



Legacies

A PLANNED GIVING PUBLICATION FROM HOSPICE OF THE WESTERN RESERVE

SPRING 2021

"Quality of Life Matters. These Programs Provide Meaning, Joy and Healing."

Alfred F. Connors, Jr., M.D., professor emeritus of medicine, Case Western Reserve University School of Medicine, and a member of the emeritus medical staff at The MetroHealth System and his wife, Mildred (Mimi) Lam, M.D., a current member of the medical staff at The MetroHealth System, have created the Alfred F. Connors, Jr. and Mildred Lam Endowed Fund for Music Therapy and Pet Therapy. Drs. Connors and Lam will establish this fund through a blended gift, including current gifts during their lifetimes and a final gift from their estate.

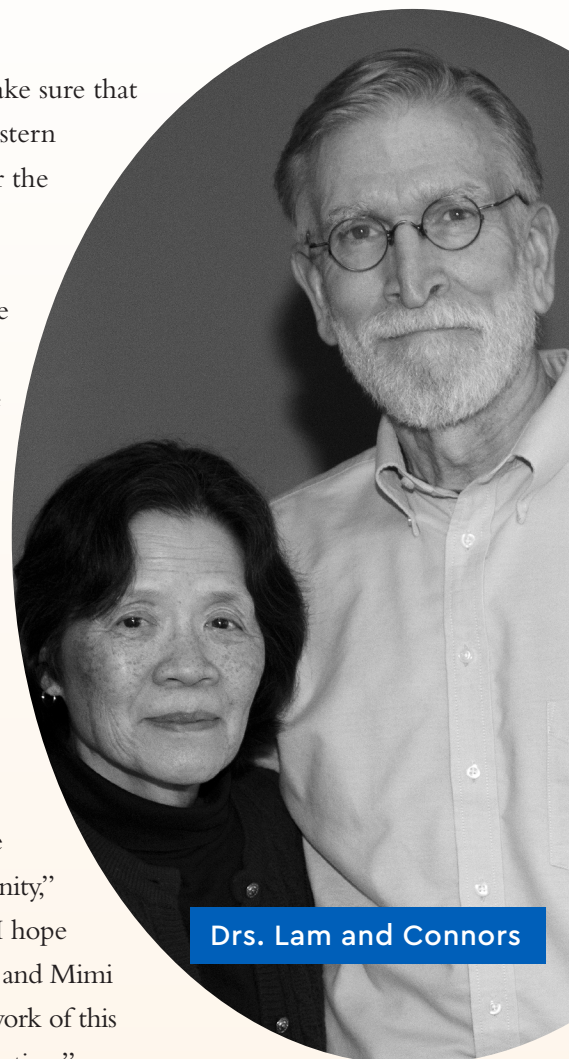
The fund will support the music therapy and pet therapy programs for patients and their families. "Quality of life matters," Dr. Connors says. "These programs provide meaning, joy and healing during a difficult time. Since costs of these programs are not reimbursed, they rely on philanthropic support."

Hospice of the Western Reserve (HWR) cared for both of Dr. Connors' parents. His mother was overwhelmed with caring for his father near the end of his life. She was initially reluctant to discuss hospice, saying she did not want "strangers" in her home. "Within minutes of the staff's arrival, she loved them. HWR made such a difference for my mother and my family," Dr. Connors says.

Five months after his father's death, his mother had a stroke. She was able to spend her last days in her own home—as she desired—with support from HWR. Dr. Connors described the care as a "lifesaver."

"Our goal is to make sure that Hospice of the Western Reserve is here for the next 50 years and thereafter so all families can receive the same expert and compassionate care that my family did," he says.

"People should come and meet the remarkable individuals who provide such exceptional hospice care in our community," says Dr. Connors. "I hope others will join me and Mimi in supporting the work of this outstanding organization."



Drs. Lam and Connors

You too can create a lasting legacy by establishing a named endowment fund at HWR with a minimum gift of \$250,000. To explore the possibilities, contact Holly Selvaggi at 216.255.9066 or hselvaggi@hospicewr.org.

A Bigger Impact Than You Thought Possible

Making a difference doesn't have to be a one-time experience. It also doesn't have to come in the form of a check. Here are some today and tomorrow ways to help our patients and their families just as Drs. Lam and Connors have done in our cover story. You'll see the results of your giving today, while ensuring we have the resources we need to serve future generations.

Make an Impact Today	Make a Difference Tomorrow
Cash or check	Gift in your will or living trust
Stock or appreciated assets	Retirement plan assets
Donor advised fund	Bank or brokerage accounts
Tangible personal property	Life insurance policies
IRA distribution	Beneficiary designation of IRA

What Advantages Does Each Have?

The **Impact Today** choices may provide tax advantages depending on the type of gift you make. If you take the standard deduction, you can deduct up to \$300 for cash gifts (\$600 for married couples filing jointly) to qualified charities such as Hospice of the Western Reserve. If you itemize your taxes, you can make a cash gift and receive an income tax charitable deduction for its full value up to 100% (instead of the previous 60%) of your adjusted gross income (AGI). These tax incentives are only available for cash gifts made in 2021 and do not apply to donor advised funds or supporting organizations.

In the case of appreciated assets and property, you eliminate capital gains taxes if you've owned the assets for more than one year. If you are 70½ or older, you can make a tax-free gift directly from your IRA.

The **Difference Tomorrow** choices include some where you can give just a percentage to ensure that your loved ones are taken care of too. You can also change your mind and adjust your decisions as your situation changes. Some gifts, such as a beneficiary designation of your life insurance or retirement plan account, can be completed directly through your provider and do not require the time and resources of involving an attorney.

Do More Than You Imagined

See the impact you can make at Hospice of the Western Reserve. If you need help getting started finding an option that meets your needs or if you would like to learn more, contact Holly Selvaggi at 216.255.9066 or hselvaggi@hospicewr.org.



Your Loved Ones
Are Counting
on You

Have You Protected Your Loved Ones?

Your family is counting on you. Request your FREE guide on how your estate plan can meet the unique needs of your loved ones. Use the enclosed reply card to get your copy today.



"You Were Our Sheltered Port in the Worst Storm I've Seen in My 65 Years."

The emotional and spiritual pain of caring for a partner near the end of life is something no one can ever be truly prepared for. They are so much a part of our being. When we deeply love someone, they own a piece of our heart. Their suffering becomes our suffering.

Jeffrey Pinner, who was caring for his wife, Andrea Johans, after her long battle with cancer, entered into this difficult journey at the worst possible time: the beginning of the global pandemic. As the world began closing down, they found compassionate support at Hospice of the Western Reserve.

"You were our sheltered port in the worst storm I've seen in my 65 years," Jeffrey wrote. "You provided the care and support we so desperately needed. You kept us safe from the breaking storm of COVID-19, battening hatches against seas that swamped so many others. I will always be grateful for the safe harbor you gave us in our time of greatest need.

"Our common humanity has called you to serve others by easing their passage from this world, and it is this same humanity which puts each of us in one another's chain of command. When Andrea and I called upon you in our hour of need, every one of you responded with grace, care, compassion and skills which we had no right to expect.



Jeffrey Pinner and
Andrea Johans

"Know that all you have done and are still doing has been seen, understood, and, most of all, appreciated. Your very great kindness will never be forgotten."

Jeffrey, it was our privilege and honor to care for you and your beloved wife, Andy. We continue to be here, providing the dignity and compassion every life deserves no matter what the world throws our way.

A Simple Plan Provides Peace

There is no better time to think about your future. As you do, reflect on all you have done with your life. If you do not have a will or estate plan, now is the time to create or update yours. **When you do, you will find ways to:**

- Leave more for your family and the causes you support.
- Ensure you leave the legacy you want. Create income for you, your spouse and your family.
- Plan your future to honor your past.

Fortunately, it is fairly easy and overwhelmingly rewarding. With even a simple plan, you can protect your family and leave a legacy that reflects your life's work.

Enjoy Income for Life

And Provide for a Secure Future for Hospice of the Western Reserve

Do you worry about whether you'll have enough money to last through retirement? There's a way to calm this concern and support charitable causes you care about. It's called a charitable gift annuity (CGA).

Here's how it works: You make a donation to Hospice of the Western Reserve, and in return, we pay you or your loved one a fixed amount each year for the rest of his or her life. This payment never changes, not even with fluctuations in the stock market, interest rates or inflation. After your or a loved one's lifetime, we use the remaining balance of your gift to support our work to improve the lives of our patients and their families.

Benefits

- » Receive lifetime payments for yourself and possibly another person.
- » Qualify for a charitable deduction for a portion of the value of the gift.
- » Secure partially income-tax-free payments throughout your life expectancy.
- » Save on capital gains taxes when you contribute appreciated securities.
- » Know that you're making a difference at Hospice of the Western Reserve.

Find Your Gift Annuity Rates

One Life		Two Lives	
Age	Rate	Ages	Rate
65	4.2%	65/70	4.0%
70	4.7%	70/75	4.3%
75	5.4%	75/80	4.9%
80	6.5%	80/85	5.8%
85	7.6%	85/90	7.1%
90	8.6%	90/95+	8.4%

See How You Can Benefit

We would be happy to run a personalized calculation showing you the benefits you and your loved one can enjoy. Simply contact Holly Selvaggi at 216.255.9066 or hselvaggi@hospicewr.org to learn more today.

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California residents: Annuities are subject to regulation by the State of California. Payments under such agreements, however, are not protected or otherwise guaranteed by any government agency or the California Life and Health Insurance Guarantee Association. **Oklahoma residents:** A charitable gift annuity is not regulated by the Oklahoma Insurance Department and is not protected by a guaranty association affiliated with the Oklahoma Insurance Department. **South Dakota residents:** Charitable gift annuities are not regulated by and are not under the jurisdiction of the South Dakota Division of Insurance.



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If you wish to be removed from our fundraising mailing list, please contact Holly Selvaggi at hselvaggi@hospicewr.org or 216.255.9066.

