

# Legacy

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

## Lifelong Nurse Honors Field With Her Gift



Penny Bari

Penny Bari, Barnes Hospital School of Nursing Class of '61, is not exaggerating when she says that nursing school was her entire world when she was a student.

“My classmates and I had a weeknight curfew of 9 p.m. unless we were in our clinical training, which consisted of staffing our hospital

through the night,” Penny says of her experience at Barnes, which is now Goldfarb School of Nursing at Barnes-Jewish College. “And really, nursing has been my life ever since!”

Penny worked for four years at Barnes Hospital before marrying and taking a break to raise her two sons. After returning to Barnes in 1977, she held many roles, including supervisor and clinical director of medical nursing, until her retirement in 1999.

## 'I Will Always Be a Nurse'

Though retired, Penny is proof that nursing is a lifelong career. She provides blood pressure screenings at her church, volunteers for a program that screens underserved older adults for osteoporosis and depression and has served as a team nurse on mission trips. She is also a volunteer patient for nurse practitioner students at Goldfarb who are learning diagnostic skills.

“No matter where life takes me, I will always be a nurse,” Penny says. “On a personal note, one of my most touching experiences was when I took care of my husband and my mother during their last days; hopefully, I was able to give them some comfort.”

## You Can't Replace Compassion With Technology

Penny knows that while technology is wonderful, it can never replace the compassionate care or the personal touch of a nurse. For this reason, for years Penny has supported students by giving to scholarships at Goldfarb.

“I hope the students who receive the scholarship I support find their nursing careers just as meaningful as I did,” Penny says.

Penny supports students in need through the Elizabeth McIntosh Scholarship Fund, named in honor of the first director of Barnes Hospital School of Nursing, whom Penny “admired for the way she took a personal interest in each of us students.”

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### Inside:

- Add to Your Security With a Charitable Gift Annuity
- Income Tax Reduction and Estate Tax Elimination

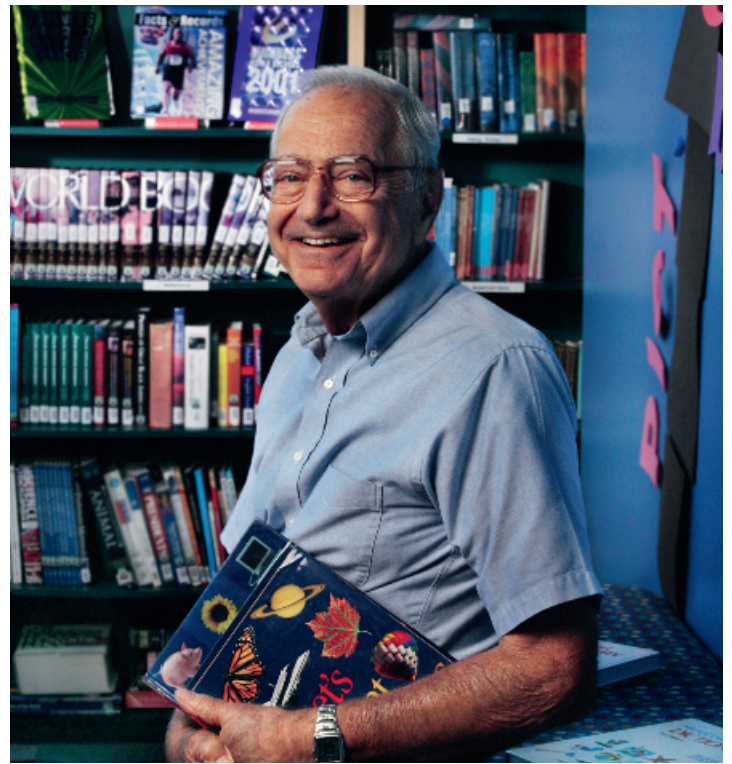
## Add to Your Security With a Charitable Gift Annuity

Life brings about unexpected changes, such as the death of a loved one or a downturn in the economy. But with the help of a charitable gift annuity, you can add security to your future.

A charitable gift annuity can be accomplished with a simple contract between you and Barnes-Jewish Hospital Foundation. You make a donation and we, in turn, pay you a fixed amount each year for the rest of your life. The rate of payment you receive doesn't fluctuate with the stock market, interest rates or inflation. It is firmly set at the time of your gift and never changes. After your lifetime, the remaining balance is directed to the area of interest you support at the hospital.

ONE LIFE	
Age	Rate
50	4.8%
55	5.0%
60	5.2%
65	5.5%
70	5.8%
75	6.4%
80	7.2%
85	8.1%
90+	9.5%

TWO LIVES	
Ages	Rate
50/55	4.2%
55/60	4.6%
60/65	5.0%
65/70	5.2%
70/75	5.5%
75/80	5.9%
80/85	6.6%
85/90	7.5%
90/95+	9.0%



Harris Frank

“I chose to make a gift annuity because it is the perfect package—common sense and dollars and cents,” donor Harris Frank says. “In this option I am guaranteed an income for the rest of my life and I get to do a good deed at the same time. I chose to make my annuity with Barnes-Jewish Hospital Foundation because I think we are lucky to have Barnes-Jewish Hospital in our city, and everyone who can support it should.”

## Make Tax-Free Gifts From Your IRA!

If you're looking for the most tax-effective gift to make to Barnes-Jewish Hospital Foundation, Congress recently extended a law that allows individuals 70½ or older to make tax-free gifts today using funds transferred directly from their IRAs to qualified charitable organizations like ours. You can transfer any amount up to \$100,000 through the end of 2011.

### Learn More About Your Benefits

Don't let this tax-wise opportunity pass you by. To learn more, visit [barnesjewish.org/giving/iraopportunity](http://barnesjewish.org/giving/iraopportunity). Also, please feel free to contact us with questions or for help making your gift. We look forward to hearing from you.



Penny Bari with her sons and late husband.

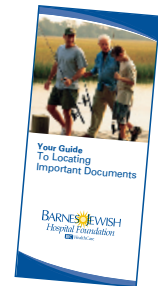
## Lifelong Nurse Honors Field With Her Gift

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### Providing for the Future

Most recently, in honor of her Barnes Hospital School of Nursing 50th reunion, Penny created a legacy at Goldfarb School of Nursing and became a member of the Barnes-Jewish Hospital Foundation's Legacy Circle by naming the Foundation as a beneficiary in her IRA. This way, the funds from her IRA will allow her to establish a scholarship, and taxes will be eliminated because of the charitable beneficiary designation.

"Creating the Penny Bari Family Scholarship has allowed me a special way to celebrate my 50th reunion, and to honor my family and my field," Penny says.



## Get Organized

Avoid confusion and worry by providing your loved ones with a map of where to find key documents and whom to contact in case of your absence. Send for this FREE organizer tool, ***Your Guide to Locating Important Documents***, using the enclosed reply card today!

## Learn More at Your Own Pace Check Out Our Online Resources

Our interactive tools can help you dig into your options for giving to the Foundation through your long-term plans.

- **Explore** all the ways you can give at [barnesjewish.org/giving/ways-to-give](http://barnesjewish.org/giving/ways-to-give).
- **Read** giving stories from our other supporters at [barnesjewish.org/giving/meet-our-donors](http://barnesjewish.org/giving/meet-our-donors).
- **Request** any of 20 free eBrochures at [barnesjewish.org/giving/ebrochures](http://barnesjewish.org/giving/ebrochures).



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St. Louis, Missouri 63110

# Income Tax Reduction —AND— Estate Tax Elimination



You Will Discover How:

- The **New Tax Law** affects you and your current estate plan.
- Your IRAs and 401(k)s are still targeted for **Double Taxation**...and how you can avoid it.
- You can use your “hidden assets” to create substantial **Income Tax Deductions**.
- You can create an income you can't outlive... and leave a **Lasting Legacy** to favorite charities.
- You can bypass **Capital Gains Taxes** the way Ted Turner, Disney and others have.
- You can **Eliminate Estate Taxes**.
- The courts are using the 41,000 lawsuits filed each day to **Redirect Wealth**...and what you can do.
- You can use a **Zero Estate Tax Plan** to pass more wealth... and much more.

## Two Dates Offered

### **TUESDAY, MAY 3, 2011**

10:00 a.m.–11:30 a.m.

Followed by Lunch

Maggiano's Little Italy  
(near the Galleria)

#2 The Boulevard Saint Louis  
St. Louis, Missouri 63117

### **THURSDAY, MAY 19, 2011**

10:00 a.m.–11:30 a.m.

Followed by Lunch

Ces & Judy's  
(at Le Chateau)

10405 Clayton Road  
St. Louis, Missouri 63131

**Seats are free, but limited**

Please call 314-286-2543 or email Marilyn Raphael at [plannedgiving@bjc.org](mailto:plannedgiving@bjc.org) TODAY to make your reservation!

## Your Speaker



Chris Jacob is a nationally known financial educator and speaker. He has been referred to as the Estate Protector in the trade press. Chris has conducted over 200 presentations across the country on topics including zero estate tax planning, family wealth preservation and tax-smart retirement planning. Chris teaches continuing education for CPAs, attorneys, CFPs and

other financial professionals. He has counseled more than 1,000 families regarding the accumulation, protection and preservation of their wealth, and his counsel and assistance over the last two decades has saved them millions in estate and income taxes. Chris graduated from the University of Illinois at Champaign-Urbana with a Bachelor of Science degree in economics.

Don't miss this opportunity to hear one of the nation's most knowledgeable speakers on income tax reduction and estate tax elimination.

**Seating is limited.**  
**Call today: 314-286-2543**

**BARNES JEWISH**  
*Hospital Foundation*  
BJC HealthCare