
INSIGHTS

/// FALL 2021 ///





Something to Smile About

Going to the dentist can trigger anxiety. Pursuing a career in dentistry can be just as scary: Some graduates begin careers with six figures' worth of debt.

That's a lot, even for a well-paid specialist in a city. And it's even more for a newly minted dentist who hopes to practice in a small town.

So, when Val Brown and Dori Drumm learned about the Sprint for OHSU Students initiative — which provides financial resources to reduce barriers to health care careers — they were intrigued. And when they learned that students at the OHSU School of Dentistry undergo a training rotation to provide dental care in rural or underserved areas, they were inspired.

Growing up in tiny Oakridge, Oregon, Drumm needed to drive an hour to Eugene, Oregon, for dentist appointments. It's why she is passionate about accessible, high-quality dental care.

“My goals are to take the fear out of dentistry, teach providers good ‘bedside care’ and educate families that dental care is important,” she said.

Scholarships are key to bringing the best, brightest and most diverse students to OHSU. Brown and Drumm have proudly established the Valentine Brown and Dori L. Drumm Rural Health Scholarship to support two students each year at the OHSU School of Dentistry.

Brown said, “We are hoping to take some of the economic burden off students’ shoulders and aid their work in the community.”

Brown and Drumm thrive on the personal connection their generosity has inspired: Scholarship recipients send photos and handwritten thank-you notes, sharing their experiences and the rewards of learning in rural communities.

“We really wanted to go to graduation, but COVID-19 prevented that,” Drumm added.

Brown and Drumm have the long-term goal to support the School of Dentistry. This includes innovative teaching options such as tele-dentistry, which brings specialists to remote areas through online video, as well as 3-D printing to make dental implants, dentures and orthodontia.

“The better educated our dentists are, the better service they’ll provide. That doesn’t happen by wishing it so. It happens because you influence it in ways available to you. That’s our goal: provide financial support to make a difference.”

– VAL BROWN



If you would like to learn how you can connect your passion to your philanthropy, contact us. We would be honored to partner with you on your giving journey.

Your Generosity Can Live On

Why do you give? To make a difference? To reflect your values? Or to inspire others to give? No matter why you support OHSU Foundation and Doernbecher Children's Hospital, it's clear you believe in the work we do to achieve breakthroughs for better health.

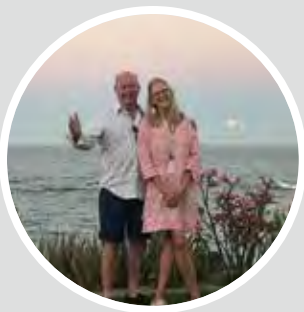
Because of your connection to OHSU and Doernbecher, it's natural you would like our work to continue in the future.

How? By making a future gift part of your legacy.

Create Your Legacy at OHSU and Doernbecher

You can continue your generosity long after your lifetime. Some options include:

- **Percentage giving.** Through your will, you can designate percentages of your estate. For example, designate 5% of your total estate to OHSU or Doernbecher, while leaving 95% to loved ones.
- **Blended giving.** Give an outright gift of cash or other assets today, combined with a future gift, such as naming OHSU or Doernbecher in your will.
- **Beneficiary designation.** A simple form is all it takes to name OHSU or Doernbecher as a beneficiary of your retirement plan assets or unneeded life insurance policy.



“We are hoping to take some of the economic burden off students’ shoulders and aid their work in the community.”

— **VAL BROWN**, who, along with Dori Drumm, created the Valentine Brown and Dori L. Drumm Rural Health Scholarship to support two students in OHSU's School of Dentistry.

Your life's work
(and subsequent legacy)
is your opportunity to make
a statement. Whatever the reason
behind your giving, we are here to help
you fulfill your goals.



Give Back *and* Get Paid

Whether you are nearing or currently in your retirement years, you may be wondering how to support the causes close to your heart while also maintaining financial security.

Ideally, if you could have fixed income protected from market fluctuations — while also ensuring your assets will benefit your community — you would do both.



Rethinking Your Charitable Strategies

Helping others is more important now than ever before. Our new guide, *Creative Ways to stretch Your Charitable Dollars*, gives you ideas on how you can maximize your donations and make the most impact with your charitable giving. Simply send back the enclosed reply form for your **FREE** copy.

THROUGH THESE TWO GIFT SOLUTIONS, YOU CAN.

1 Give and Keep Receiving

With a **charitable gift annuity (CGA)**, you make an irrevocable donation to OHSU and Doernbecher Children's Hospital, which then provides you fixed payments for life. After your lifetime, the remaining capital goes to support OHSU and Doernbecher.

Through this arrangement you can increase your cash income and receive numerous tax advantages.

2 Entrust Your Assets to Us

Another arrangement that provides fixed income payments is a **charitable remainder annuity trust (CRAT)**.

Here's how it works: You use cash and other assets to fund a charitable trust and decide on the size of the lifetime payments (within IRS limits) to yourself. The trust assets remaining at the end of the beneficiaries' lifetimes go to OHSU and Doernbecher.

Like a charitable gift annuity, you also receive tax advantages.

By naming OHSU and Doernbecher as beneficiary of a CGA or CRAT, you are providing future financial security for everything from advancing brain health and cardiovascular care, to supporting our students as they become the next generation of healers, caregivers and innovators.

Thank you for your critical foresight and generosity.



DID YOU KNOW...

You can designate the payment from either of these charitable gifts to a loved one. This is a resourceful way to ensure permanent financial support for someone you care about.

HOW IT WORKS

1. Create a gift annuity using cash or marketable securities.
2. Qualify for an income tax deduction and receive fixed payments for life.
3. Remainder to OHSU and Doernbecher Children's Hospital after your lifetime.

HOW IT WORKS

1. Fund a charitable trust using cash or other assets.
2. Qualify for an income tax deduction and possible elimination of up-front capital gains tax.
3. Remainder to OHSU and Doernbecher Children's Hospital after your lifetime.



Rochelle Makela-Goodman Joins OHSU Foundation as Assistant Vice President of Gift Planning

Rochelle Makela-Goodman has joined Oregon Health & Science University Foundation (OHSUF) as Assistant Vice President of Gift Planning. She leads a team of fundraisers and volunteers focused on leveraging deferred giving and gifts of complex assets to advance the mission of OHSU by igniting the power of philanthropy. Previously, Rochelle served as Director of Gift Planning at Princeton University. There she transformed the gift planning program, increasing productivity and performance on every measure, from revenue raised and donor engagement to launching educational programs and legacy society events that assist donors in making impactful gifts that address the goals of the donor and the charity.

Rochelle has broad expertise in fundraising, including corporate and foundation relations, and major and principal giving. Prior to joining Princeton in 2014, Rochelle held fundraising positions at Lehigh University for 15 years, and previously at her alma mater, Centenary University, from which she earned a Bachelor of Fine Arts degree in Art and Design.



Important Year-End Considerations

We know your decision to support Oregon Health & Science University and Doernbecher Children's Hospital comes from the heart. An added bonus is your gift may also qualify for a tax break this year when you itemize deductions on your federal income tax return.

Assets You Didn't Know You Had

Here are two assets you may not have considered and the impact they can have on your taxes when used charitably.

Individual Retirement Account (IRA)

- *If you are 59½ or older*, take a distribution from your IRA then make a gift to OHSU or Doernbecher without penalty. If you itemize, take a charitable deduction for the amount.
- *If you are 70½ or older*, give up to \$100,000 annually from your IRA directly to OHSU and Doernbecher. You will not pay income taxes on the transfer. If you are 72 or older, use this transfer to satisfy your required minimum distribution.
- *At any age*, name OHSU and Doernbecher as a beneficiary of your IRA account. This costs nothing, and you retain control over your account during your lifetime. As a nonprofit, we do not pay taxes on the gift and can put 100% of it toward solving the world's toughest health challenges.

TO DO: We must receive your gift by Dec. 31 for your donation to qualify this year. If you have check-writing privileges on your IRA, mail your check by Dec. 18 to allow time for gift processing.

Appreciated Stock

Enjoy two tax benefits with a gift of appreciated stock: Avoid paying taxes on the appreciated value, and qualify for an income tax charitable deduction based on today's market value, when you itemize.

TO DO: Complete all transfers by Dec. 31. This includes electronic transfer, hand-delivery of the securities, or mailed stock and stock power (mailed separately for security).





Your End-of-Year Planning Checklist

- Update your will or living trust.** Review your will or trust for any life changes such as a birth or death.
- Review your retirement plan beneficiaries.** Remove deceased beneficiaries or former spouses and consider adding a charitable organization like OHSU and Doernbecher.
- Review your life insurance policy.** Consider making a gift by assigning ownership to OHSU and Doernbecher or making us the beneficiary.
- Durable power of attorney.** Make sure your durable powers of attorney for financial matters and health care are current. A copy of the financial power of attorney should be given to your family members, while a copy of your health care power of attorney should be provided to family members and health care providers.
- Safe-deposit box.** Catalog the contents of your safe-deposit box. Give a copy to a family member and note items you are holding for someone else.
- Bank or brokerage accounts.** Designate heirs or OHSU and Doernbecher as a recipient of bank or brokerage account proceeds at your death.*
- Charitable contributions.** If you've included a gift to OHSU and Doernbecher Children's Hospital in your estate plan, let us — and your loved ones — know of your intentions. This will guarantee that your wishes are carried out after your lifetime.

*State laws govern payable-on-death accounts and transfer-on-death accounts. Please consult with your bank representative or investment advisor if you are considering these gifts.



FEEL GOOD ABOUT GIVING BACK

Living out your values is an empowering way to live your life. **Matching your values to your philanthropy is even more powerful.** If OHSU and Doernbecher are your match, contact us today. We would love to help you create your legacy.

A Brighter Future for Everyone

OHSU believes in making health care and education easily accessible for all — and our work would not be possible without philanthropy. **Thanks to the support of more than 11,000 donors, last year more than \$142 million was contributed toward creating a brighter, healthier future for all.**

Here are ways OHSU and Doernbecher Children's Hospital stand out, thanks to the generosity and foresight of supporters like you.



Cancer Research

The OHSU Knight Cancer Institute was the proud recipient of two grants — one to help introduce high schoolers in underserved areas to health care careers; the other to support clinical trials for a revolutionary drug that may stop tumors in their tracks.



Children's Health

OHSU Doernbecher Children's Hospital was named Oregon's No. 1 children's hospital for the 12th year in a row, and among the best pediatric medical centers in the nation in *U.S. News & World Report's* 2021-2022 Best Children's Hospitals rankings.



Brain Health

OHSU is the first Pacific Northwest institution to install a state-of-the-art scanner that can produce images perfect for studying brain tumors, among other serious diseases.



Eye and Vision

The OHSU Casey Eye Institute opened the Elks Children's Eye Clinic last December, and Casey's mobile eye clinic was expanded, providing care in communities all across the state.



Education

On Track OHSU! will continue to expand its reach in middle and high schools in Oregon, introducing students from historically marginalized communities to careers in health and science.



Nationally ranked in six adult specialties and in five children's specialties.



Oregon Health & Science University
FOUNDATION

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To include OHSU or Doernbecher Children's Hospital in your plans, visit us online: plannedgiving.ohsufoundation.org or email us at giftplanninginfo@ohsu.edu or call us at 503-228-1730.

To make a gift today, visit us online: ohsufoundation.org

Please contact the OHSU Privacy Office at 855-257-4100 or optout@ohsu.edu if you no longer wish to receive fundraising information.

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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.