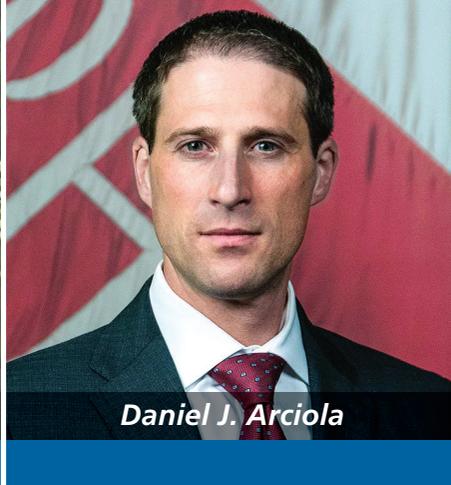




Bonnie Brennan



Ketly Wright



Daniel J. Arciola



MaryAnne Gilmartin

Donor Profiles

Bonnie Brennan

Deputy Chairman, Christie's Americas, and Member, Calvary Professional Advisors Council (PAC)

What inspires you?

I come from a large Irish Catholic family and supporting others is part of the value system instilled in me as a child. Calvary is an extraordinary example of compassion and support. CH has a unique and special way of sharing its stories and how your contributions make an immediate impact.

In my professional life I deal with families at a challenging time in their lives. Together with my colleagues, I

have the opportunity to solve problems and help families. While my clients are dealing with the loss of a loved one, often times they need to sell tangibles to pay tax bills. The Christie's team always offers the highest level of service, but especially at these difficult moments.

What brought you to Calvary?

How long have you been with CH?

In 2006, I found out about the PAC. Before I signed up, I met some of the members and toured the Bronx campus. My visit and time with the CH team really impressed me, as commitment from all PAC members is an important part of being involved. The CH team

wants us to know what it means to be part of this incredible place.

Calvary's signature events include Christie's and the Attorney Conference. How do you feel about those two events?

It is a great honor for Christie's to work with CH for their donor event each spring. The Attorney Conference has an amazing energy and is an event that everyone looks forward to each year. The program, judges and speakers are always excellent and offer highly sought after ethics courses. There is a great sense of commitment and support for CH among the Trusts/Estates community in New York. *cont. on page 5*

What is a Last Will and Testament and Why Do You Need One? *by Judith D. Grimaldi, Esq. CELA, MSW*

A Last Will and Testament is your personal instruction manual about what is to happen to you, your remains and your possessions, after you die. A Will can be the final gift you give your family and loved ones by creating order and harmony about your final wishes. Many people say, "I don't need a Will. I'll be gone; let my heirs decide."

What happens when there is no Will? Will the state in which you live provide a testamentary plan for your estate? The answer is *yes*. The state has written a Will for you. It is efficient but it is not personal. New York law will handle estates with no Wills; the process is called "passing by intestacy," which translates to "without a Will." *cont. on page 3*

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Stay in Touch with Calvary

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Published by Calvary Hospital, the nation's only acute care specialty hospital devoted exclusively to the palliative care of adult patients in the advanced stages of cancer and other life-limiting diseases.

Letter from the Professional Advisors Council Chairman

Dear Friends of Calvary,

One of the benefits of today's information explosion is that we can find anything we want, *instantly*. The downside is that this information overload can be overwhelming. It's like going down a cereal aisle in your local supermarket. There are so many choices – that people often escape to another aisle, without making any choices at all. We don't want that to be your outcome in your estate planning or Advance Care planning.

After many years of producing an annual issue of *Foresight*, Calvary is proud to introduce the inaugural spring issue of this newsletter! We hope this will serve several purposes:

- Spotlight National Healthcare Decisions Day (April 16) and why every adult should prepare their Advance Care Directives;
- Explain why having a Will is important for *every* person (not just those with substantial estates); and
- Show you various ways that people have supported the Calvary mission.

For those of you who read the previous issue (Fall 2018), you are aware that my brother's estate planning helped to ensure that once he died, his loved ones were cared for in the manner that he intended.

We hope that by hearing about the four donors in this issue, you may feel inspired to support the Hospital, in a way that is most meaningful to you. If you have other ideas, please don't hesitate to contact Elizabeth Edds Kougasian, Esq., Director of Planned Giving, at (718) 518-2080 or ekougasian@calvaryhospital.org.

Thank you for all you do for Calvary.



Michael J. A. Smith
*Chairman, Calvary Hospital Professional Advisors Council
and Member, Calvary Fund Board*



Supporting the Calvary Mission

Annual Giving (of any amount)

Tricia Reyes – treyes@calvaryhospital.org
or (718) 518-2076

Foundation and Corporate Giving

Leslie Bernstein – lbernstein@calvaryhospital.org
or (718) 518-2078

The Storrs Society (Annual Gifts of \$1,000 or more)

Tricia Reyes – treyes@calvaryhospital.org
or (718) 518-2076

Tree of Life

Sandrina Fernandez – sfernandez@calvaryhospital.org
or (718) 518-2039

The Society of 1899

Elizabeth Edds Kougasian, Esq. –
ekougasian@calvaryhospital.org or (718) 518-2080

Share Your Story About CalvaryCareSM

Barbara Nitzberg – bnitzberg@calvaryhospital.org
or (718) 518-2246





What is a Last Will and Testament and Why Do You Need One? *(cont. from page 1)*

New York's intestacy plan follows strict blood lines and your family tree:

- If you are married with children, the state says half of your estate goes to your spouse and the remainder is divided among your children;
- If you are single with children, all would go outright to your children and if not to them, then your grandchildren;
- If you are single without children, then your estate goes back to your parents, and if they are deceased, to your brothers and sisters; if you do not have any siblings, then your estate will go to your grandparents, and then to maternal and paternal aunt(s) and uncle(s) or their children. That is how an elderly aunt or distant cousin can be in the inheritance scheme.

It can be complicated and a Will that you create and execute can outline a plan that suits your wishes and avoids this formulaic state law governed outcome.

Some people mistakenly believe that when you don't have a Will, then all your property goes to the state government. This is not accurate. The state will not receive your estate. That is the good news, but your estate will be distributed according to your family tree, as described above, and your aging aunt or distant cousin may receive a share, even if you might not want to include them. This happens if your immediate family

members have died before you or you have no immediate family relations still alive. Intestacy does not include: non family members, charities, special people or your specific requests, as they are not related to you or are not part of your family tree; thus, they do not have a legal claim on your estate. A well-drafted Will can fix this unwanted outcome for your estate and specifically, include whomever or whatever you wish.

A Will can also be a source of family harmony. It lets your family and relatives know just what you want to happen, and it speaks when you no longer can. A Will can also provide tax planning to minimize estate tax. It can be used to protect the inheritance of a disabled beneficiary, who may be on public benefits and could become ineligible for needed services, or an heir who has financial or family difficulties, such as creditor problems or an acrimonious divorce. These issues can be handled by directing that the inheritances of these individuals be placed into a Trust for that individual's benefit, instead of directly in their name, creating the above problems. A Trust inside a Will only activates at the death of the testator of the Will and can be used to address many inheritance cautions and issues.

Another important benefit is a Will can address the care and support of minor children or vulnerable individuals. Wills for individuals

with minor children in their care can specifically name Guardians to assume the parental role, if the parent should pass before their child reaches legal age. The Will could also create support Trusts for the children, setting out directions and appointing a Trustee to handle the financial management of the child's inheritance. In New York, the legal age is 18 but many parents find this age too young to give the dependent full control of their inheritance and elect to extend it until they have finished their schooling and college, which is often age 25 or later. Thus, the Trust created for the minor child can continue past the legal age to the age of maturity the parent selects, most commonly 25 or 30 years of age.

A final benefit of doing a Will, instead of leaving it to chance, is you can select the person who will be the Executor of your Estate or the Trustee of any Trusts you set up under the Will. This should be a person who shares your values, is trust-worthy and has integrity. Most of all, the Executor must not be turned off by paper work and details. Being an Executor is an honor in that it shows regard and confidence in the person you select – but is not a trophy of a power position. It is a responsibility to the memory of the deceased and to the good of all the Estate beneficiaries. The Executor is called a fiduciary, which means one must be faithful to both the

living and the deceased and to be fair and honorable. The Executor's duties are: to collect and manage all the probate assets in the name of the decedent, in which he or she did not name beneficiaries; to pay all debts and claims against the decedent or the decedent's Estate, including final tax returns from the holdings of the Estate; and finally, to distribute the cash, investments, real estate, personal property and net funds to the heirs, as described in the Will.

An Executor is authorized by state law to receive a commission, generally 5% of the value of the Estate assets under the Executor's control. This often does not include assets which pass directly outside the Will, like joint accounts, retirement accounts, life insurance policies, which pass by contractual beneficiary designation forms directly to the named individuals or charities, etc. Executor commissions acknowledge that this position represents work and services, and as such, the commissions received are income taxable as earnings; therefore, many Executors waive commissions.

Wills can be as simple or as complex as you are, but the most important thing is that you create and sign a Will. National statistics report that 50% of Americans do not have a Last Will and Testament. Don't be part of that statistic! See an estate planning attorney to develop an estate plan for you and your family. As an added bonus, you can make a specific bequest to Calvary Hospital (naming Calvary Fund, Inc. as the beneficiary in your Will). At your passing, you will help to continue their valuable work with your support.



Judith D. Grimaldi is a partner in the pioneering elder law firm Grimaldi & Yeung LLP. A former social worker, Ms. Grimaldi has practiced law for more than 20 years, representing the rights of the elderly and disabled.



National Healthcare Decision Day

People tend to live their lives, in pursuit of their personal goals. Few of us want to think about reaching the end of life. But taking the time to decide on your Advance Care Directives and communicating this information to family members – well in advance – can often prevent a lot of heartache and disagreements down the line. Advance Care Directives ensure – that no matter what your decisions might be – your family members and healthcare facilities will honor your decisions.

April 16 is National Healthcare Decisions Day (NHDD). A component of The Conversation Project, NHDD is a 50-state annual initiative to provide clear, concise, and consistent information on healthcare decision-making to both the public and providers/facilities.

“If you don’t know where you are going, you’ll end up someplace else.”

– Yogi Berra

Demystifying healthcare decisions – and making the topic of advance care planning accessible – benefits all of us i.e., patients, families and healthcare providers. Calvary has resources to help you figure out: how to choose a health care proxy; what to include in your will or living will; and where you might want to receive care. To learn more and see samples of these documents, please visit: www.calvaryhospital.org/acp

Donor Profiles (cont. from page 1)

What inspires you to continue your commitment?

I lost both my parents to cancer over the last four years. No one prepares you for that experience. My mother lived out of state (which is why she didn't go to CH). This experience has given me more of an appreciation for what Calvary does for families every day.

The personal experience I went through with my mother at her end of life keeps me coming back. Calvary has been a solid example of what it means to care for people at the end of life. It's very difficult work. You can't change the outcome but you can provide the best compassion and care.

To read Bonnie's entire interview: www.calvaryhospital.org/ourstories

Ketly Wright

How did you first get involved with Calvary?

Our family is originally from Haiti. We moved to the Bronx when I was young. When my father suffered a stroke nearly 20 years ago, he didn't want aggressive measures taken. We were grateful that Calvary was willing to take him.

Your staff met with us and explained everything. The alternative was for him to go home and have my elderly mother be his main caregiver. Calvary saved us from that fate. Our father was at your Bronx campus for one week before he passed away peacefully at age 81.

In 2015, our mother was admitted, stabilized, and sent home. She then moved to Florida and received hospice care there. She died one year later at age 91. During her Calvary stay, mom got manicures and our family took turns sleeping in her room.

What do you think of Calvary?

There are so many great things about Calvary: the diversity, accommodation for religious differences, cultural sensitivity, and nutritional and other amenities. Staff speak to family members with compassion. Patients and family members are able to express their needs and wants. Even if you're an inpatient, it's like being

at home. For patients without any family, Calvary becomes their family.

I retired about 2 ½ years ago from several decades working as a Registered Nurse. I am well aware of how wonderful *CalvaryCareSM* is – for patients and the entire family. I would want Calvary to care for me!

How do you support Calvary?

I truly believe in your mission. As a Christian, I believe in God and that the end of life is out of our hands. We purchased two leaves for mom and dad on your Tree of Life. I also made a promise to myself and to God that I will support Calvary as long as I can.

My husband and I now live in North Carolina. Each year, we make sure to attend Calvary's Spring Donor Reception. We've attended every single one since the first one in 2001!

It's just wonderful that Calvary exists to provide the best end-of-life care. Calvary is the whole kit and caboodle!

Daniel J. Arciola Jr.

President of Brown Brothers Harriman Trust Co., N.A. and Member, Calvary PAC

How did you first get involved with Calvary?

I first learned of Calvary Hospital and its mission through one of my close mentors, Bill Mears, who told me stories about the extraordinary impact Calvary has had on families he personally knew. I found myself drawn to support Calvary and really wanting to get directly involved.

How do you feel about your role in the Professional Advisors Council?

Three years ago, when Calvary asked me to join the PAC, I regarded it as a great privilege. I leave each meeting and function feeling enriched. I feel very proud of being associated with such a forward-thinking and heartening organization. I continue to be deeply inspired by the compassionate care Calvary provides, which is evident by the respect their staff displays for every patient's dignity, worth and comfort.

MaryAnne Gilmartin

CEO, L&L MAG

MaryAnne's beloved mother, Margaret Ronayne, received care at Calvary's Bronx campus in 2017. Here is her experience:

How did you come to Calvary?

Our mother Maggie's illness was swift and fierce. After celebrating a happy 2016 family Thanksgiving, the New Year saw Maggie's cancer move aggressively and indiscriminately through her body. As she began to suffer mightily, our family was suffering from the trauma and shock of it all. We struggled with how we could make Maggie feel loved, safe and comfortable.

In our quest to give our mother the finest care, uncompromising dignity and everlasting peace during her final days, we discovered Calvary. From the moment we interacted with the staff, everything changed. Our fear, confusion and hopelessness, were met with an honest assessment and competent care.

In room 547, our big messy multi-generational family spent our final days with Maggie, who in her time there found remarkable comfort, faith and even joy surrounded by those who loved her. Notwithstanding our enormous loss, our time at Calvary brought healing, nurturing and acceptance.

What you think of Calvary and the work we do?

Quite simply, Calvary does the work of angels. Every day, without exception and with boundless grace, the entire staff at Calvary tends to families and patients as a dedicated calling. It's a rare, powerful combination of honed skills and unbridled humanity.

This February marks the second anniversary of our mother's passing. We have yet to see anything as poignant since. We celebrate Maggie and Calvary with profound love and deep appreciation.

Legislation has made the IRA Charitable Rollover permanent!

Action is required now to take advantage of this giving opportunity.
Your gift to Calvary Fund, Inc. can be made at any time.

The 4 basic requirements are:

1. The donor must be 70½ or older;
2. The gift must be made directly from the IRA to an eligible charity, such as Calvary Fund, Inc.;
3. Gifts to all charities combined cannot exceed \$100,000 per taxpayer per calendar year; and
4. The gift must be made outright – the donor cannot receive any material benefit from the charity in exchange for the gift.

Here are the simple steps to make a gift:

1. Contact your IRA custodian (“the Fund Manager”);
2. Instruct the Fund Manager that you want your distribution – or a portion of your distribution – to be a charitable rollover gift to Calvary Fund, Inc.;
3. Advise the Fund Manager to include your name and your address on the check or transmittal document; and
4. Notify Calvary of the gift by contacting Elizabeth Edds Kougasian, Esq., Director of Major and Planned Gifts, at Ekougasian@calvaryhospital.org, or at (718) 518-2080.

Professional Advisors Council

The Calvary Hospital Professional Advisors Council (PAC) was established in 2001 to assist the Board of Directors and the staff of the Hospital to secure the financial support required to operate the nation’s only acute care hospital dedicated solely to the palliative care of adult patients with advanced cancer and other life-limiting illnesses. PAC members are volunteers from the legal, investment, accounting, insurance, and banking professions.

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 **The Society of 1899** Calvary Hospital was founded in 1899 by dedicated volunteers with supporting gifts and bequests dating back to the turn of the century.

Welcome to our newest members: **Gary & Audrey Ferraro, Robert A. Jones, and Patricia S. Sullivan.**

For more information on becoming a member or other planned giving opportunities, please contact Elizabeth Edds Kougasian, Esq., Director of Major and Planned Gifts, at (718) 518-2080 or via email at ekougasian@calvaryhospital.org.