

# Legacy

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

## Dedicated Compassion

### A Life Devoted to Nursing

Eloise DeLap believes that being a dedicated nurse is “the most important thing in the world.” Now retired from a career devoted to Jewish Hospital, Eloise remains passionate about the direction she chose as a young girl in West Frankfort, Illinois.

Each year, she still sends a gift to the scholarship fund endowed in her name when she retired after 35 years in nursing education. “That was the biggest honor I’ve ever had,” says Eloise. It was not the only honor ever bestowed upon her. She also received the Distinguished Alumni Award, and Jewish Hospital’s Meritorious Service Award.

Former classmates and friends remember her single-minded commitment to nursing and teaching, in her own career path and those of students. “She was so supportive of everyone in our class,” says Linda Kalkbrenner, class of 1958. “We saw her as the person we could go to for answers.”

Another college friend, Barbara Helmer, class of 1959, fondly recalls the camaraderie between nursing, medical and dental students. “Those were wonderful times—the students were her life,” recalls Helmer. “She lived and breathed teaching at that school.”

Eloise is a self-described “avid” person regarding education, especially in nursing. “I don’t think any person could possibly choose a better career.” Her advice to students: “You need to be compassionate, listen and learn, and be kind to your patients. It’s more than a job—you have the life of people resting in your hands.”

Her hands touched the lives of more than 2,400 students through the years, as she supervised them on the



*Eloise DeLap, the Jewish College Alumni Association established a scholarship for nursing education in her honor.*

Medical/Surgery floor at Jewish Hospital and imparted experience in the classroom at the Jewish College of Nursing. “Everybody liked Eloise as an instructor,” says Brenda Ernst, former Executive Vice President of Nursing at Jewish Hospital. “She is so loyal—you rarely see that.” Ernst also credits DeLap with re-energizing the nursing school’s alumni association, where she served as president from 1969 to 1971, and from 1984 to 1988.

Eloise urges all alumni and professional colleagues to join her in opening the world of nursing to promising students who need financial assistance, as she needed throughout her own education. “It took me a lot longer to finish my BSN and my Masters because I worked all the way through and took a few classes at a time—so I understand the importance of supporting students and teachers in gaining higher knowledge.”

You can establish a named, endowed nursing scholarship or enrich a general nursing scholarship fund through a planned estate gift to Barnes-Jewish Hospital Foundation.

**BARNES JEWISH**  
Hospital Foundation  
BJC HealthCare

#### Inside:

- 10 Questions to Ask Your Parents About Their Estate Plans
- Do You Want to Help Continue Our Work But Can't Right Now?

## 10 Questions to Ask Your Parents About Their Estate Plans



As your parents grow older, it becomes even more vital for them to have their estate plans in order. It's a good idea to sit down and talk with them about their end-of-life wishes, and to help them organize and record those wishes.

### These tips will help you have a smooth discussion:

- Ease into the conversation by talking about your estate planning experiences.
- Begin with basic, easy-to-answer questions before moving on to more sensitive issues.
- Remain nonjudgmental. Include financial professionals if necessary.
- Don't be afraid to laugh and reminisce.
- Take a break. Plan more than one session to avoid an exhausting, stressful discussion.

### Find Out What You Need to Know

Use these 10 questions as a guide to navigate through this sticky subject.

1. **Do you have an up-to-date will?** By starting with this question, you can then let them know you would like to talk about plans they have made for the future.
2. **Can I help to get your other important documents in order?** This question provides an opening to talk about banking and credit card information, trust documents, insurance policies, and other important records.
3. **Have you told someone where these documents are located?** Assure them that they don't have to tell you what is in those documents but that it's a good idea to make sure someone, like an attorney or friend, knows where they are and how to access them.
4. **Do you have an inventory of your property?** If the answer is "no," suggest they create an inventory list on the computer or make a videotape inventory.
5. **Have you thought about making a charitable gift through your estate?** It may reduce estate taxes while helping organizations such as Barnes Jewish Hospital Foundation provide beneficial services and aid to others.
6. **Would you like to share the names of your key financial and legal advisors?** Find out if their advisors have

counseled them about the best ways to protect their assets. Offer to help them find trusted advisors if they do not have any.

7. **Would you like to share information about your final wishes or funeral arrangements?** Being aware of this information now will make the time when they pass away less stressful.
8. **Have you named someone to make health and financial decisions for you if you are unable to do so?** If you are the person they'd like to make decisions on their behalf, ask for details on how they would like those decisions carried out.
9. **What are your feelings on long-term care?** If they are interested, find out what type they have in mind.
10. **Is there anything else you'd like to discuss?** This is always a good wrap-up question. It gives your parents the opportunity to talk about other matters or concerns.

It's very important to talk with your parents about their estate plans today—you'll avoid confusion and unnecessary heartache later.

### Plan Ahead to Avoid Heartache

The questions above will help ensure that your parents have a good handle on their estate planning. But, you may also want to gather estate planning information from the following resources and share it with your parents.

- **Experts.** Nothing beats advice from estate planning attorneys or other professionals.
- **Web sites.** Conduct a search on "managing an inheritance" or other relevant topics.
- **Funeral homes.** They offer information about wills, Social Security and other estate planning issues.

This information may also help ensure that your own estate plans are in order.

## Do You Want to Help Continue Our Work, But Can't Right Now?

Consider including a gift to us in your will or living trust. Called a charitable bequest, this type of gift works well for people who believe in our cause but can't part with money today. Plus, it has these benefits:

- **Simplicity.** Just insert a few sentences into your will or trust. We can give you the correct wording to use.
- **Flexibility.** Because you are not actually making a gift until after your lifetime, you can change your mind at any time.
- **Versatility.** You can structure the bequest to leave a specific item or amount of money, make the gift contingent on certain events, or leave a percentage of your estate to us.
- **Tax Relief.** When you make a gift to us—a qualified charitable organization—in your will, your estate is entitled to an estate tax charitable deduction for the gift's full value.

### Why Leaving a Percentage Makes Sense

When planning a future gift, it's sometimes difficult to determine what size donation will make sense. Emergencies happen, and you need to make sure your family is financially taken care of first. Including a bequest of a percentage of your estate or a percentage of your residual estate ensures that your gift will remain proportionate to your estate size, no matter how it fluctuates over the years.



Thank you for your support! Your gift, no matter the size, helps the Foundation multiply generosity into resources that transform health care.

### Visit [www.barnesjewish.org](http://www.barnesjewish.org) today!

If you want more information on gifts of retirement assets, bequests or other gift types that can benefit you and Barnes-Jewish Hospital, visit our “Planned Gifts” page at [www.barnesjewish.org](http://www.barnesjewish.org). It's your complete resource for estate and charitable planning on the Web.

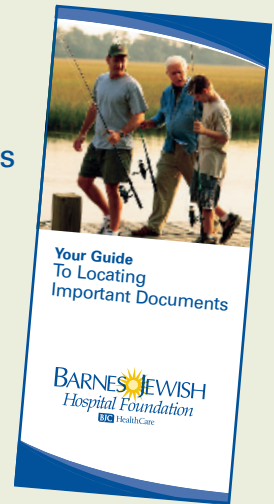
- **Discover** a virtual encyclopedia of information on how and what to give.
- **Access** hundreds of up-to-date articles on making the most of your charitable giving.
- **Calculate** your income tax deduction for charitable gifts.





## Get Organized

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



## Action List

### Planning Measures You Can Take Today

Now that you're finished looking over this issue of our newsletter, do you find yourself wondering, “now what?” Don't worry—below are three actions you can take right now to get things moving.



1. Visit us online at [www.barnesjewish.org/giftplanning](http://www.barnesjewish.org/giftplanning) to learn more about how you can support our important mission.
2. Return the reply card to receive ***Your Guide to Locating Important Documents***. It will be invaluable to you and your family to know that all of your vital information can easily be found and understood.
3. Meet with your professional advisors to evaluate your estate plan and discuss your financial and charitable goals. If you've started planning, make sure your plans are up-to-date and reflect major life changes.



**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