

# Legacy

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

## A Breath of Fresh Air



Myra and Eb Thomas

Every year around Dec. 19, Eb Thomas sends barbecue from Memphis to the five doctors and nurses who helped him gain a second chance at life. The date marks the anniversary of Eb's lung transplant.

After a skiing trip in 1989, Eb Thomas felt more out of breath and tired than usual. One year later, he was diagnosed with a rare hereditary disease called Alpha-1, which causes emphysema. His lungs began to deteriorate—and the damage from Alpha-1 is irreversible.

Ten years after his diagnosis, Eb, a Memphis native, turned to Barnes-Jewish Hospital because of its well-known patient care and transplant program. He lived with an oxygen tank back home as he waited for a lung transplant.

Even with the oxygen, everything became increasingly more difficult for Eb—showering, working, and even putting on his socks and shoes were excruciating. He was always short of breath, even when at rest. Through it all, his wife Myra helped him make it every day to his job as Chief Financial Officer of First Tennessee Bank, the largest bank in the state.

But the disease eventually took its toll. When Eb's lung capacity weakened to a mere 17 percent, he was in dire need of a transplant—fast. He received his new shot at life at Barnes-Jewish Hospital in December 2002.

“The day after the transplant I was off the oxygen, and I never went back,” Eb says.

After the transplant, Eb completed a rigorous rehabilitation program at Barnes-Jewish before returning home to enjoy things he couldn't before, like a round of golf or a tennis match. “I feel younger after the transplant,” says Eb. “There's very little I would like to do that I can't. Barnes-Jewish is outstanding—the people; the doctors; everyone. It's unbelievable quality.”

Through everything, Eb was grateful to have a strong faith in God and the love and patience of Myra. He is now using his second chance to help patients at Barnes-Jewish in two vital ways: as a transplant mentor who shares his story and provides emotional support for others considering transplants, and as a giver. Eb frequently receives calls from potential transplant

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recipients who want to learn from his experience and success.

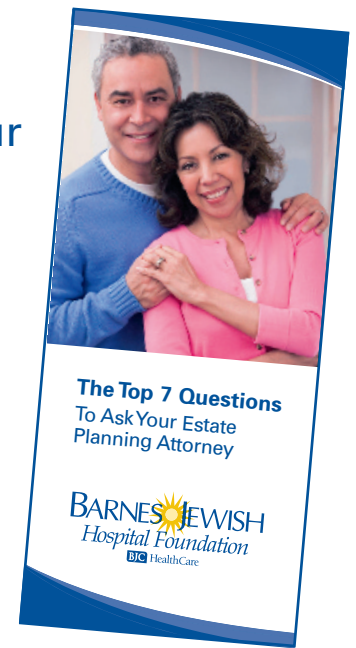
Eb and Myra also established the Eb and Myra Thomas Lung Transplant Fund through the Barnes-Jewish Hospital Foundation to support the mentor program and to help lung

transplant patients who are facing financial difficulties due to their health.

Says Eb, "As a banker, whether it's barbecue or Barnes-Jewish, I believe in investing in the best."

## Discover the Key Questions to Ask When Making Your Estate Plan

In our FREE guide, *The Top 7 Questions to Ask Your Estate Planning Attorney*, you will learn what needs to be discussed in order to have the best possible estate plan. This guide will prepare you to meet with your attorney and ultimately help you secure your future with a well-crafted estate plan. Return the enclosed reply card to receive your complimentary copy.



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## Estate Planning Isn't Just for the Rich



If you're like many of our supporters, you stretch your income to pay for the kids' education, save for retirement, make house payments and home repairs, and meet the needs of your aging parents—all while selflessly supporting our

cause, too. So it's no wonder that the usual talk about estate planning for those with millions of dollars doesn't seem to fit your lifestyle.

But the truth is, estate planning is for *everyone*, regardless of age or assets. Estate plans aren't for people getting ready to die—they're for people with families and friends. It allows you to protect the people and causes you care about most, no matter what twists and turns happen in life.

### Reasons to Plan: A Checklist

If any of these statements apply to you, don't wait another day—contact an estate planning attorney to set up a meeting that jump-starts your planning.

- I have children or grandchildren.
- I have a spouse.
- I have other close family and friends that I'd like to provide for after I'm gone.
- I own a business.
- I'd like more of my estate to go to my loved ones instead of taxes.
- I want my estate to support my favorite charitable causes.

### It's About More Than Taxes

Reducing taxes is, of course, an important component of estate planning. But the process of planning involves much more than finding tax-saving strategies.

It's a highly personal process of deciding how your assets will be distributed at death. Consider these questions:

- Who will receive the home? The car? The stocks? The jewelry?
- Who will take care of the children if they are not yet of legal age?

- Do you have relatives, even children, who should *not* receive assets?
- Are there charities you wish to benefit from your estate?

The primary goal of estate planning is to assure the transfer of your property to the beneficiaries of your choice at the smallest possible financial and emotional cost. And your desire to provide for those you care about will never change, no matter what your tax bracket. Estate planning truly is for everyone.

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### Will Your Estate Owe Taxes?

In 2009 you can have up to \$3.5 million in assets before estate taxes are assessed. Estate taxes are scheduled to be repealed in 2010, and then reinstated in 2011 with only a \$1 million exemption level—pending no further action from Congress. This makes it critical for you to plan your estate.

You may be wealthier than you think. Add up everything in this list, and you may find yourself with enough assets to qualify for a tax on the right to transfer your assets at death:

- Your home or other property
- Money in savings accounts
- Stock portfolio
- Tangible personal property (such as furniture, jewelry and art)
- Life insurance policies that you own or have owned during the last three years
- Retirement plan assets
- Business interests
- Any other assets

## Philanthropy—A Family Tradition

Sue Gallop, a donor featured in the Foundation's *Legacy* newsletter (Spring 2005), passed away on Sept. 16. She was a wonderful friend to so many, and a loving mother and grandmother who felt it was a priority to pass on the family's tradition of giving to her nine grandchildren. The following story is how she taught them that "no matter our station in life, we all have the ability to help others in need."

### The Starfish Story

*Adapted from the original essay by Loren Eiseley (1907–1977)*

One day, as he was walking along the beach, a wise man saw a human figure moving like a dancer. He smiled to himself at the thought of someone who would dance to the day, and so, he walked faster to catch up.

As he got closer, he noticed that the figure was that of a young girl picking up small objects, and throwing them gently into the ocean.

He came closer still and called out, "Good morning! May I ask what it is that you are doing?"

She replied, "Throwing starfish back into the ocean. The sun is up and the tide is going out. If I don't throw them in, they'll die."

The wise man commented, "But, young lady, do you not realize that there are miles and miles of beach and hundreds of starfish. You can't possibly make a difference!"

After listening politely, the young girl bent down, picked up yet another starfish, and threw it into the ocean. Then, smiling at the man, she said, "I made a difference for that one."

Thank you to Susie and to all of our donors whose gifts allow Barnes-Jewish Hospital Foundation to make a difference in our patients' lives.



**"No matter our station in life, we all have the ability to help others in need."**



**Marilyn S. Raphael**  
Planned Giving Manager  
Phone: 314-286-0704  
Fax: 314-286-0599  
E-Mail: [plannedgiving@bjc.org](mailto:plannedgiving@bjc.org)

**Barnes-Jewish Hospital Foundation**  
Mail Stop: 84-84-100  
1001 Highlands Plaza Drive West  
Suite 140  
St. Louis, Missouri 63110