over your life expectancy.

We would be happy to provide you with a no-obligation illustration that spells out your tax and financial benefits so that you can know exactly how a gift annuity might work in your particular situation.

Can I make additional contributions to my CGA?

No, a CGA arrangement does not permit additional contributions. However, since gift annuities are so easy to create, you can always fund a new gift annuity.

Can I withdraw the funds I contribute for an emergency such as health care expenses?

No. Your contribution to establish a gift annuity is irrevocable. The amount you transfer to Cass Regional Foundation can only be returned to you in the form of annuity payments.

How many beneficiaries can I have?

The CGA permits up to two beneficiaries. Most gift annuities are for a single life; however, most two-life gift annuities are for husband and wife.

Can I name more than one charity as a beneficiary?

No, a CGA is a contractual arrangement between you and our organization.

How easy is it to set up a CGA?

Very easy. All that is needed is for you to complete a simple written agreement between you and our organization. You will receive an income payment at regular intervals and at the end of the year we will prepare a statement for you to use in preparing your income tax return. This statement will indicate the total amount of income you received in the current year, and how that payment is to be reported on your income tax return.

How can I find out if a CGA is right for me?

You can contact our office. We will be happy to prepare a personalized illustration showing how a gift annuity may work in your particular situation. We also recommend that you confer with your tax accountant, attorney or other financial advisers to consider whether a gift annuity is appropriate for you in relation to your overall financial objectives and needs.

*To learn more, join us for a special presentation on February 25 at 4 p.m. at Cass Regional Medical Center. See additional information on page 3. For further information on the charitable gift annuity, please call **Sonya McLelland**, administrative director, at (816) 380-7915.*

Charitable Gift Annuities - Building a Legacy for Cass Regional Medical Center

Charitable gift annuities (CGAs) can provide the flexibility to create a current income stream for you and your family, while providing a long term legacy for Cass Regional Medical Center. Please join us on February 25 to learn more about this important financial planning tool. You will learn about the structure, tax deductibility and primary advantages of CGAs.

Guaranteed Income for Life!

1. You will qualify for a Federal Income Tax deduction of 30%-50%.
2. The annuitant or beneficiary you name will receive fixed annual payments for life.
3. If you fund the CGA with appreciated stock, you will incur a tax only on part of the gain.
4. If there are still tax-free payments remaining at your death, the tax-free benefit is not lost, and your estate may enjoy reduced taxes.
5. You are providing generous support for Cass Regional Medical Center, and being part of the valuable service our hospital provides to our community.

To reserve your seat at this presentation, please contact Melissa Lattin at (816) 380-5888, extension 4810, or via email at mlattin@cassregional.org. See event details under Upcoming Events on page 4.

Legacy Dinner Honors Donors and Service to Cass Regional

Cass Regional Foundation hosted the Legacy Dinner on November 7 to honor donors who have supported the Foundation by giving for 10 or more consecutive years and/or \$5,000 or more in total lifetime donations. The dinner also serves honor individuals who have provided exceptional service to Cass Regional through the presentation of the Foundation Award, which honors an individual who has demonstrated steadfast dedication to the mission of Cass Regional Medical Center and to improving the quality of health care in Cass County, and the Dr. Harold E. Kirsch Award, which posthumously honors an individual who has made a memorable, long-standing contribution to the medical center and to Cass County.

With over 20 years of employment at Cass Regional, followed by 20 years of volunteer service as a trustee, Katy Crabtree, RN, BSN, received the Foundation Award. Katy began her employment as a nurse at Cass Regional in 1974. In 1995, she ran for election to

the Cass Regional Board of Trustees, and is currently serving her fifth term. She has been a member of the Auxiliary since 2008.

William "Bill" James, who passed away in November 2013, was the recipient of the Dr. Harold E. Kirsch Award. Bill served for 18 years on the Cass Regional Board of Trustees and was first elected to the board in 1987. He helped oversee two expansion projects at the former hospital facility and assisted in establishing primary care clinics throughout Cass County in the 1990s and 2000s. Bill also served as one of the first board members of the Foundation in 1988 and supported the Foundation throughout his lifetime. Bill's wife, Dorothy Smith James, and son, Alex James, accepted the award in honor of Bill.



William "Bill" James



Katy Crabtree, RN, BSN, accepts the Foundation Award.



Alex James (pictured left) and Dorothy Smith James (pictured right) accept the Dr. Harold E. Kirsch Award in honor of William "Bill" James.



How YOU Made a Difference in 2015

Contributions and Other Income

Total: \$125,829.12

Scholarships: \$700.00

Employee Assistance Fund: \$11,621.50

Patient Assistance Fund: \$20,456.21

Memorial and Healing Gardens:
\$7,055.00

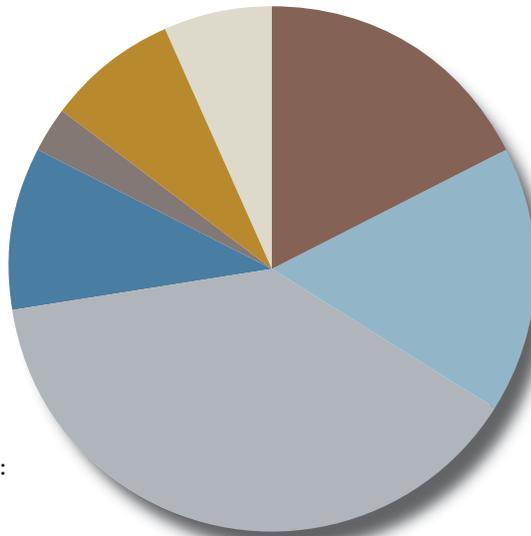
Unrestricted Fund: \$23,610.30

Facility Improvements/Equipment:
\$47,830.50

Pulmonary Rehabilitation Co-Pay
Assistance Fund: \$100.00

Other Income (sales, investments, etc.):
\$14,455.61

Thank you for your generous support!



Expenditures/Allocations

Total: \$123,971.82

Scholarships
\$8,175.00 / 8%

Employee Assistance Fund
\$10,034.33 / 8%

Patient Assistance Fund
\$3,192.38 / 2%

Memorial/Healing Gardens
\$12,682.10 / 10%

Facility Improvements
\$47,830.50 / 39%

Fundraising Expense
\$20,236.90 / 16%

Operational Expense
\$21,820.61 / 18%

Upcoming Events

Charitable Gift Annuities - Building a Legacy for Cass Regional Medical Center

Presented by Stacey Winkelbauer and Amy Pieper,
Commerce Trust Company
Thursday, February 25, at 4 p.m.
Cass Regional Medical Center Conference Rooms
See more information on page 3.

The Annual Fundraising Dinner Returns in 2016!

For the latest details, visit www.cassregional.org/foundation or the Foundation's Facebook page.

Cass Regional Medical Center Foundation now has a Facebook page. "Like" us to keep up on the latest information and upcoming events.

Our Mission

The mission of Cass Regional Medical Center Foundation is to support the medical center in its quest to provide exceptional quality health care for the community. The Foundation encourages private philanthropy to further the vision, values, and goals of the medical center, especially in community outreach.



Cass Regional Medical Center Foundation is an IRS-designated 501(c)(3) charity (EIN 43-1501416).



Please remember Cass Regional Medical Center Foundation in your will.

We hope you have enjoyed this issue of "Making a Difference." If you wish to be removed from our mailing list, please email mlattin@cassregional.org or call (816) 380-5888, extension 4810.