

FALL
2021

FORESIGHT

The Importance of a HEALTH CARE PROXY

What Is a Health Care Proxy?

There is often confusion surrounding the difference between a health care proxy, a living will, and a power of attorney. Each of these can be very useful, but are distinct from one another in their purpose.

It's critical to understand what a health care proxy is, how it differs from other directives, and why it's a crucial component of your health care decision planning.

A health care proxy is a legal document that appoints someone else to serve as your Health Care Agent (HCA) in regards to health care decisions when you are unable to do so for yourself. An HCA speaks on your behalf, expresses your wishes, and has the authority to make medical decisions. Thus, an HCA becomes your voice for all of your healthcare decisions.

Living Will

A living will is a document in which an individual records their end-of-life and critical health care decisions. It doesn't grant legal permission to any one party to act on their behalf as an HCA. It simply helps your wishes to be known.



A Health Care Agent
becomes your voice
for all of your
healthcare decisions

Power of Attorney

A power of attorney grants an individual the ability to make financial decisions – and only financial decisions – on your behalf. A power of attorney can't make health decisions for you, just as a Health Care Agent can't make financial decisions. Both are separate but important appointments.

Why Should You Have a Health Care Proxy?

While a living will documents your wishes for many health care situations, it can't anticipate all of them, and it doesn't ensure that those wishes will be carried out. By appointing an HCA who you trust, you can have confidence that your health care decisions will be honored, even if you haven't documented them.

You can make this process easier for your HCA by making sure your Agent knows your values, religious

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LETTER FROM THE PROFESSIONAL ADVISORS COUNCIL CHAIRMAN



Dear Friends of Calvary,

Today, very few folks (if any) recognize the name Allen Saunders. If so, they might remember the comic strips he created like *Steve Roper* and *Mary Worth* way back in the day (but let me not divulge any more clues about my age).

Saunders was a writer, journalist and cartoonist who also happened to pen a saying that I often summon up when things get more out of whack than usual: “Life is what happens to us while we are making other plans.” This adage collides head-on with us practically daily in forms ranging from unexpected good news to sudden tragedy. Both will bring about changes in priorities and plans.

It seems harder than ever now to attain a sense of control with all the discourse swirling about political stalemate, vaccination turmoil, climate change, and our children’s education – just to name a few. While many issues are beyond our capacity to resolve single-handedly, there are at least some planning measures closer to home that could help us anticipate some of life’s curveballs; they are discussed in this issue of *Foresight*.

Health Care proxies and living wills can clear the way for our prompt, seamless care in the event of illness, sudden or otherwise. And the importance of having a will should be self-explanatory, yet only thirty-two percent of U.S. citizens have a valid will.

This is a shocking, shameful statistic. If you die without a will, your state will dictate who gets your assets – which can be precisely what you didn’t want to transpire. In a similar vein, there is another notable adage courtesy of the British army that bears repeating (in its sanitized version): “Proper Prior Planning Prevents Poor Performance.”

Proper and effective estate planning is the watchword for our Professional Advisors Council (PAC). To this end, the PAC annually structures a program focused on ethical issues involved in various aspects of estate planning.

Before the end of the year, we will host our next Annual Attorney Conference. This virtual event will be on “Ethics for Breakfast: The Best-Laid Plans of Mice & Men – Ethical Considerations in Representing the Charitably-Inclined Client.”

The Honorable Nora S. Anderson will once again be returning to moderate the panel, which includes John Sare, Esq., Partner, Patterson Belknap; James Sheehan, Esq., Chief, Charities Bureau, Office of the New York Attorney General; Conrad Teitell, Esq., Principal, Cummings & Lockwood LLC; and Jordan Weinberg, Esq., Principal, Bressler, Amery & Ross. It will be both a provocative and informative session!

As I always say, and happily repeat, thank you for all you do for Calvary.

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

The Importance of a HEALTH CARE PROXY

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beliefs, general feelings regarding caregivers and health care institutions, and specific life-sustaining and end-of-life preferences.

A crucial component
of your health care
decision planning

When Should You Obtain a Health Care Proxy?

It’s crucial to fill out a health care proxy and appoint an agent as soon as possible. No one knows when critical health care decisions may have to be made, and health emergencies can’t be predicted.

Important Considerations When Selecting a Health Care Agent

A health care proxy is a very personal and important document. Here are a few tips to keep in mind as you determine who to appoint as your HCA.

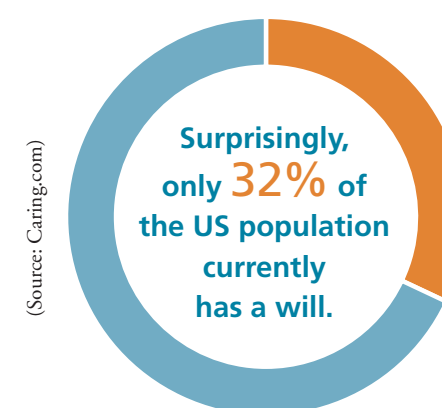
- Discussion with your doctor and family is the most crucial step. You may want to use a health decisions workbook to help you clarify your wishes. A good source for a workbook: <https://theconversationproject.org/wp-content/uploads/2020/12/WhatMattersToMeWorkbook.pdf>
- Keep your health care proxy documents up-to-date to reflect any changes in personal information for you or your proxy.
- Make your family and close friends aware that you have a health care proxy and HCA to prevent any confusion and uncertainty during a critical time.
- Your Health Care Agent should be someone you trust to make your healthcare decisions on your behalf.
- While you are still competent, you have the right to override your HCA’s decisions or revoke the directive at any time.
- Understand the difference between a health care proxy and other directives so that all bases are covered.

LEARN MORE ABOUT ADVANCED CARE PLANNING & HEALTH CARE PROXIES: www.calvaryhospital.org/acp

NATIONAL ESTATE PLANNING AWARENESS WEEK (NEPAW) OCTOBER 18 – 24

This is an important public awareness campaign designed to help us understand why an estate plan is essential to our financial wellness.

A will is a key element in any estate plan.



One of the most common myths is that wills are only for the super wealthy. The reality is that every adult should have a will, even those with modest estates.

In order to make a will, you need to determine your assets.

This can be anything of value that can be converted to cash. People usually think of the home they live in, vehicles, bank accounts, IRAs and mutual funds.

What if you owned a pristine first edition of the original Superman comic book? How about a vintage car or motorcycle that you lovingly restored? Perhaps your parents left

you a lucrative business they started 50 years ago. These are all assets that should be addressed in a will.

Hiring experts to help you appraise these things will ensure you put a proper value on your assets. For artwork, furniture and even comic books, Sotheby’s, Christie’s and Doyle NY are good sources for expert appraisers. They employ people who are often world-renowned experts and can recommend others in fields they do not cover. If you or your asset are not in close proximity to the auction houses, you may find a local appraiser by contacting the American Society of Appraisers through their website, www.appraisers.org.

LEARN MORE: www.calvaryhospital.org/acp or www.naepc.org/events/awareness_campaigns



Ronald De Rubeis

WHY I SUPPORT CALVARY HOSPITAL

I first learned about Calvary in 1957 when my grandmother was admitted. She had been in the U.S. only one year. A native Italian, she came to live with my aunt, who had emigrated from Italy two years before on the last successful trip of the Andrea Doria.

My grandmother was admitted to the Calvary on Featherbed Lane, but more recently I have visited family and friends at the Hospital’s current location and appreciated the care they received.

I am retired now. I was an electrical engineer working on Department of Defense contracts during the cold war era. My first job was developing test equipment for airborne radar. After serving two years in the Army’s Signal Corp, I went to work at Western Union on a teletype system for the Air Force.

Later, I became a technical writer preparing manuals for operating and maintaining military equipment. At the end of my career, I spent 10 years as a contract manager for the Metropolitan Transit Authority.

Throughout my life, music has provided a welcome counterpoint to my scientific work and studies. I began piano lessons in grade school with the nuns at St. Martin of Tours in the Bronx, and then studied with a private teacher and on my own.

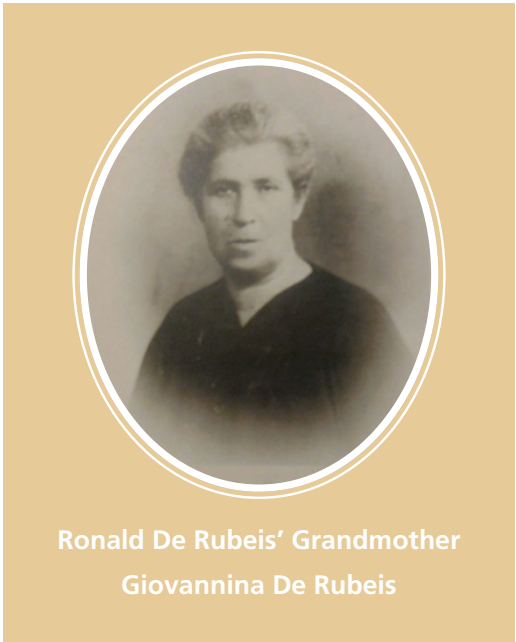
My first important purchase as a college graduate was a rebuilt Steinway grand piano. My favorite composers are Chopin, Liszt and Rachmaninoff. When I retired, I started volunteering as a classical pianist at libraries and nursing homes, and even played at Calvary in 1999.

After the death of my parents, I reviewed my finances. As a bachelor with no close relatives, I was at liberty to leave my bequests to charity. My prime choice was Calvary.

My basic will stipulates that cousins will inherit my estate. But I chose to make separate estate gifts transferring specific assets outside of, and having priority over, my will. Advisors have told me these gifts are referred to as testamentary substitutes.

I did my research and learned that retirement accounts are a good asset to donate to charity. Although they are a tax-deferred investment, legislation allows them to pass to charities tax-free, so I have left half of my 401(k) account to Calvary.

I have also named Calvary as the beneficiary on some of my CDs and savings accounts. I like the ease this manner of giving affords and the control I retain (e.g. being able to move an asset from one financial institution to another, managing the investments for maximum return, or readjusting a beneficiary’s share, if necessary).



I started giving Calvary a minimum of \$1,000 annually. “A bird in the hand...” I am pleased to be a member of Calvary’s Society of 1899.

It gives me comfort to know
my legacy gifts will help others
experience the *special care*
Calvary provided to members
of my family.

I am also grateful that I was able to receive both COVID-19 vaccination shots at Calvary Hospital in 2021.



Calvary established The Society of 1899 to honor individuals who have made a Bequest or Deferred Gift to the Hospital.

Dorothy Altman
Elaine & Manfred Altstadt
Rose M. Angelicola
Philip Arena
Connie J. Attanasio
Jane Auriemmo
Barbara Badyna
Frank Baio
Carolina Baròn
Diane J. Berkowitz
Elizabeth Bertoldo
Lorraine M. Braun
Marcy Brownson
Mary & William Buckley
Thomas E. Buckley
Frank A. Calamari
Alice Callaghan
M. G. Campbell
Louis A. Caputo Jr.
Yolanda Clyne
Margaret Cremmins
Cynthia J. Cupolo
Diane Darrow
Lorena De Filippis
Ronald R. De Rubeis
Carmen J. De Simone
James & Carol Di Lorenzo
Joyce Dolin
Mary J. & George T. Donahue
Ellen Emery
Mary T. Fahy
Ann Fanizzi
Philomena R. & Thomas G. Ferrara
Gary & Audrey Ferraro
Ouida St C Ffrench
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Laura D. & Gerald C. Tobin
Joyce Toy
Nancy Underwood
Gail Wayne
Edwin D. Wood
Rose Carmen Zanca

GIFTS THROUGH IRA

We give thanks to Calvary Hospital donors who contributed through an IRA this year. Your contributions help sustain programs for our patients and families year-round.

Your commitment is a tribute to the brave nurses and essential staff dedicated to carrying forth Calvary's mission to patients and families in need, in the hospital and in the field.

Anonymous (3)
 Connie Attanasio
 Jeanne & Paul Carroll
 Deborah M. & Maurice F. Curran
 Robert L. Kreppel
 William J. Allingham
 Ray Z. Mishler
 George Benczak
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 Irma Coster-Lynch
 Kathleen F. Pollina
 Carol A. Kapp
 Loretta & Paul A. Golinski, Esq.

If there is an error or omission in the listings, we are truly sorry. Please contact Calvary Fund at 718-518-2077 so we may correct the error.



DONOR STORIES

Jose Diaz & Cindy Cosma

In September 2021, Jose Diaz married the love of his life, Cindy Cosma. They encouraged guests to make gifts to Calvary Hospital in lieu of wedding gifts.



Tell us about your mother, Hilda M. Gonzalez.

My mother emigrated from the Dominican Republic to America by herself to find a better life. I was born when she was in her late 30s. She became a single mother taking care of a son in the South Bronx in the late 70s and throughout the 80s. It was very difficult for her, but she survived and built a beautiful life for the both of us. She meant the world to me and everyone who had the privilege to know her.

What are your favorite memories with your mother?

On Saturday mornings, I would wake up to her cleaning the house and dancing around to music. The smell of her coffee brewing on the stove while I ate breakfast at the kitchen table watching my morning cartoons.

Your mother received CalvaryCare® in 2000.

What did you know about us before she was admitted?

When curing my mother's cancer was no longer possible, the doctors at Mount Sinai Hospital referred me to Calvary. I didn't know much about you before then. My cousin and I did three separate visits just to make sure this was the right place for her. As hard as it was to let her go, seeing how people were treated at Calvary made it easier.

Some people are afraid to even call us for information. What would you tell someone to reassure them about end-of-life care from Calvary?

It's difficult dealing with something like this. My mother was my world and I was an only child. I had no siblings or real extended family members to help me deal with this kind of situation.

When I finally made the decision to speak to someone at Calvary, it felt like it took a big burden off of my shoulders. The understanding, experience and the thoughtfulness of the staff and administrators I had received from the beginning to end was wonderful.

I could not have made it through that situation if it was not for the care of Calvary. They not only cared for my mother, but they made sure I understood everything and I was able to cope with it all.

Thank you Calvary for the job you did during one of the toughest times in my life and the continuing support you have for other families during theirs. – Jose Diaz

CHRISTIE'S PLANNED GIVING RECEPTION



Bonnie Brennan



Tash Perrin

On Tuesday, July 13, 2021, Calvary held our Annual Planned Giving Reception for members of The Society of 1899.

Over 100 individuals joined us for the first-ever virtual event, which was hosted by Christie's, the famed auction house.

Titled **Breaking Tradition: Looking Back at a Year of Auction Innovation and One-of-a-Kind Treasures**, the event featured presentations from Bonnie Brennan, President, Christie's Americas and Tash Perrin, Deputy Chairman, Christie's Americas.

Ms. Brennan is a member of both the Calvary Fund Board of Directors and Calvary Hospital Professional Advisors Council. Ms. Brennan and Ms. Perrin discussed how the constraints of the pandemic led to a year of innovation by Christie's and the sale of one-of-a-kind treasures.

To view a recording of the virtual event, visit www.calvaryhospital.org/christies

Exciting new items featured on our main website

www.calvaryhospital.org/foresight



Calvary's 2020 Annual Report

3rd Annual Grief Awareness Month

Brooklyn Campus Celebrates 20 Years

Calvary In Touch

Media Coverage 2021 YTD

SUPPORTING THE CALVARY MISSION

Calvary FUND

Timothy P. Barr
 tbarr@calvaryhospital.org
 (718) 518-2000, ext. 2077

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

Chris Ayson
 cayson@calvaryhospital.org
 (718) 518-2000, ext. 2680

Major Gifts

Jacqueline Compton
 jcompton@calvaryhospital.org
 (718) 518-2000, ext. 2128

The Society of 1899

Elizabeth Edds Kougasian, Esq.
 ekougasian@calvaryhospital.org
 (718) 518-2000, ext. 2080

Foundation & Corporate Giving

Tricia Reyes
 treyes@calvaryhospital.org
 (718) 518-2000, ext. 2076

Tree of Life

Sade Williams
 swilliams@calvaryhospital.org
 (718) 518-2000, ext. 2689

FOLLOW US



our handle is **calvarycare**

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. must be made before December 31.

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 notify Calvary of the gift.
- 4 Contact **Elizabeth Edds Kougasian, Esq.**
Director of Major and Planned Gifts
ekougasian@calvaryhospital.org or 718-518-2080

UPCOMING EVENTS

November

National Hospice & Palliative Care Month

National Family Caregiving Month

December 9

Annual Awards Gala – Virtual Event



Calvary Hospital was founded in 1899 by dedicated volunteers with supporting gifts and bequests dating back to the turn of the century. The Society of 1899 honors their legacy of compassionate care for those most in need. 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.

The Calvary Hospital Professional Advisors Council (PAC) was established in 2001 to assist the Board of Directors and the staff of the Hospital with securing 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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