



DAVIES NAMED DIRECTOR EMERITUS



L-R, Eileen Hallissey, Foundation Board Chair, Dr. Davies, Carolyn Heckman, Foundation Executive Director

Dr. Alfred Davies, a longtime physician who raised the standard of medical practice at Millville Hospital starting in the early 1950s, was named a Director Emeritus for the SJH Foundation. He served as a Board Member with the Millville Hospital Foundation and most recently with the SJH Foundation. Dr. Davies was honored with a commemorative award at the Foundation's December meeting, where he was recognized by Foundation Board Chair Eileen Hallissey for his many years of service.

Your Gift for a Healthier Community

In order to join us in our mission of providing quality health care for our communities, we ask you to help us in two ways:

- 1) Make the SJH Foundation your "charity of choice;" and,
- 2) Spread the message that the SJH Foundation is firmly committed to the success of South Jersey Healthcare.

Watch our video to learn how your gift contributes to a healthier community:

<http://www.sjhfdn.org/about/about.php>

Director's Corner



Carolyn Heckman,
Executive Director

With the imminent changes in health reform upon us, I consider 2010 to be critical for South Jersey Healthcare (SJH). Decisions at the federal and state levels will affect all hospitals in New Jersey.

These changes make philanthropy even more important this year. The SJH Foundation and SJH HospiceCare are combining our annual appeal mailings as one focused message. The spring Hospice golf outing will be joined with the Foundation golf outing in September at Seaview. Both of these decisions allow us to be good stewards of our resources, while reducing the number of times you are approached to be generous to SJH. We are moving toward the integration of a "culture of philanthropy" throughout SJH to make your community hospital grow and adapt in the coming years. Every professional in the non-profit circle recommends philanthropy as the key to overcoming critical health care issues that may affect you and SJH's delivery of care.

In other important news, the SJH Foundation is moving to a new location in April, 2010. Our offices will be in the Medical Office Building on the campus of the Regional Medical Center. We look forward to your support as we fulfill our mission to raise funds and awareness for SJH.

For information on how you can help make a difference today, or how a planned gift or estate bequest can help in the future, call the SJH Foundation office today at 856-691-6551, or visit us at sjhfdn.org. Remember, the gift of a healthier community begins with you!

Single People Need Estate Planning Too

Have you ever noticed how often single individuals are ignored in discussions of estate planning? An emphasis usually is placed on married people and their concerns. This is unfortunate for many reasons. Single women and men represent a large part of our population. Some have chosen to remain single. Others have lost their spouse through death or divorce. But whatever the case, their needs are distinct and important. Because single people are more independent, they have the freedom and opportunity to make choices not always open to married people. In making an estate plan, they can express their individuality in special ways.



WHY YOU NEED TO PLAN CAREFULLY

Naturally, you're preoccupied with today's financial worries; who isn't? Yet, as a single person you know you want peace of mind and the satisfaction you gain from helping others. To help you achieve these goals, consider these estate planning opportunities:

- ***LACK OF A WILL***

Without a will, your estate is distributed under state law...and it's unlikely the state legislature has read your mind about what to do with your property. Relatives you don't care about may share your estate instead of individuals and institutions you want to help.

- ***FAILURE TO UPDATE YOUR WILL***

An obsolete will may not address momentous changes, such as: the enactment of new federal or state income tax laws that can help or hinder your estate plans; a major family event (change of residence, birth, marriage, divorce or death); or an important financial episode (change in your job, business, or net worth).

- ***GIFT OF HEIRLOOMS AND OTHER PRIZED POSSESSIONS***

Perhaps you own fine art, precious jewelry, or other valuables you would like to bequeath to a special person or organization.

- ***RIGHTS OF WIDOWS AND WIDOWERS***

You may have a power of appointment – the power to dispose of property you do not own – under the terms of a trust set up by your spouse or other person. To exercise this power in favor of institutions you favor, you must declare so in your will. If you live in a community property state, you may also have the right to will your interest in community property held in trust for your lifetime benefit.

- ***REMARRIAGE***

If you have a family from a previous marriage, and you are planning to marry again, you might consider a prenuptial agreement limiting the rights of your new spouse to inherit your estate, to the extent allowed by state law.

- ***HOW TAXES AFFECT A SINGLE PERSON'S ESTATE***

For the person with a modest estate, the federal estate tax is no longer a burden. But, if your estate falls into a higher bracket, ignoring this tax can be a dreadful mistake.

A single person with a taxable estate of less than \$600,000 can avoid federal estate tax, but the tax bite over the tax-free level ranges from 37% to 55%. And most states impose a death tax, too. Even if your estate appears to be safe from taxes now, don't overlook the combined impact of future inflation, appreciation, accumulation and inheritance.

PLANNING AHEAD WITH THE SJH FOUNDATION

Smart planning can reduce or eliminate tax exposure. Here are some possibilities:

- Take advantage of the federal gift tax annual exclusion to reduce the size of your estate. This lets you make tax-exempt gifts up to \$10,000 each year to each donee. And gifts for tuition and medical expenses can, if certain rules are observed, qualify for an unlimited exclusion.
- Because our government encourages gifts and bequests to qualified charities, their value is completely exempt from federal estate and gift taxes. By giving to the SJH Foundation and other philanthropic institutions, both now and by will, you can dedicate your money to those causes most dear to you.
- Consider a life income plan that qualifies for generous estate and gift tax savings. This is a good way to help yourself now while assuring a gift to the SJH Foundation for our work after your lifetime. With a charitable remainder trust, you also get a money-saving federal income tax deduction for a portion of the current value of your gift, and you rid yourself of investment worries, and secure professional management of the assets you give.
- Investigate the benefits of a living trust for yourself. You can establish an amenable and revocable trust now to manage your investments and pay the income to you or, if you are ill, to pay your medical and living expenses. Any share of the remainder paid to us after your lifetime will avoid estate tax.
- If you are entitled to a bequest or share in someone's estate, you might think about refusing to accept the legacy. Depending on the will or trust terms, the sum might then be paid to relatives or charities you want to help. Estate and gift tax savings can be realized if your disclaimer meets standards set by the tax law.

YOUR PRIORITIES: YOURSELF FIRST, THEN OTHERS

As a single person, you know you have to think first of your own security and peace of mind. But you also know you have far greater freedom to devote your resources to the relatives, friends and causes you have grown to love. SJH Foundation is glad to assist you and your legal advisors in creating personal plans to suit your immediate needs and your long-range goals. Call us at 856-691-6551 for more information.

Celebrate My Birth, Make Me a Star!

Our baby wall has grown quite a bit this year. The birth of a child is a very special time for everyone involved, and now families can commemorate the birth of a baby while also supporting South Jersey Healthcare's mission to provide quality health care for our region.

With a gift of just \$100, your baby's birth will be remembered with a Newborn Star on our *Star Light, Star Bright Memories Wall* at the entrance to the Women & Children's Center of Care at the SJH Regional Medical Center.

A star on the *Star Light, Star Bright Memories Wall* is a great gift from family and friends. Gift certificates for a Newborn Star are also available for baby showers or congratulatory gifts.

For more information on the *Star Light, Star Bright Memories Wall*, or to purchase a Star, email us today at doblickn@sjhs.com or call the SJH Foundation at 856-691-6551.



*Thank you to the donors who have generously contributed to the
South Jersey Healthcare Foundation from December 1, 2009 through February 28, 2010*

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Judith A Ford RN	Mr & Mrs Richard Milstead	SleepCare Centers Inc	
Mr & Mrs Anthony Formento Jr	MonaVie	Ms Bonnie A Smalley	
		SJH Fitness Connection	

Auxiliary Rocked the Night Away with the Fabulous Greaseband

The South Jersey Healthcare (SJH) Auxiliary presented "An Evening with the Fabulous Greaseband" on February 19th at the Centerton Country Club in Pittsgrove. The Fabulous Greaseband is a rock n' roll party band that specializes in hits from the 50s, 60s, 70s, 80s and 90s. Guests enjoyed a buffet dinner with cash bar as they danced and sang along to some classics from those nostalgic decades. All proceeds benefit South Jersey Healthcare.

We extend our deepest thanks to Burton and Jeanne Doremus of Bridgeton, who were the lucky winners of a cash prize in the 50/50 raffle, and who donated their winnings back to the Auxiliary!



René Ferrari-Rain presents a cash prize to Burton Doremus, winner of the 50/50 raffle.



Enchanted Princesses

The SJH Auxiliary was touched by royalty at our annual Princess Party, on March 6th at the SJH Fitness Connection Community Room in Vineland. Princesses from two to six years old were invited for nail painting, crafts and snacks as well as special appearances by the Disney princesses. All participants received a loot bag and souvenir photo. All proceeds benefit South Jersey Healthcare.

If you missed this year's Princess Party, watch sjhfdn.org for information on next year's event.

help²giveback

WE'RE PROUD TO SALUTE THE SOUTH JERSEY HEALTHCARE FOUNDATION

Now, more than ever, it's important to support the causes you care about. Thank you for your dedication.



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HOW CAN I HELP THE SJH FOUNDATION?

There are many options for you to be generous to the South Jersey Healthcare (SJH) Foundation. One or more of these choices allows you to be both philanthropic and realize the maximum tax benefits permitted by law. Call us today at 856-691-6551 to discuss the right option for you.

GIFTS OF CASH

An outright gift of cash by a donor, for which the donor receives an income tax deduction as prescribed by current law. Pledging your gift over a three-year to five-year period may allow you to make a more substantial gift while affording you the opportunity to adjust the timing and amount of each payment to achieve the most beneficial tax treatment.

GIFTS OF APPRECIATED PUBLICLY TRADED SECURITIES

A gift of stocks or bonds, which are (or will be) readily marketable. The deduction for outright gifts of appreciated long-term securities (held more than 12 months) is equal to the fair market value of the securities on the date the donor relinquishes control of the assets to the campaign office, and none of the appreciation is taxable for capital gains purposes.

GIFTS OF CLOSELY HELD STOCK

A gift of stock of a private corporation. The donor may avoid capital gains on appreciation of closely held stock, while attaining a tax deduction based on the stock's fair market value.

BEQUEST/LIVING TRUST

A gift of cash, securities, or real property, made upon the donor's death, through provisions in his/her will or living trust. The gift is not included in the estate and is exempt from estate taxes.

CHARITABLE REMAINDER TRUST

An irrevocable transfer of assets to a trust, naming SJH Foundation as the ultimate beneficiary. The donor receives annually an income of a set amount or a fixed percentage, based on the wishes of the donor and the trust's value each year. A donor generally receives an immediate tax deduction and may add to the principal of a Charitable Remainder Trust in future years.

CHARITABLE GIFT ANNUITY

An irrevocable gift placed in trust in exchange for a guaranteed fixed income for life, which is calculated to take account of both the size of the gift and the donor's age at the time of the gift. Upon the donor's death, the assets of the trust are passed to the SJH Foundation. A current charitable deduction is available based on the IRS annuity tables.

CHARITABLE LEAD TRUST

An income producing asset placed in a trust, the income of which is contributed to the SJH Foundation for a designated period of time, after which the trusted asset is returned to the donor or other beneficiaries named by the donor. The donor may gain immediate tax advantages or may reduce gift or estate taxes when the assets are passed to children or grandchildren.

GIFTS OF REAL ESTATE

Almost any type of real property from personal or vacation homes and commercial buildings to farms or ranches and even undeveloped lots. The property may be donated outright; serve as the corpus of a trust arrangement; or if it is the donor's personal residence, the donor and/or spouse may gift the property with the right of lifetime residency. An immediate tax deduction is available and capital gains taxes may be avoided. Acceptance of real estate gifts is at the discretion of the SJH Foundation Executive Director and the SJH Foundation Finance Committee.

GIFTS OF LIFE INSURANCE

Designation of the SJH Foundation as the owner and beneficiary of a policy. For a new policy, this allows the donor to classify the regular premium payments as charitable tax-deductible contributions. For existing policies, particularly those a donor no longer needs, a donor can generally deduct the entire replacement value of the policy plus any premium payments that the donor subsequently makes.

Quality IS THE RIGHT CHOICE!

GET YOUR CAR IN SHAPE - SAVE GAS

TUNE UP Keep your spark plugs clean, your engine tuned, and your wheels aligned. Replace a clogged air filter, and change your fuel filter.

OIL CHANGE Change your oil regularly and use the right motor oil.

TAKE CARE OF YOUR TIRES

Keep tires inflated to the pressure recommended in your owner's manual.

PLAN AHEAD Map out the most efficient routes and make single stops for multiple tasks in the same area.

DRIVE SENSIBLY Maintain an adequate speed, not too fast.

• If possible, minimize use of your A/C around town. It will use up your gas faster.

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See how your gift to the SJH Foundation helps South Jersey Healthcare help you.

2009 SJH Foundation Support to Benefit SJH			
	Department	Qty	Item
Regional Medical Center	EKG	2	Cardiac Stress Test System with Treadmill
Regional Medical Center	Emergency Dept	1	Glidescope
Regional Medical Center	Emergency Dept	1	Examination Light
Regional Medical Center	Endoscopy	1	Colonoscope
Regional Medical Center	L & D	1	Fetal Monitor
Regional Medical Center	Nursery	1	Panda Infant Warmer
Regional Medical Center	Operating Room	7	Endoscopes
Regional Medical Center	Pediatrics	6	Pediatric cribs
Regional Medical Center	Radiology	1	VIDAR Scanner/PACS Scan
Regional Medical Center	Rehabcare-Audiology	1	Pehratek Products Wireless VRA System
Regional Medical Center	Pediatrics	1,000	Sleep Saks for NICU
Elmer Hospital	EKG	1	Automatic BP Monitor w/Pulse Oximeter and Heart Monitor Capability
Elmer Hospital	Laboratory	1	Urinalysis analyzer
Elmer Hospital	Maternity	1	Olympic Bill-Meter
Elmer Hospital	Operating Room	1	Smith & Nephew arthroscope, camera and light cord
Elmer Hospital	Operating Room	1	Arthroscopy Set
Elmer Hospital	Respiratory	1	Infant Resuscitator with Blender
Elmer Hospital	Ultrasound	2	Ultrasound Units
Bridgeton Health Center	Dialysis	2	Beds with scales
Bridgeton Health Center	Emergency Dept	1	McGrath video laryngoscope
Bridgeton Health Center	Emergency Dept	1	Stryker GYN Stretcher
Bridgeton Health Center	Laboratory	1	Phlebotomy Chair with Trendelenberg Positioning Medline
All SJH Facilities	Operating Room	2	OR Tracker Boards
All SJH Facilities	Nursing Scholarships	5	
			Grand Total - \$529,606.17



South Jersey Healthcare
Foundation

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a look inside

GOLF UPDATE

The Annual SJH Hospice golf outing is now combined with the SJH Foundation golf outing.

September 15th
Seaview Resort & Spa

- *Dr. Davies, director emeritus*
- *Baby Stars at SJH*
- *Sample Ways to Give*
- *Estate Planning for Singles*
- *2009 Foundation Purchases*

All Aboard!

Cruise the Night Away

2010 SJH Foundation Ball
May 1st, 2010

Loews Philadelphia Hotel
Philadelphia, PA

Please contact the SJH Foundation office for details.

856-691-6551

Our Mission

The mission of the South Jersey Healthcare (SJH) Foundation is to establish renewable financial resources that will provide quality patient care at SJH, keep pace with medical advancements and technologies and continue to meet the need for new and specialized health services to benefit the families living in our community.