

THE FOUNDATION

Peace, Wellness, Hope and Strength 2010



— *Because We Care* —
The Foundation At CRMC

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Dear Friends:

The Foundation at Cookeville Regional Medical Center is proud to present this report to our contributors and friends. More than 1,300 donors are represented in helping our foundation to surpass \$2 million in gifts and pledge commitments in our initial four years of operation.

Every donation given to The Foundation helps in our progress toward the three major objectives established by The Foundation Board of Directors, which are:

- Support patient assistance programs
- Support hospital capital and equipment needs
- Continue the development of a permanent endowment

We have provided \$307,609 to 1,234 patients and their families. We have assisted the hospital on various projects totaling over \$250,000, including the lobby sculpture and Cancer Center sculpture, chapel furniture, education equipment, donor recognition signage and Cancer Center garden. We have developed an endowment fund exceeding \$225,000 with major gifts from The Foundation's unrestricted fund and gifts from the estates of Robert E. Cullom and Doug Bates, members of our auxiliary. The latter gifts established endowments for the Caring Hands Fund and Cancer Care Fund, respectively.

Total funds raised have included over \$300,000 from our employees; 100-percent giving by our foundation's board and hospital trustees; and major gifts from our advisory committee, individual physicians and medical groups, and our hospital auxiliary that have totaled over \$1 million.

Our community and the hospital's vendors have stepped up in support of several of The Foundation's special events, including our annual golf classic and Pink Ribbon of Hope Gala, as well as individual giving listed on the ensuing pages.

We offer great thanks to our board of directors, who realize that we are just beginning to scratch the surface of what our foundation is capable of providing to our hospital and community.

We find that even amid a difficult economy, the people of the Upper Cumberland find a way to support the worthy charities of our communities. For that, we say thank you!

Sincerely,

David Horner
Foundation Board of Directors

Gary J. Curto, CFRE
Executive Director

A Man of Limited Means Leaves a Legacy for Life

By Gary J. Curto
Executive Director of The Foundation at CRMC

Bob Cullom was a special individual. He served as a member of the CRMC Auxiliary from 2000 until his passing in January 2010. He volunteered twice a week at the east entrance of the hospital where he directed friends, families and patients; delivered items to patient's rooms; and served in many more ways, always with a smile.

I met Bob in November 2006, shortly after I arrived in Cookeville and took the position as executive director of The Foundation. In fact, Bob gave one of the very first gifts received by The Foundation on that November day — a \$50 check as a get-well gift for one of his Lions Club friends who was in the hospital.

This was one of 15 checks that I received from Bob over the next three years totaling \$825. All of the gifts were in honor of or in memory of those individuals about whom Bob cared. Many of the gifts were given anonymously. Bob and I became friends and would often visit about The Foundation and especially the Caring Hands Fund, which interested him the most.

We talked about the goal of The Foundation to start an endowment fund in which funds would be held in perpetuity, with only the interest being used to support various programs. We knew that this would be a long-term goal where the benefits would not be realized for many years. We talked about estate planning. Bob had few assets, but he did have a will. He did not want to "mess" with all of his "stuff" — which included his house, car and other personal items — after his death. All of these talks we had were before Bob got sick in October 2009.

Bob made the decision to do a codicil to his will and made a life estate agreement, leaving his home and personal belongings to The Foundation. Upon his death, he wanted The Foundation to sell his home and personal belongings. He wanted the proceeds to support the Caring Hands Fund, which assists patients who are uninsured or underinsured.



In Appreciation to and in Memory of...
Robert (Bob) E. Cullom
February 15, 1937 – January 2, 2010

Bob passed away on January 2, 2010, after a brief illness. When all is said and done, Bob's estate will provide \$56,000 directly to The Foundation's Caring Hands Operating Fund and \$56,000 for the establishment of the Robert E. Cullom Caring Hands Endowment Fund. He also left some things to his sister and two nephews, and his tools to his next-door neighbor.

Bob taught for more than 30 years as a metro Nashville teacher and community coordinator. He graduated from West High, obtained his B.S. degree from Austin Peay, his master's from MTSU and his doctorate hours from TSU. After moving to Cookeville, he joined First United Methodist Church of Cookeville and the Lions Club, as well as the Auxiliary. He lived a life of doing good deeds and helping others.

His memory will continue to live on through his gifts to The Foundation at Cookeville Regional Medical Center Endowment Fund.

For more information about The Foundation at CRMC, contact me at (931) 783-2003 or visit our website at www.crmhealth.org/thefoundation.



You Don't Have to Be Rich to Leave a Legacy That Lasts Many Lifetimes



The Eighth Annual Cookeville Regional Golf Classic, held in October, netted over \$62,000. The committee that planned the event are, from left, Steve Vaughn, Craig King, Mike Farris, Emily Vaughn, Edith Ealey, Charles Sewell, Les Bernstein, Christy Kinnard, Mitch Stonecipher, Katrina James, Gary Curto, Melahn Finley, Mike Venters, Jill Bolling, Lisa Bagci, Randy Chaffin, Barbara Davis and Richard Chaffin. Also on the committee were Richard Crabtree, Dave Riddell, Debbie Baker, Stephanie Miller and Brad Simmons. Proceeds from the event will be used for the Cancer Care Fund, the Caring Hands Fund and the Save-A-Life Mammogram Project. A portion will also go to The Foundation's Endowment Fund.

We at The Foundation at CRMC welcome any and every contribution, no matter how small or large. However, planned gifts, which are often larger, estate-level gifts, are vital to the long-term expansion of the hospital. These are the gifts that allow us to grow our endowment, a fund that will be held in perpetuity (forever), with only the interest being used to support the hospital's programs.

The larger the fund grows, the more interest it will generate to meet The Foundation's main goals of helping the hospital with equipment purchases and with capital needs. The past four years have been remarkable for The Foundation, with gifts coming in that have allowed our endowment to grow to nearly a quarter of million dollars. We plan to continue to grow it — with your help — to \$1 million before we begin to use its interest. We believe this will give CRMC enough income to reach some significant milestones in healthcare for the entire Upper Cumberland.

Think of all the ways we can help patients with that kind of money! Would you like to play a part in growing our endowment fund? Believe it or not, you don't have to be rich or to leave behind limos, boats and mansions to help in a significant way. No matter what your income level, you can leave a legacy that will last for lifetimes, with virtually no effect on your current finances, through what we call "planned giving."

Whereas the benefits of an outright gift can be derived immediately, a planned gift is a charitable contribution that is realized by the hospital in the future, usually upon the death of the donor. Another benefit of this alternative is that, while making a substantial contribution, donors can still provide for, and sometimes even enhance, their own financial security and that of their loved ones. In addition, planned giving offers a substantial benefit to the donor in the form of tax deductions, professional management of assets and increased income.

Following are planned giving options available to CRMC Foundation donors:

Bequest
A bequest — a charitable gift left to the CRMC Foundation through a person's will — is the most common method of leaving assets to a charitable institution. An individual can leave a specific amount of money, a specific piece of property, a percentage of his or her assets, or what's left after providing for loved ones. Giving a percentage of one's assets is popular because it allows for fluctuations in the value of the estate.

Keep in mind when considering a charitable bequest to use the proper name of the institution you intend to give to. For example, bequests intended for the Cookeville Regional Medical Center Foundation must contain the full name of the organization (i.e., "Cookeville Regional Medical Center Foundation") not merely "CRMC."

Revocable Living Trust Agreement
A revocable living trust agreement provides for an eventual gift that can be revoked at the request of the donor during his or her lifetime. The donor receives no income tax deduction for the gift. However, savings can be realized in the form of an estate tax deduction for the amount passing to the CRMC Foundation at the time of the donor's death. This type of planned gift offers a risk-free way to arrange for a charitable gift while still retaining the right to use the assets should the need arise.

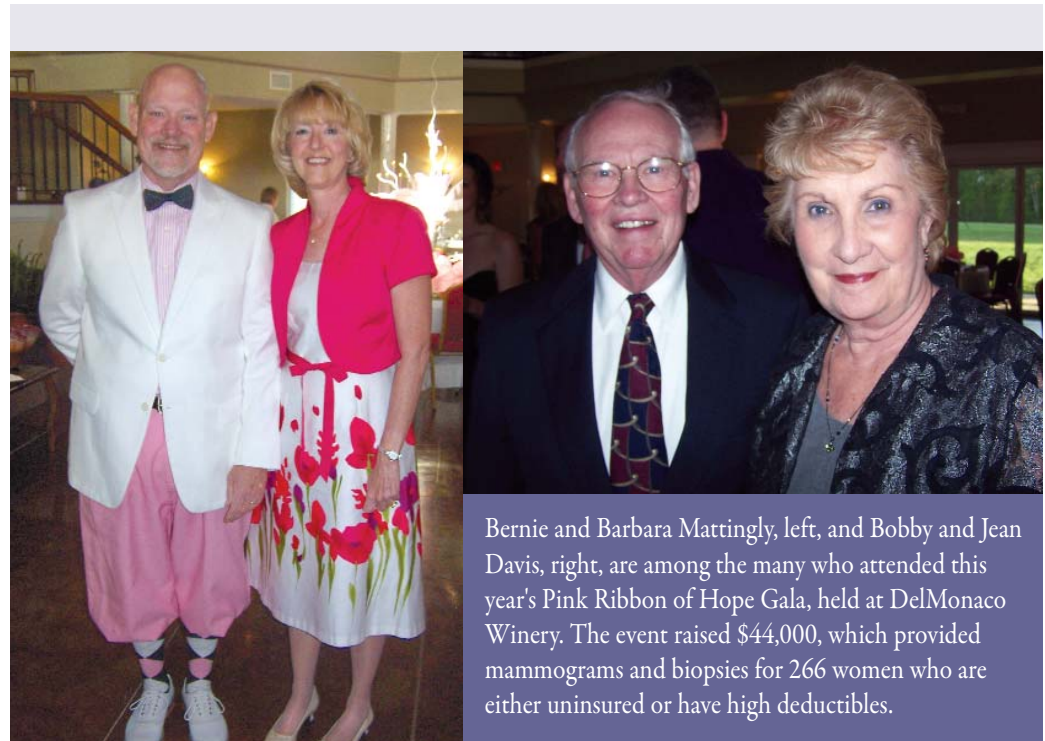
Charitable Remainder Annuity Trust
A charitable remainder annuity trust allows an individual to make gifts while still providing economic security for them and their loved ones. This option allows a donor to transfer assets to a trust, from which payments are made to the donor and/or his designees. When the trust period concludes, the assets remaining in the trust become the property of the charitable institution. Some of the benefits to a donor can include increased income from low-yielding assets; the reduction or elimination of estate, capital gains and gift taxes; and the diversification of investment assets. The charitable remainder annuity trust provides a fixed income based on the value of assets at the time the trust is created.

Charitable Remainder Unitrust
A charitable remainder unitrust offers the same benefits as the charitable remainder annuity trust. However, it pays a fluctuating income based on a fixed percentage of the trust's annual value.

Charitable Lead Trust
A charitable lead trust allows a donor's gift to provide immediate income for charitable purposes. It allows the individual to pass assets to his or her heirs at a reduced cost to the donor upon the termination of the trust. Charitable lead trusts have been used to pass substantial wealth from generation to generation.

Life Estate Agreement
A life estate agreement allows for a gift of real property such as a house, farm, or acreage. Under a life estate agreement, the donors may continue to live in and use the property for their lifetimes. The owner continues to be responsible for upkeep, insurance and taxes on the property and is entitled to any income it generates. The owner may take a tax deduction in the year of the gift equal to the value of the "remainder" interest. At the time of death, the real property transfers immediately to the hospital.

Note: We recommend that you speak with your personal legal, financial, and/or tax advisors when considering making any decisions about your planned gifts. If you would like to discuss your personal situation, or to advise The Foundation of plans you have already made, please contact Gary J. Curto at (931) 783-2003 or gcurto@crmhealth.org/thefoundation.



Bernie and Barbara Mattingly, left, and Bobby and Jean Davis, right, are among the many who attended this year's Pink Ribbon of Hope Gala, held at DelMonaco Winery. The event raised \$44,000, which provided mammograms and biopsies for 266 women who are either uninsured or have high deductibles.

Planned giving serves as a viable alternative for individuals who are unable to donate a large sum of money during their lifetime as a result of family or other financial obligations.

Gary J. Curto, executive director for the CRMC Foundation, says donors who select this option are making an impact on the hospital for years to come.

"Outright gifts are the lifeblood of The Foundation, since they help pay for the day-to-day donations that The Foundation makes to our patients in need," he says. "However, planned gifts are vital to the long-term success of The Foundation, since they are usually larger gifts that we know we can count on in the future."

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• *The following are gifts that have been made to The Foundation as of June 30, 2010.*

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• *Samaritan*
 (\$100,000 - \$499,999)
 CRMC Auxiliary
 CRMC Golf Tournament
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• *Founder*
 (\$50,000 - \$99,999)
 Journey Financial Services
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• *Benefactor*
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 In Memory of Emma Jean Smith
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 Tennessee Hospital Association
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 Jim & Beverly Perry
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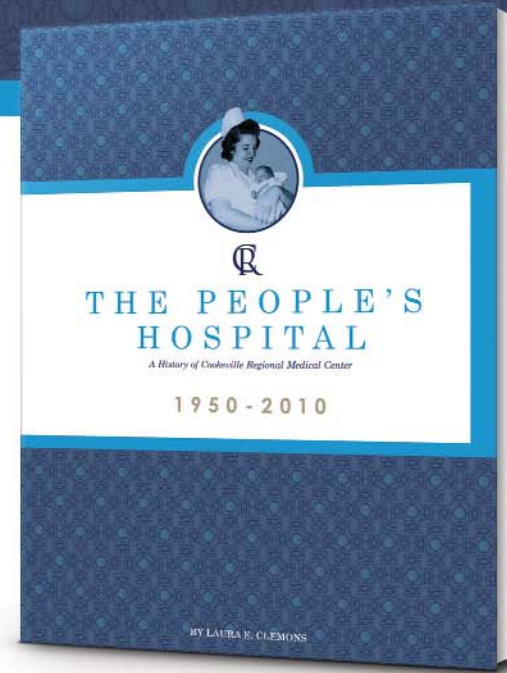
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