In 2003, Carolyn and Chuck Furfine, PhD, retired from successful careers in the Washington, D.C., area—he was a biochemist for the Federal Drug Administration, and she worked in management at IBM—and returned to their hometown, St. Louis, Missouri.

By that time, their two sons had established their careers and were doing well, so Carolyn and Chuck decided to designate part of their living trust to benefit the charitable organizations most important to them.

The Foundation for Barnes-Jewish Hospital was at the top of their list because of the excellent medical care they received at the hospital.

“I felt we were so lucky to be cared for by doctors who are very bright, at a hospital ranked as one of the top in the country,” Carolyn says. “Most any problem you have can be addressed at the hospital, and we wanted to give back.”

The Furfines wanted their living trust to benefit medical issues that don’t always receive a lot of attention or funding. So, they designated their gift to the Barnes-Jewish Hospital Support Fund, which allows the hospital to direct support to critical areas of need to benefit the health of the St. Louis community.

The couple appreciated the flexibility and ease with which they could update their living trust. This financial arrangement allowed them to make a substantial gift after their lifetimes without affecting their quality of life now.

“Chuck and I have been very fortunate in our lives,” Carolyn says. “We wanted to donate a significant amount while we were living but weren’t comfortable doing that. However, by using our living trust after we’re gone, we can make a difference, and there’s also a remembrance of us.”

You can join the Furfines by including the Foundation in your living trust or will. Contact Joan Cheaney at 314-286-0704 or joan.cheaney@bjc.org to begin the discussion.
Those who make commitments to the future of education, research and patient care with estate provisions or life income gifts through The Foundation for Barnes-Jewish Hospital are welcomed as members of the Foundation’s Legacy Circle. This planned giving recognition circle honors loyal supporters and friends whose gifts of future support help to ensure the continued excellence of Barnes-Jewish Hospital and its affiliated organizations. In addition, Legacy Circle members are recognized on the donor wall in Barnes-Jewish Hospital and in our annual Honor Roll publication.

If you have included the Foundation in your estate plan, thank you! We would like to acknowledge your gift in a thoughtful manner and welcome you into the Legacy Circle. To learn more about the Legacy Circle, please fill out and return the enclosed envelope.
How to Leave a Legacy

In less time than it takes to brew a pot of coffee, you can make a lasting impact on groundbreaking medical research, essential patient care services, nursing scholarships and community outreach programs.

Here’s How:
One of the easiest gifts you can make is to name The Foundation for Barnes-Jewish Hospital as a beneficiary of one of your assets, such as your retirement plan or life insurance policy. This is a popular gift to give because you can set it up by yourself. There’s no need to use the services of an attorney or financial advisor to put your gift in place.

Simple steps to follow:
1. Contact the administrator of your retirement plan, insurance policy or bank account for a change-of-beneficiary form, or simply download a form from your provider’s website.
2. Decide what percentage of the account you wish to give to the Foundation and name us, along with the stated percentage, on the form.
3. Sign and return the form to your plan administrator or insurance company.
4. Tell us about your gift! It would be our honor to thank you for your support. Plus, your generosity can inspire others to follow your example.

Your Support Matters
No matter the size, your gift makes a meaningful difference. Contact Joan Cheaney at joan.cheaney@bjc.org or 314-286-0704 to learn more about giving a gift that doesn’t cost you anything today. If you’ve already made a gift, please let us know so we can thank you for your generosity and ensure that your gift is used exactly as you intend.

KEY BENEFIT:
Beneficiary designations offer built-in peace of mind. Your current budget isn’t affected because you make the gift after your lifetime, and you can change your mind at any time.

Payments for Life
Receive numerous benefits, such as payments for life, when you establish a charitable gift annuity with The Foundation for Barnes-Jewish Hospital. To learn the additional benefits of establishing an annuity, return the enclosed reply envelope to receive our FREE guide Make a Gift and Receive Payments for Life.
The rates for charitable gift annuities—gifts that pay you income for life—are the highest they’ve been in years! You’ll receive more income when you give this type of gift, making this the perfect time to take advantage of this special opportunity†. Plus, you’ll feel good knowing you’re making a significant impact on the future of groundbreaking medical research, essential patient care services and assistance, nursing education and community outreach programs.

**How It Works**
With a charitable gift annuity, you make a donation using cash, marketable securities or other assets, and we, in turn, pay you a fixed amount for life. It’s a great way to supplement your retirement income and feel secure during retirement.

**Additional Benefits**
Beyond increasing your retirement income as you help shape the future of health care, gift annuities offer you tax benefits, including:
- A partial income tax charitable deduction now for your gift when you itemize.
- Part of each payment is income tax–free throughout your estimated life expectancy.

**TIP: CONSIDER GIVING APPRECIATED ASSETS**
Funding a gift annuity with appreciated assets can provide additional financial benefits. Please contact us for details.

**We Can Help**
We would be happy to send you a free, no-obligation illustration showing you the benefits you can receive from a charitable gift annuity. Your personalized illustration will include your potential income tax charitable deduction and our annual payments to you for life.

**One Recipient**
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**Two Recipients**
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Rates in effect at time of publication. These rates change periodically, so please contact us to check on current figures.

†CGAs are not available in all states. Please contact Joan Cheaney at 314-286-0704 or joan.cheaney@bjc.org for more information.

California residents: Annuities are subject to regulation by the State of California. Payments under such agreements, however, are not protected or otherwise guaranteed by any government agency or the California Life and Health Insurance Guarantee Association. Oklahoma residents: A charitable gift annuity is not regulated by the Oklahoma Insurance Department and is not protected by a guaranty association affiliated with the Oklahoma Insurance Department. South Dakota residents: Charitable gift annuities are not regulated by and are not under the jurisdiction of the South Dakota Division of Insurance.

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**Contact Joan Cheaney, Manager of Planned Giving**

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1001 Highlands Plaza Drive West, Suite 140 | St. Louis, MO 63110-1337

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314-286-0704

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If you no longer wish to receive communications from The Foundation for Barnes-Jewish Hospital, or if you have a change of address, please call 314-286-0442 or email GivingBarnesJewish@bjc.org. The Foundation for Barnes-Jewish Hospital was formed in Missouri.