

# Contributions...making a difference

## BMH Clambake Introduces "Fund-A-Need" Format

While the ground thawed and we all looked forward to leaving the windows open on a spring evening, planning for Brattleboro Memorial Hospital's Annual Clambake and Auction benefit, scheduled for Saturday, July 11<sup>th</sup>, was well under way. Some important changes will be put in place for 2009 to provide more opportunities for giving towards this year's campaign to raise money for the Uncompensated Care Fund.

Given the current economic climate, care for the uninsured or underinsured is an especially poignant topic. The tri-state area of Southeastern Vermont, Western Massachusetts and Western New Hampshire that BMH serves is already home to many families or individuals without adequate healthcare resources. Consider the following statistics:

- 54% of families in Windham County fall below the U.S. median family income level.
- 10% of Vermonters are uninsured.
- 14% of non-elderly adults are underinsured: they carry health insurance but also have very high out-of-pocket health care costs relative to their incomes.
- 53% of underinsured and 68% of uninsured go without needed care, including not seeing a physician when sick, not filling prescriptions, and not following up on recommended tests or treatment.

- 45% of underinsured and 51% of uninsured have difficulty paying bills, going without other necessities in order to pay medical bills.

With this in mind, we're changing the live auction component of the clambake in favor of a "**Fund-A-Need**" bidding format. Supporters will have the opportunity to support a range of health care services currently conducted at BMH, thus helping to cover the cost of care for those in our community who do not have the resources. This will entail a range of levels at which a person can donate with a description of the type of services that might be funded by the pledge.

BMH Development Director Ellen Smith says the **Fund-A-Need** format will improve participation and provide the opportunity to make direct gifts of support. She adds that there will still be a wide range of exciting as well as useful silent and chance auction items as in previous years.

"By the time we've neared the end of the auctions, there are people who were outbid for items that still want to support BMH," says Smith. "The new **Fund-A-Need** format allows them to support the hospital in an immediate and meaningful way."

Look for more information about the clambake, **Fund-A-Need** and the Uncompensated Care Fund in future newsletters and in the Giving section at [www.bmhvt.org](http://www.bmhvt.org).

**SATURDAY  
JULY 11, 2009**

5:30 p.m.  
*under the tent on the hospital lawn*

\$50 per person  
*(\$40 if purchased by 6/15)*

**FOR TICKETS, CALL  
802-257-8314  
or purchase online at  
[www.bmhvt.org/giving](http://www.bmhvt.org/giving)  
starting June 1st**



# Life Insurance an Option for Charitable Support

by Kelli Warriner Crego

Have you ever thought about making a gift of your life insurance to a charitable institution? Life insurance gifts are a wonderful way that an individual can make a significant and lasting gift to Brattleboro Memorial Hospital. Life insurance allows you to make a larger gift to charity than you might otherwise be able to afford. Although the cost to you (your premiums) is relatively small, the amount the charity will receive (the death benefit) can be quite substantial. For instance, an individual may irrevocably assign BMH an existing life insurance policy that is no longer needed for family protection, making the hospital both owner and beneficiary. As long as you continue to pay the premiums on the life insurance policy, the charity is guaranteed to receive the proceeds of the policy when you die. (Guarantees are subject to the claims-paying ability of the issuing insurance company.) Since life insurance proceeds paid to a charity are not subject to income and estate taxes, probate costs, and other expenses, the charity can count on receiving 100% of your gift. (If the donor is not sure whether they wish to continue to pay the premiums, BMH may elect to.)

Giving life insurance to charity also has certain income tax benefits. Depending on how you structure your gift, you may be able to take an income tax deduction equal to your basis in the policy or its fair market value (FMV), and you may be able to deduct the premiums you pay for the policy on your annual income tax return. When an insurance contract is transferred to a charity, the donor's income tax charitable deduction is based on the lesser of FMV or adjusted cost basis.

Options for supporters gifting life insurance are:

- Continue payment of the premiums and receive the full face value of the policy at the donor's death;
- Convert the policy to paid-up insurance in a reduced amount with no further payments; or
- Surrender the policy for its present cash value.

*Kelli Warriner Crego, CFP is a member of the BMH Planned Giving Advisory Council. She is a financial advisor practicing at Park Place Financial Advisors, 57 Western Ave. in Brattleboro. She offers securities and advisory services as an investment adviser representative of Commonwealth Financial Network®, a member firm of FINRA/SIPC and a Registered Investment Adviser. She can be reached at 802-257-7766 or at [kelli@parkplaceadvisorsom](mailto:kelli@parkplaceadvisorsom).*

# Making Progress in a Tough Economy

Last August, when the Development Office finalized plans for the 2009 Annual Giving program, the BMH Board of Directors, President and Senior Leadership Team indicated that the hospital would be raising our Annual Giving goal to \$175,000. This was a bold but necessary move—in what was then an economy showing signs of strain. But the board and hospital leadership had confidence in the generosity and support of our donors. And they have been proven correct. **We have thus far raised a total of just over \$120,000 and are running strong to make our goal by September 30<sup>th</sup>.**

The giving options have been expanded for the first time this year and people seem to like having choices of how to designate their gift.

So far we have received:

- 35 gifts totaling \$10,800 for Electronic Medical Records;
- 43 gifts totaling \$5,600 for Uncompensated Care,
- 438 gifts totaling \$104,000 in Unrestricted gifts.

It is remarkable to see such a large number of donations made unrestrictedly. The beauty of the unrestricted gift is in its relationship implications. It says that you trust BMH to make wise choices about where we choose to spend your gift. It provides flexibility for our leaders to solve problems as they arise.

**Whether your heart is for helping those less fortunate receive needed medical care without cost, investing in technological infrastructure, or if you made your gift unrestricted, THANK YOU!**

## *You Are Invited*

### *Estate Planning Seminar*

Thursday, September 10, 2009

9:30 – 11:30 a.m.

Brattleboro Memorial Hospital  
Tyler Conference Room

#### **Topics:**

Wills and trusts, Estate planning taxes  
Planning for your heirs, Asset preservation  
Planning for long-term care  
Special issues regarding retirement accounts

#### **Speakers:**

Leslie Morey, Certified Financial Planner,  
Chittenden Bank  
Jonathan D. Secrest, Attorney,  
Gale Corum Mabie Cook & Prodan

Please RSVP to [development@bmvht.org](mailto:development@bmvht.org)  
or 802-257-8314

## BMH Donor Profile – Paula Marie

When Paula Marie was a young girl, she would unwittingly upset her mother by telling her she was moving to California the minute she turned 18 years old. Now she's 19 and on the verge of moving out of her family home in Guilford to an apartment in Brattleboro, and that might end up being far enough.

"I can grow into myself and still be doing things that make a difference in this area," says Paula, claspng her knee to her chest. "You can make things to do."

Making things to do has never been a problem for Paula. Babysitting gigs became opportunities to get kids involved in creative projects. Teaching herself to play the piano and sing was not just an outlet for songwriting and performing, but also a vehicle for staging concerts that raised money for local charities. Even her recent job working in the kitchen at Brattleboro Memorial Hospital was a chance to reach out and interact with patients in a meaningful way.

"They want to talk about something other than their illness. They'll be there for a few weeks and I won't see any family or visitors. You can tell when they really want to talk to you," she says. "Even though I deliver trays and I wash dishes I can be a part of that sick person's day that doesn't completely suck."

Paula's job at the hospital helped her pay for classes at the Community College of Vermont. She initially focused on early education thinking she would follow the same path as her mother, who teaches in Greenfield. But special education courses focused on integrating autistic children into mainstream classrooms eventually captured her interest.

"Being a teacher you're obviously helping kids but it's more rewarding being one-on-one rather than being one-on-twenty," says Paula. "One of my teachers referred to it as being someone's Jiminy Cricket, and I like that so I use that all the time."

Paula isn't overly concerned with how long it will take before she gets to play Jiminy Cricket. She knows what she wants to accomplish and understands it will be worth the time and money she puts into her goal. In the meantime, she continues to look at the big picture impact of even the smallest gestures, including giving back to the hospital by making a financial contribution to the patients with limited or no health insurance.

"Growing up my parents didn't really have a great insurance plan. I watched them struggle. My family had some health issues that had come up. Even for just regular



Paula Marie

check-ups I watched them stress out all the time because we had this insurance plan that would cover your pinkie and not your thumb," recalls Paula. "So that's why I chose to donate to the program for people who don't have good insurance. I thought that was really noble and I could relate to it."

Paula says the in-person appeal from BMH's Development Office inspired her to make the contribution. If she had just received a memo in her mailbox, she admits she may not have given it as much thought. She sees that approach as the best way to entice other hospital employees and young people to do the same.

"If they thought of the hospital as a symbol of a community and something that everyone in the community needs at one point or another, maybe they would feel compelled to help out," says Paula.

"Just do little things to help someone and you feel good about yourself."

## Grant News

Each year, Brattleboro Memorial Hospital is fortunate to be the recipient of a number of private foundation and VT State grants. Much of the grant writing, communication, and coordination with foundations comes within the responsibilities of the Development Office at BMH. And we are very lucky to have Tracy Boucher, who has taken on this work. Over the past two years, Tracy has attended grant writing trainings and has worked hard to master this skill. She has done a great job.

Most recently, BMH was the recipient of a Fanny Holt Ames and Edna Louise Holt Fund grant to benefit Cornerstone Pediatrics in Bellows Falls. This practice, affiliated with Brattleboro Memorial Hospital, received a two-year grant in the amount of \$50,338. These funds will assist approximately 13% of Cornerstone Pediatrics patients who have diagnoses of chronic medical conditions needing case management services. The goal is to develop a Medical Home-based case management system to increase and streamline access to pediatric, specialty, and ancillary care, thus improving health and wellness of these children. The grant will cover the care coordination among the pediatricians, specialists, schools, mental healthcare providers, and ancillary services.



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17 Belmont Avenue  
Brattleboro, VT 05301

Nonprofit  
U.S Postage  
**PAID**  
Putney, VT  
Permit 1

*Contributions* is published three times a year.

**Editor:** Ellen Smith  
*Director of Development*

**Design:** Nicole Zinn  
*Associate, Community Relations*

*Best patient care experience- every patient; every time; Best place to work- employees / volunteers / medical staff*



## Behind the Scenes

It started in March and it is building momentum—Brattleboro Memorial Hospital Technology Tours. More than 25 community members have taken the opportunity to get behind the scenes at BMH and learn a little bit more about the technology we have here. And also meet the nurses, physicians, and technologists who keep our community healthy day after day.

Our first tour, in March, introduced attendees to Nuclear Medicine and profiled our new machine as well as introduced Digital Radiology. In April, tour participants suited up (*shown in photos above*) and went into the operating room to learn about joint surgery as well as met with Dr. Potash who covered colonoscopy and endoscopy procedures. And May brought us to our new MRI machine and CT scanner.

Our last tour before the summer is scheduled for June 9. Participants will learn about the science behind their blood work. If you are interested in attending, please call 257-8314 to reserve a space.

### Do you . . .

- have a few hours?
- feel comfortable working on a computer?
- love BMH and want to volunteer ?

**AND**

- are looking for a fun group with which to work?

### Then we have a job for you.....

The Development Office is looking for a volunteer (or two) to help with data entry. You would become a member of a great group of four staff members and three volunteers in a relaxed but productive environment. And your time and skills would be put to great use helping BMH and the community.

If you are interested, please call the Development Office at 802-257-8314.