

Legacy

A FINANCIAL AND CHARITABLE PLANNING GUIDE FOR THE FOUNDATION FOR BARNES-JEWISH HOSPITAL

A Family Tradition of Giving Continues to Grow

Some things from the 1980s are long gone, such as the Yugo automobile, the Berlin Wall and New Coke. Yet what Sanford “Sandy” and Gloria Spitzer started in the 1980s as supporters of The Foundation for Barnes-Jewish Hospital has continued to grow and will flourish for decades to come.

Over the years, some of the Spitzers’ generosity was directed toward the M. Randall Spitzer Leukemia Fund in memory of their nephew who died of leukemia at age 37. They have also given in honor of Sandy’s brother who became ill after a heart attack and from complications of diabetes. In June 2005, their lifetime cumulative gifts reached the Cornerstone Society membership level—but they didn’t stop there.

Most recently, Sandy and Gloria have broadened their support by establishing the Sanford and Gloria Spitzer Endowed Fellowship Fund in honor of Dr. Scott Nordlicht and Dr. Craig Reiss. This endowment creates a fellowship in the new Heart & Vascular Center at Barnes-Jewish Hospital.

Moving Heart Care Forward

Sandy and Gloria have each received heart care for several years at Barnes-Jewish Hospital. Gloria has been cared for by Dr. Nordlicht while Sandy has received care from Dr. Reiss. Both doctors are Washington University cardiologists at Barnes-Jewish Hospital.



Sanford “Sandy” and Gloria Spitzer

“We’re excited to support the heart care that has kept us healthy for decades and want to ensure that it will continue to benefit our family—and other families—for years to come,” Gloria says. “With our gift, we hope to attract more cardiologists like Dr. Nordlicht, Dr. Reiss and Dr. Alan Weiss—who cared for Sandy’s brother.”

Because an endowment offers support well into the future, the Spitzers’ gift is an important part of ensuring the

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Visit barnesjewish.org/giving/planned-giving to discover how you can make a difference at Barnes-Jewish Hospital.

Inside

- Who you need on your estate planning team
- Make a tribute gift this holiday season
- Letter from a board member: Should you consider a life income gift this year?



Give where care matters most.™

Assembling an Estate Planning Team

Who Plays What Role?

If you've been thinking about compiling the important documents that make up a secure estate plan, you might be wondering, *Where do I start?* or *Who do I call first?* Here are some helpful tips.

Attorney: You'll most likely want to start with an estate planning attorney. The bulk of your estate plan is made up of legal documents such as a will, a trust, powers of attorney, living wills, etc., and only an attorney can prepare these documents on your behalf.

Extra Help

Now you know where to start, but what if you need additional assistance? Depending on the size and complexity



of your estate, your attorney may recommend adding the following professionals to your estate planning team:

Trust officer: This professional can assist with any trusts in your plan that are created now (e.g., a revocable living trust) or at your death for your spouse, children or other loved ones.

CPA/tax professional: Your estate plan may also require a review of tax issues such as income, estate, gift and capital gains, making a tax professional a crucial team member.

Insurance professional: An estate plan reviews the amount of life insurance that may be needed at your death to provide for your survivors' needs. In addition, for larger estates, life insurance may be needed to pay federal or state estate taxes.

Gift planning officer: If you're considering including The Foundation for Barnes-Jewish Hospital in your estate plans, Marilyn S. Raphael, planned giving manager, can work with your estate planning team to develop the best gift plan to meet your needs. Contact Marilyn at 314-286-0704 or plannedgiving@bjc.org to learn more.

Special Opportunity for Your IRA To Expire Dec. 31

Here's where your estate planning team can come in handy: If you're 70½ or older, your chance to make tax-free gifts from your IRA for 2011 ends Dec. 31. You can transfer up to \$100,000 directly from your IRA to a qualified charity like The Foundation for Barnes-Jewish Hospital. The transfer generates neither taxable income nor a tax deduction, so you don't have to itemize to take advantage of this opportunity. Visit www.barnesjewish.org/giving/iraopportunity to learn more or contact us to make your gift.

FREE Guide!

Start planning today and save time when you meet with your estate planning team! Return the enclosed reply envelope to receive your FREE copy of ***A Personal Record: Estate Planning You Can Do at Home.***



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hospital's Heart & Vascular Center continues to be a leader in the field. Gifts are needed to support the significant advances in heart patient care, outcomes and research.

“Through our endowment, we hope to accelerate the doctors’ knowledge of the heart and how to best take care of it,” Sandy says. “We’re excited to be part of moving research and care forward in the new Heart & Vascular Center.”

Passing Values on to the Next Generation

In 2004, the Spitzers created the Sanford and Gloria Spitzer Family Foundation to streamline their charitable giving, including gifts to The Foundation for Barnes-Jewish Hospital.

“My mother always encouraged us to support our community through volunteering and financial contributions,” Gloria says. “Through our family foundation, our children will be able to continue that legacy, too.”

Sandy is proud of his children’s own passion for community service and giving. “It’s very rewarding to us that our children share in these beliefs. They’re very aware of their charitable responsibilities and are passing these values on to their own children.”

Touch a Life Through Your Holiday Giving

The warm feelings of the season are settling in, family plans are being added to the calendar and stores are preparing for the annual rush—the holidays are upon us! Often paired with this time of year are hopes to surprise our loved ones with special gifts that mean a lot to them.

But giving great gifts is not an easy task. Many times it’s because people already seem to have everything, or the hectic rush of this time of year makes holiday shopping a chore. But there are other, very positive routes for gift giving, and they start with a reflection of what is truly dear to you and those you love.

Tribute Gifts

A New Twist to Your Holiday Giving

This holiday season, consider adding tribute gifts to your list of giving ideas. If any of your loved ones hold Barnes-Jewish Hospital close to their hearts, you could make a significant gift to us in their honor. By making a tribute gift in a loved one’s name, you’ll establish a living tribute to him or her that is always appreciated, carries significant meaning and supports lifesaving care.

How Tribute Gifts Work

Tribute gifts are donations you make in recognition of someone significant in your life. These gifts are often made



on traditional gift-giving occasions, but can also be used as a thoughtful way to say thanks or to congratulate a loved one for a noteworthy achievement or milestone reached.

How to Complete Your Gift

Making a tribute gift to The Foundation for Barnes-Jewish Hospital is easy. We have many options to help you honor someone special today and would be happy to help you choose one. Once you’ve chosen the option that works best for you:

- simply let us know that your donation is a tribute gift;
- we’ll issue a tax receipt to you for your contribution; and
- if you wish, we’ll announce your gift to the honoree—without stating the amount.

Jump-Start Your Holiday Shopping

Contact Marilyn S. Raphael at plannedgiving@bjc.org or 314-286-0704 to make your tribute gift today.

Dear friends,

In addition to being a donor and board member for The Foundation for Barnes-Jewish Hospital, I am also a practicing estate planning attorney, and I would like to inform you about a smart way to support Barnes-Jewish Hospital this year.

The recent market volatility and unprecedented low interest rates have wreaked havoc on many financial plans. If you are including The Foundation for Barnes-Jewish Hospital in your estate plans, you may want to consider a life income gift. Our life income programs may offer a unique opportunity for you to make a charitable gift to support the work of Barnes-Jewish Hospital while helping you to:

- increase your spendable income.
- save on taxes this year.
- reduce future income taxes.

Payments from our life income plans continue for your lifetime and some are fixed, so they don't fluctuate with the markets. For example, a charitable gift annuity could triple your fixed income. Charitable trusts can enable you to give more to Barnes-Jewish Hospital at greatly reduced cost to your family, as well as provide you with substantial lifetime benefits.

If you have treasury bills or CDs coming due in the near future, contact Marilyn S. Raphael for a no-obligation illustration based on your specific situation.

Thank you for your continued interest in supporting The Foundation for Barnes-Jewish Hospital and giving where care matters most.

Sincerely,



Tom Corbett

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