

# Opportunities

INFORMING YOU OF OPPORTUNITIES  
FOR PLANNING YOUR FUTURE

OCTOBER 2011

**50 YEARS** AND GOING STRONG  
A half-century of forward thinking.

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## Spiritual Care: Another Path to Healing

Hospital stays can be daunting and stressful for patients and families, who face pain, crisis, and an array of bewildering decisions. While forced to confront illness and suffering they can find healing solace from El Camino Hospital's Spiritual Care program. Designed to comfort and help people from all faith communities, the program has existed at El Camino Hospital since 1967. Today, Chaplain Maryellen Garnier and her carefully trained staff of 70 volunteers make sure to connect with every newly admitted patient, offering to lend an ear or hold a hand as they determine how to best be of assistance. They bring in clergy from the patient's particular religious community, if asked, and provide literature from a variety of religious traditions to those who want it.

"Every patient and family needs a sense of dignity, which is sometimes challenging in the environment," Reverend Garnier says. "We restore and re-center the fact that each person is valued, important and deserving of being listened to. Our service is one of presence, of walking alongside people. We don't push religion, we push love."

One particular way of listening is the Living History Program, which gives patients a chance to talk about their life stories - their families, hobbies, experiences, and values. The narratives are compiled, given to the patients, and placed in their charts, providing a bridge between patient, family, and caregiver, and a reminder to all that each patient is more than his/her disease.



Volunteers in the Spiritual Care program surround Chaplain Maryellen Garnier. Back row L-R: Thomas Jackson, Chris Derr, Maryellen Garnier, Russ Howard and Tom Tennyson. Front row L-R: Joan Holtzman, Louise Schooley, Gerry Kehm, Robyn Mar, Pat Salem, Helen Sharratt, Kathy Waddell and Bergin (therapy dog).

Specially trained Spiritual Care Companions who have nursing or counseling backgrounds volunteer on the critical care unit. There they orient families, helping during deaths, codes and transitions. They acquaint patients with hospital resources like the Healing Arts Program and Health Library and Resource Center and also serve as liaisons between the patients' families and nursing staff. In addition, Reverend Garnier works with the Palliative Care service, helping families work

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*Imagine all we can do together.*  
THE CAMPAIGN FOR EL CAMINO HOSPITAL



**El Camino Hospital® Foundation**  
THE HOSPITAL OF SILICON VALLEY

## Spiritual Care

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through the ethics of difficult decisions, such as whether or not to put a loved one on a respirator or start dialysis.

The importance El Camino Hospital places on this aspect of patient care is evident from the fact that Reverend Garnier's department is located right at the center of the new patient tower in Mountain View. A labyrinth, a spiritual tool in the form of a walking meditation, greets guests as they enter the main lobby. A beautiful meditation room is located just down the hall on the main floor next to Reverend Garnier's offices. Devoid of symbolism other than nature – earth, water, light, and rock - it provides space for quiet reflection 24 hours a day, seven days a week. Binders of prayers from the world's major faiths are available for those who seek the comfort of traditional liturgy.

Donations to El Camino Hospital Foundation have provided critical funding for the Spiritual Care program, including its expansion to the Los Gatos campus and underwriting for the Healing Arts musicians who are part of its cadre of volunteers. Empathetic, new volunteers who are willing to go through a rigorous screening and training process are always welcomed.

"We are in the midst of holiness here," Reverend Garnier says. "People are born at El Camino Hospital and die here. We need to be mindful. The patients and their families are teachers telling us what we need to learn. We just take the time to ask. I am always humbled by having this role."

If you would like to inquire about spiritual care services, you can reach Reverend Garnier at 650-988-7568.

## Four Steps to a Lower Tax Bill

Tax and financial planners generally recommend a four-part strategy for reducing clients' income taxes: *Deduct, Divert, Defer and Convert*.



- **Deduct:** Taxpayers should strive to itemize their deductions (rather than use the standard deduction) and then maximize all deductible expenses, including charitable contributions.
- **Divert:** In some cases, investment income can be channeled to a family member (a parent or child, for example) who is in a low tax bracket.
- **Defer:** Postponing taxes to a future year can enable your investments to grow faster, which is possible through tax-deferred retirement accounts, deferred annuities, U.S. savings bonds and growth stocks.
- **Convert:** Investors in high tax brackets should consider investments that are taxed at low rates, such as tax-free bonds or stocks that produce long-term capital gains or dividends, which currently are taxed at a low 15% rate.

**A "Grand Slam" Example:** Last year, thousands of people decided to *convert* their taxable IRAs to tax-free Roth IRAs. IRA amounts they converted are treated as taxable income, but a special 2010 law allowed them to *defer* tax reporting until 2011-2012 (half being reported in each year). It now makes sense for these people to *deduct* as much as possible in 2011 and 2012 to offset that extra income, which they can accomplish by maximizing charitable gifts. One plan might be a charitable gift annuity that provides a large deduction and also *diverts* payments to a parent or other person in a lower tax bracket than the donor.

We have more ideas on how deduct-divert-defer-convert strategies can magnify your support for El Camino Hospital. Please call our office for details.

## Planning a Bequest to El Camino Hospital Foundation

Many of our friends have found it both logical and satisfying to continue their lifetime support for El Camino Hospital through their wills. Indeed, some of the largest gifts ever received by El Camino Hospital Foundation have come from people's estate plans, and these bequests have been much appreciated, especially in times of economic downturn.

The starting place for making a bequest to El Camino Hospital Foundation is to have a will. If you do have a will, we encourage you to review it periodically to make sure it still reflects how you wish your estate to be distributed. If not, you may need to amend your will through a codicil or have an entirely new will written. You can add charitable bequests whenever you make or amend your will. If you don't have a will, consider making an appointment with an attorney before the end of the year to have one prepared.

You can structure a bequest to El Camino Hospital Foundation in ways that will be both personally satisfying and tax advantageous. Charitable bequests take many forms:

- **Outright (specific) bequest.** This is a gift of a particular amount of money or item of property. For example: "I bequeath \$25,000 to El Camino Hospital Foundation".
- **Residuary bequest.** The residue of an estate is the amount remaining after all specific bequests have been distributed; the exact amount will not be known until the final accounting is completed. The residue also may pass as a percentage bequest (e.g., "I give one-third of the residue of my estate to El Camino Hospital Foundation").
- **Contingent bequests.** You can name a secondary beneficiary to receive property in the event the primary beneficiary is not alive. For example: "I bequeath \$20,000 to my father, but if he has predeceased me, I direct the \$20,000 to be paid to El Camino Hospital Foundation".



- **Disclaimers.** You can give an heir the right to "disclaim" (turn down) part or all of a bequest and state that such amounts will then pass to El Camino Hospital Foundation – possibly with favorable tax results and certainly with favorable results to all those served by the Hospital.

Any amount passing to El Camino Hospital Foundation under your will entitles your estate to an estate tax charitable deduction for the fair market value of the property. The estate tax currently affects estates worth more than \$5,000,000. Certain assets, such as U.S. savings bonds and retirement accounts, may also result in income taxes for your heirs, but these taxes are eliminated when you leave such property to El Camino Hospital Foundation.

We hope you will consider a gift through your estate plan, and that you will inform us of your plans. We want, first of all, to thank you for your generosity, but we would also like to extend membership in our Legacy Society. The Legacy Society is an honorary society created by El Camino Hospital Foundation to recognize and thank those who make a bequest or lifetime gift. Please contact our office for details.

El Camino Hospital Foundation Tax ID #94-2823235

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## New Office for El Camino Hospital Foundation

El Camino Hospital Foundation has moved. The new office is in the Park Pavilion, the YMCA building on North Drive across the street from the Willow Pavilion. Visitors may enter from a new entrance on North Drive.

The office space has been beautifully refurbished and is much more comfortable for visitors and staff than the Foundation's former home. There is now a pleasant waiting area for guests, just outside a large, fully-equipped conference room. Foundation volunteers have their own work area, which is named in memory of Legacy Society member Ruth Kaiser. The office walls proudly showcase colorful artwork painted by the students of El Camino Hospital's Creative Expressions program, which is underwritten by donations to the Foundation. These students are all cancer survivors.

While the office space is new, the Foundation's contact information is staying the same. Staff phone numbers have not changed and mail can continue to be addressed to 2500 Grant Road, Mountain View, CA 94040.

Stop by any time to say hello and see our new home.



The new Foundation office is located adjacent to the YMCA building.



Artwork by students from Creative Expressions, a program funded by donations to the El Camino Hospital Foundation.

## How Old is Your Will?



Archeological evidence suggests that people have been writing wills for thousands of years. The oldest will ever found appears to have been left by an Egyptian more than 3,800 years ago. Make sure your will is up to date. Wills that were written several years ago need to be taken out periodically and updated for any changes that have occurred since the original drafting. Births, deaths, changes in marital status or place of residence all may require will revisions. Oftentimes, people decide to make additional bequests when they execute codicils (amendments) or new wills – including gifts to El Camino Hospital Foundation. We're grateful for all support.

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