INSIDEDEBORAH®

A Publication of Deborah Hospital Foundation

Federal Legislators
Work Across the
Aisle for Deborah





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MESSAGE FROM OUR PRESIDENT & CEO

It is my pleasure to present you with the Fall issue of Inside Deborah! Each Fall, we embrace the changing of the leaves and look forward to the pending holiday season. At Deborah, we have much to be thankful for, such as the new 60,000 square-foot medical office building which was recently completed on our campus. It seems like we were just breaking ground on this project a few months ago and now the ribbon has been cut and it's open to the community.

There is much I can reflect on and be proud of from my 30+ years at Deborah. While we have completed many projects over the years, received various recognitions, and have remained in the forefront with innovative cardiac, vascular, and pulmonary care, I am most proud of the personal stories we receive from patients and families.

The following pages contain first-hand accounts from various individuals whose lives have been impacted by Deborah. Their stories of hope and compassion were made possible by the continuous philanthropic support from our donors.

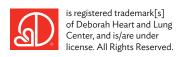
You will also read about the joint accomplishment of Congressmen Tom MacArthur, Bill Pascrell, and Senator Bob Menendez. Their bipartisan efforts resulted in Deborah receiving the long-overdue adjustment of Medicare payments — payments that are more vital than ever with the constantly changing dynamics of healthcare policy.

Thank you for your continued generosity, and I hope you enjoy this issue.

With sincere appreciation,

Joseph Chirichella





The Stars Have Aligned for Deborah Hospital Foundation





This issue of Inside Deborah includes several articles providing interesting "perspectives" from past and present patients, parents of patients, and donors sharing their opinion of, and experiences with, Deborah.

I'd like to include one more point of view from an impartial outside organization. Charity Navigator is the nation's largest and most-utilized evaluator of charities. Their team of professional analysts examines tens of thousands of non-profit financial documents and then draws on this data to develop an unbiased, objective, numbers-based rating system which they use to assess nearly 10,000 of America's best-known, and some lesser-known, charities. Specifically, Charity Navigator's rating system examines two broad areas of a charity's performance: their Financial Health and their Accountability & Transparency. Their ratings show donors how efficiently they believe a charity will use donor support today; how well it has sustained its programs and services over time; and their level of commitment to good governance, best practices and openness with information. They provide these ratings so that charitable givers/social investors can make intelligent giving decisions, and the nonprofit sector can improve its performance. Remarkably, just last year alone, they recorded more than eleven million visits by donors who used their site.

Deborah Hospital Foundation is proud to have been analyzed and once again received a 4-STAR rating from Charity Navigator, which is their highest and most prestigious distinction. Furthermore, Deborah remains the only 4-STAR-rated hospital foundation in the state of NJ! This, along with the world-class specialty care provided at Deborah, reinforces donors' opinions that Deborah Hospital Foundation is worthy of their support.

We hope you share in our pride in this noteworthy accomplishment and invite you to look up our profile by visiting www.charitynavigator.org.

I encourage you to share "your" perspective with us by enclosing a note with your next gift to Deborah Hospital Foundation.

Enjoy good health and the colors of autumn.

Be well,

Steve Toal

Deborah Hospital Foundation

Chief Development Officer



BOARD NEWS

Deborah Hospital Foundation wishes Mr. Dominick Pugliese all the best and thanks him for his many years of faithful service to the Foundation's Board of Directors. Mr. Pugliese formally joined the Foundation's Board in 2004, and along with his wife, Anita, have long been supporters of Deborah. Anita and Dominick will remain Co-Presidents of the Colonia Chapter. Thanks for everything, Mr. Pugliese!



From left: Burlington County Regional Chamber of Commerce President & CEO, Kristi Howell; Landmark Healthcare Facilities, LLC, Executive Vice President, Development, Michael Cleary; Deborah President & CEO, Joseph Chirichella; New Jersey State Senate President Stephen Sweeney; Pemberton Township Mayor, Dave Patriarca; Burlington County Freeholder Deputy Director, Linda Hughes; Burlington County Health Department Director, Holly Cucuzzella; New Jersey Hospital Association President & CEO, Cathleen Bennett; New Jersey State Senator Troy Singleton; and New Jersey Assemblywoman Carol Murphy.

NEW MEDICAL OFFICE BUILDING OPENS

Donna McArdle

The month of June 2018 heralded the official opening of a new \$21.5 million medical office building on the campus of Deborah Heart and Lung Center in Browns Mills, marked by a ribbon-cutting ceremony on June 20th featuring many distinguished guests and onlookers. The 60,000-square foot, three-story building is owned and operated by Landmark Healthcare Facilities, LLC of Milwaukee, and is situated on land leased from Deborah at the site of the former Elichman Pavilion. This new building is now home to a number of medical

services which were not previously readily accessible to the surrounding communities. Deborah welcomes to our campus:

- Central Jersey Urgent Care
- Wellness Suite 360
- Garden State Bariatrics
- Ocean County Foot and Ankle Surgical Associates

Additional providers coming to the campus:

- Garden State Diagnostic Imaging
- St. Georges Family Pharmacy
- Corda Pain Management Institute

Deborah is also providing a number of its own specialty medical services in the new building, including: Deborah's Sleep Medicine Center, with four beautifully appointed sleep suites and state-of-the-art technology for pinpointing and diagnosing sleep disorders; Physical Therapy – with services provided by Ivy Rehab; Pulmonary Rehab; and Cardiac Rehab. Additionally, plans for an ambulatory surgical center in the building are being finalized.





"Miss Deborah" Yesterday and Today

Phyllis Spitzer-Weissblum

The year 1960 was quite memorable for me. That August, at the age of 13, I underwent surgery at Deborah Heart and Lung Center to repair a congenital Patent Ductus Arteriosus (PDA). This means that I had an unclosed hole in my aorta. While this is normal prior to birth, it is supposed to close by the time a child is born. It is rare when it does not, and I'm told that there are fewer than 200,000 U.S. cases each year. This condition often results in having poorly oxygenated blood flowing in the wrong direction, which in turn causes the heart to weaken.

My name is Phyllis Spitzer Weissblum and this is my Deborah story.

I was born in Brooklyn to Joe and Minnie Spitzer, who would eventually go on to help establish a Deborah chapter in Brooklyn. In addition to being born with the aforementioned PDA, I was also born with a complete heart block. Doctors advised my parents that there was little to be done because heart surgery was too risky. However, when I was 12 years old, my parents heard about Deborah and brought me down for a visit.

After many tests and assessment on Deborah's part, the doctors conferred and decided that they could repair the PDA. Dr. Charles Bailey had researched a case like mine in Europe, and this opened up a new world of possibilities in regard to surgery and treatment.

At 13, I underwent surgery at Deborah. While I was recovering, longtime Deborah fundraiser and activist Clara Franks burst into my patient room (at my parents' invitation, mind you) to "see the girl with the pink and white complexion."

Clara Franks began to refer to me as "Miss Deborah" from that point forward. I wasn't quite sure why, but I was happy for the nickname.

That winter, it took an even bigger meaning.

Deborah formally recognized me as "Miss Deborah" in 1960. The ceremony was held at the Waldorf-Astoria and Astor Hotels in New York. These Chapter fundraisers were attended by Deborah's President, Jack Lesser, those members of the Knights of Pythias who sponsored me, and many chapter members from New Jersey, New York, and Pennsylvania.

After high school, I went on to college, graduated and became a science teacher. I married my lovely husband Larry and together we have two children, Steven and Brooke. They have, in turn, given us four beautiful grandchildren.

DEBORAH'S MISS DEBORAH

Deborah's President, Jack Lesser, and New York
Regional Director, Nathan Mintz, pose with
Phyllis Spitzer who was crowned Miss Deborah
1960-61 at the institution's 38th annual dinner
at the Waldorf-Astoria. Since the WaldorfAstoria is too small to accommodate the vast
crowd, Miss Deborah was crowned twice, late
the same evening at the Hotel Astor where the
overflow witnessed the crowning.
Phyllis had a successful heart operation performed on her at Deborah in August, 1960.



Dr. Harry Goldberg (chief cardiologist) always assured me that when it was needed, they would insert a pacemaker, so in 1992 I returned to Deborah for this procedure. I continue to visit each year and see Dr. Corbisiero, one of Deborah's renowned cardiac electrophysiologists. I've since had a defibrillator implanted and also an ablation, and — four batteries later — I'm still doing wonderfully!

A FATHER'S LOVE

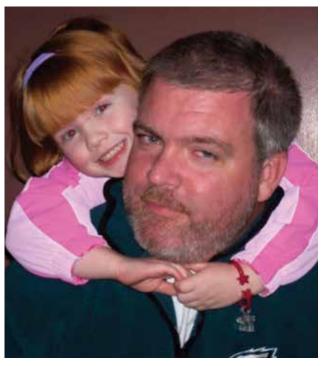
David Van Buren

Our daughter, Savannah, was born on April 11, 2002. It was the happiest day of my life as I held my only child in my arms, all 7 pounds of her. I had married later in life than most people (40), and Savannah was born when I was 42. I thought I would never have the opportunity to be a father, and when I became one, it was the most remarkable feeling in the world, beyond all words and expectations. I arranged to take a one-year sabbatical from my teaching position at Rancocas Valley Regional High School so I could truly cherish the first year of my daughter's life as a stay-at-home father.

A few weeks after being born, Savannah had a checkup scheduled with her pediatrician. It was during this appointment that her doctor made a startling discovery. Holding the stethoscope to her chest, he looked up and said something we will never forget.

"Did anyone tell you she has a heart defect?"

Savannah's mother said, "No!" and the next few minutes were a whirlwind. It struck me as odd that there was a telephone on the wall in the exam room right next to where the doctor was sitting. He casually picked it up, and holding Savannah in his other arm, told his receptionist to contact Deborah Heart and Lung Center and tell them an infant was on the way over.



Visiting the mountains of Dahlonega, Georgia; October 2008

Nurses came in and told us we needed to go straight to Deborah and that they would be expecting us. Telling them we first needed to stop by our house in Mt. Holly to pick up formula and diapers, they responded with firm denial.

"Absolutely not. You must go straight there."

We immediately rushed Savannah to Deborah, where it was discovered she had a ventricular septal defect (VSD): a hole in the wall between two chambers of her heart. For the first time in my life that I can remember, I was completely overcome with fear.

The diagnosis came out of the blue and hit all of us like a category 10 hurricane. We went through all the stages of grief, finally reaching acceptance of the situation, acceptance of our reality, and got to work. Deborah created a home treatment regimen centered on medication, feedings and documentation, to care for Savannah. We were very encouraged by the positive support we received every time we went to Deborah—once a week, twice a week, and then every day—professional, incredibly caring, and understanding.

I have a very vivid memory of a time just prior to her surgery. Savannah and I were lying on the floor, face to face, and she was struggling to raise her head up to meet mine. It was so sad. She was very determined, she was fighting, but she got tired so quickly. Contrast that with a wonderful post-op memory: her face was pink instead of a sallow color, she had tons of energy, a great appetite, and was growing, gaining weight, talking, laughing, and walking. I often wondered what was going through Savannah's mind, because suddenly she had all this energy—what could she be thinking?

I am very grateful in countless ways. Sometimes I forget the daily, hourly, minute-by-minute struggles and emotions my wife and I went through, but then I am suddenly reminded of those times. Although Savannah was too young to remember any of this, I feel that the extraordinary determination my daughter possesses today can be traced back to the terrible struggles of her first year.

Today, Savannah has a driver's license. She's a junior in high school. She's a normal American teenager in every regard. Thanks to Deborah, she has a long life in front of her. I have never seen an organization where everyone—EVERYONE—is so kind, understanding, and supportive.

I will always be in gratitude to the amazing staff at Deborah for saving the life of an amazing child: my daughter, Savannah Van Buren.



Savannah Noelle is born in Willingboro, New Jersey; April 11, 2002.



White-Water rafting on the Rio Grande River in New Mexico; July 4, 2017.



Federal Legislators Work Across the Aisle for Deborah

U.S. Senator Bob Menendez, World War II Veteran and Deborah Patient Bob Jones, and U.S. Congressman Tom MacArthur at Deborah for the press conference

At a time when the news only highlights partisan bickering and how divisive politics has become, it is important to take a moment and acknowledge how New Jersey's Congressional Delegation rose above all the noise and worked together to right an egregious wrong: the exclusion of Deborah Heart and Lung Center from the Medicare Dependent Hospital (MDH) program.

Senator Bob Menendez (D-N.J.), Congressman Tom MacArthur (R-N.J.-o3), and Congressman Bill Pascrell (D-N.J.-9) worked together to pass legislation, titled the Fairness for Our Hospitals Act, that allows New Jersey hospitals in rural communities to receive equitable Medicare reimbursement rates. This will help Deborah continue its mission of providing patients with access to high-quality care.

"The quality care
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of Medicare patients
in South Jersey..."

- Congressman Tom MacArthur

The Fairness for Our Hospitals Act closed an unfair loophole in federal law that prevented rural hospitals in certain states, like New Jersey, from receiving fair Medicare reimbursement levels from the MDH program. Prior to the new legislation, to qualify for rural MDH payments, a hospital was required to be in a rural area; have 100 or fewer beds during the cost reporting period; not already be classified as Sole Community Hospital (another rural-only hospital designation); and have at least 60% of its patients use Medicare. Deborah qualified under all categories except for the rural classification because New Jersey is one of only three "all-urban" designated states. Rhode Island and Delaware are the other two states. Because of this "all-urban" classification, Deborah was receiving a reduced rate for its Medicare patients, costing the hospital a significant amount of revenue annually.

"The legislation that my colleagues and I were able to pass is a continuation of the work we have done throughout our tenure in Congress on behalf of New Jersey's hospitals and the patients they serve," said Senator Menendez. "Deborah's mission of providing the best cardiac, pulmonary and vascular care—while never once billing a patient—is the model of what a hospital should be, and I am pleased that our efforts to ensure the Medicare program doesn't discriminate against hospitals in New Jersey and other all-urban states has finally paid off. I've been working closely with Deborah and the Department of Health and Human Services for years to ensure they're not unfairly penalized due to the fact New Jersey is an all-urban state. This legislation will ensure that federal law equitably recognizes our hospitals."

"The quality care Deborah provides for our residents is among the best in the nation, and they have managed to do this despite not being fairly paid by CMS for serving higher numbers of Medicare patients in South Jersey," said Congressman MacArthur, whose district is home to Deborah Heart and Lung Center. "Since I was elected, I've been working closely with Deborah and House leadership to fix this unfair loophole and ensure the hospital can continue providing state-of-the-art health care and services to our community. Our bipartisan legislation will make sure rural hospitals like Deborah are never punished for serving South Jersey's seniors and veterans."



(From L-R): Joseph Chirichella, Deborah President and CEO; Bob Menendez, U.S. Senator; Dr. Lynn McGrath, Deborah Vice President of Medical Affairs; Tom MacArthur, U.S. Congressman; Joseph Manni, Deborah Executive Vice President and COO at Deborah for the press conference

"With its small size and dense population set between two major cities, the Garden State can be an anomaly in many ways, including in how federal policies treat our hospitals," stated Rep. Bill Pascrell, Jr. (NJ-09), New Jersey's only member of the House Ways and Means Committee, which oversees the Medicare program. "Deborah Heart and Lung Center does a tremendous job for its patients dealing with cardiac, vascular and lung diseases. I am pleased to advocate for the interests of health facilities statewide, including Deborah, to ensure New Jersey patients have access to the highest quality health care possible."

Hospital officials had sought an administrative fix for years but were unable to convince the U.S. Centers for Medicare and Medicaid Services to agree to change the hospital's classification from urban to rural.

"We are thankful that our representatives in Congress have successfully championed our cause," said Deborah President and CEO Joseph Chirichella. "Taking action to right this wrong helps Deborah to continue to care for the large number of Medicare patients that come to us from our surrounding rural areas."

Congressman MacArthur and Senator Menendez introduced The Fairness for Our Hospitals Act in their respective Houses in 2017. Congressman Pascrell cosponsored the legislation.

In the U.S. House of Representatives, Representatives MacArthur and Pascrell convinced their respective leadership and the Chairman and Ranking Member of the House Ways and Means Committee to add the language from the Deborah bill to the chamber's stopgap spending

measure to fund the government on February 6, 2018. The legislation, known as a continuing resolution, was approved by the full House by a 245-182 vote and sent to the Senate for consideration.

In the U.S. Senate, Senator Menendez succeeded in convincing Senate leadership and the Chairman and Ranking Member of the Senate Finance Committee to include Deborah's language in the Bipartisan Budget Act of 2018, which was passed by the Senate, then the House, and then signed into law on February 9, 2018.

MacArthur, Pascrell and Menendez cheered the inclusion of the Deborah language in both the House CR and the Senate's new budget agreement.

"It's new revenue to a nonprofit hospital. That means they can hire more staff, buy new equipment, and provide enhanced specialty care," MacArthur said. "People get very fixated on the large things going on in Washington, but our lives are not all huge things. This fix means a lot for Deborah and the patients Deborah serves."

Menendez said the agreement would help put Deborah on "equal footing" with other rural hospitals. "It was a tough fight, but in the end, I am pleased that the bipartisan Senate agreement finally puts Deborah Heart and Lung Center on equal footing with our nation's other rural hospitals when it comes to critical Medicare reimbursement." Menendez said in a statement.

Rep. Pascrell affirmed that the increased reimbursement was crucial for the hospital. "When you're a hospital that doesn't bill patients, every bit of funding is critically important," he said. "I am proud that we were able to work across the aisle to ensure that New Jerseyans continue to get access to the highest-quality healthcare without having to leave the state."

Christine Carlson-Glazer, Deborah's government and community liaison who worked closely with all three Members to achieve this legislative milestone, added her voice and personal thanks to Senator Menendez,



"I am proud that we were able to work across the aisle to ensure that New Jerseyans continue to get access to the highest-quality healthcare without having to leave the state."

- Congressman Bill Pascrell

Representatives MacArthur and Pascrell, and other members of the New Jersey delegation who have been great advocates on the hospital's behalf.

"They worked very hard on this and we certainly appreciate it," Carlson-Glazer said. "If Deborah was in Pennsylvania or New York state, we would have been getting these enhanced Medicare payments for years. To see such bipartisan support for correcting this wrong is very gratifying. MDH status and the funding that flows from it are very meaningful for Deborah and the patients we serve."

Deborah applied for MDH status on February 9 and received approval from CMS on April 27, 2018. The additional Medicare dollars are important not only to the hospital but to the community which it serves.

From Patient to Nurse

Marissa Mendoza, RN, BSN

I do not remember anything about my first visit to Deborah. I've heard the stories, seen the pictures, and certainly felt the repercussions, but I generally draw a blank when it comes to actual memories. I eventually began to recognize the nurses and doctors that would take care of me, but it took many years to get to that point.

My name is Marissa, and I'm from Burlington, New Jersey. I'm 22 years old, and I just graduated with my Bachelor of Science in nursing (BSN) from The College of New Jersey (TCNJ). I recently passed my boards, and I'm so excited to finally be a registered nurse! This has been a goal of mine for as long as I can remember, and now it finally happened. Even better, I had the privilege of working my first nursing job at the very hospital that saved my life as an infant.

Within hours of being born, the special care nurse and my mother (a registered nurse herself) realized that something was wrong with my heart. Doctors from Deborah came to the hospital where I was to assess whether I qualified for the Children of the World Program. Luckily, I did and was immediately transferred to Deborah. Their esteemed medical staff diagnosed me with six Congenital Heart Defects, and three days after being born, I underwent my first open heart surgery.

I eventually underwent two more open heart surgeries which brought my total to three, all before the age of 2.

The medical staff both then and now is absolutely worldclass. My family was lucky that we lived in so close to Deborah, and did not have to travel as far as many other families do.







Thanks to Deborah, I am not only alive, but thriving.

As I grew, I continued to come to Deborah for routine check-ups. Children of the World is a phenomenal program, and my parents always felt I was in the best of hands. While I've grown up with slight limitations in relation to sports and physical exertion, I believe things have worked out for the very best. My heart will never be perfect, but I am living life to the full extent.

My experiences as a patient at Deborah and as a nurse have given me an interesting perspective on the organization. I've watched Deborah evolve over the years and have witnessed countless improvements in medical advancements and technology. Deborah continues to set the highest of standards, but I've always been most impressed by their commitment to be innovators.

It is easy to see why they are the highest rated hospital in New Jersey for positive patient experiences and in the top 15% nationally.

My patient experience has led me to take an increased interest in The Children's Heart Center at Deborah. It's amazing to see how pediatric cardiology has and continues to evolve at Deborah. This department encompasses several programs, including:

- **Fetal Cardiology:** evaluates fetuses with high risk factors for early identification of congenital heart disease, heart failure and arrhythmia.
- Preventative Cardiology: evaluates, treats, and prevents cardiovascular risk factors (including obesity) and acquired cardiovascular diseases.
- Healthy Hearts for Teens: keeps teenagers healthy as they enter adulthood. Deborah and Rowan Medicine have partnered to offer this program which includes a dietician, weight management specialists, and the resources of Deborah's pediatric cardiologists to create an individualized plan for teens. This program teaches the tools needed to manage weight, eat healthy to treat and prevent obesity, Type II Diabetes, high cholesterol and high blood pressure.
- Adult Congenital Heart Disease: collaborate with adult cardiologists and cardiothoracic surgeons to evaluate and treat adolescents and adults with congenital heart diseases.

Deborah's commitment to never directly issuing a bill to a patient is truly remarkable. But it also means that these vital programs depend on philanthropy more than ever. Generous contributions to Deborah Hospital Foundation ensure that these programs not only exist, but continue improving as they evolve to better serve the cardiac needs of children and adolescents that need it most.

Gifts to Deborah Hospital Foundation provide Deborah the flexibility to allocate vital resources where they are needed most, enabling them to continue to provide world-class and lifesaving care for children and adults.



From Patient to Friend

Jim Gardinella

In 2005, I retired after nearly 40 years at Bristol-Myers Squibb. It was time for me to spend more time with family, fishing on my boat "Miss Molly," and enjoying time with friends.

I have always been an avid fisherman, and if it were up to me, I would be out nearly every day. Growing up in North Jersey and residing here now in South Jersey as an adult, fishing has often been my reprieve. A few years prior to retiring, however, I suffered a serious health scare. I was painting the house one afternoon and began to feel ill. Assuming it was nothing serious, I went inside and relaxed. Feeling better, I was out fishing the next day but again began to feel "not right." When I arrived home my wife Diane took me to a local emergency room. The doctors ran test after test and none of the tests indicated anything abnormal.

A few days later a Coronary Angiogram was scheduled. Diane and I planned to go out to dinner afterwards, but the test results prevented that.

"Mr. Gardinella, there is good news and bad news. The bad news is that you have a 99% blockage. The good news is that you're going straight to Deborah Heart and Lung Center."

We knew nothing about Deborah, but it seemed like a credible place based on how the nurses described it to us.

After arriving at Deborah, Diane and I were amazed at the level of care that I received and the heartwarming compassion shown to me by the medical staff. When I was discharged, Diane and I decided we would do

whatever we could to ensure others had access to the same level of care that I had experienced. We immediately became involved with some of Deborah's fundraising and outreach events, and still routinely recommend Deborah Heart and Lung Center to anyone in need of care.

Since that original visit in 2002, I've come back to be treated for a serious non-healing wound, as well as for general diabetes care through Deborah Specialty Physicians. Experiencing Deborah through various departments and with several doctors and nurses has reinforced my belief in this wonderful institution. It is easy for me to understand why this is such a special place. And the many other patients I have spoken with all agree: It is a blessing to have Deborah in our own backyard.

"Mr. Gardinella, there is good news and bad news. The bad news is that you have a 99% blockage. The good news is that you're going straight to Deborah Heart and Lung Center."

One particular detail about Deborah that continues to amaze me is the organization's commitment to advancement. Every time I have an appointment, and even in casual conversations with Deborah Hospital Foundation staff or medical staff, I'm learning more about Deborah's plans to not only grow in size, but improve upon its exceptional level of care.

I'm extremely proud of my two daughters, Lauren and Jennifer, who have enjoyed much professional success. Lauren recently graduated from medical school at UMDNJ and, prior to starting her internship in trauma surgery, was required to complete some observation hours in a medical center. The medical staff at Deborah was kind enough to accommodate her request and she then experienced Deborah's magic on a different level. She had an amazing experience shadowing Dr. Lynn McGrath, Vice President of Medical Affairs, which

further cemented her intention of becoming a surgeon. She had only good things to say about the medical staff, the facility itself, but more importantly, the interactions she observed between the patients and doctors. That level of trust and compassion is not as common at other facilities, but certainly shines through at Deborah.

As a very grateful patient and friend of Deborah, I thank you for your support of this wonderful organization. Collectively we can all ensure that Deborah's mission continues for decades to come.



SPOTLIGHT ON PHILANTHROPY

New Charitable Gift Annuity Rates

Deborah Hospital Foundation's long-standing Charitable Gift Annuity (CGA) program enables donors to make a gift, while boosting their current income. A Deborah CGA is an agreement between a donor and Deborah Hospital Foundation which provides the donor a fixed income stream for life in exchange for a donation of cash, stock, or other assets.

Earlier this summer, the American Council on Gift Annuities announced an increase of its suggested maximum payout rates for Charitable Gift Annuities to the donor. This increase is the first change to the rates since 2012, and provides donors with more income than they could receive in previous years.

The new, generous rates make charitable gift annuities an even smarter option than ever before. Here is how a CGA with Deborah works:

- A charitable gift annuity allows you to make a gift to Deborah, and receive fixed payments for as long as you live.
- 2. A CGA contract between you and Deborah states the payment amount and terms. The rate is based on your age and when you would like to receive payments (minimum age to establish a CGA at Deborah is 60).
- 3. If you do not need the income immediately, you can defer payments to a specified age, providing you with a higher deferred payout rate.
- 4. Funding your gift annuity with appreciated assets, such as securities, can give you even more benefits. You will receive a federal income tax charitable deduction (when you itemize) in the year the gift is made, and eliminate part of the capital gains tax you would have paid if you sold your assets.
- 5. CGAs can be established for one or two beneficiaries, allowing you to provide for a loved

For a personalized, no-obligation illustration of how a charitable gift annuity can benefit both you and Deborah Hospital Foundation, call Ellen Krivchenia at 609-893-0100 or email her at ekrivchenia@ DeborahFoundation.org.

New payout

	New Rate effective 7/1/18
Age 60	4.7%
Age 70	5.6%
Age 80	7.3%
Age 90	9.5%

Rates increase each year (at every age) of life, beginning at age 60. For a complete list of new rates, contact Ellen Krivchenia, or visit our website at www.DeborahFoundation.org.

A charitable gift annuity will help Deborah save lives for years to come.





IN PERSON

Write a check and drop your gift off in the Foundation the next time you visit
Deborah Heart and Lung Center



Give online at: www.deborahfoundation.org



MAIL

Mail your gift to: Deborah Hospital Foundation 212 Trenton Road Browns Mills NJ 08015



TEXT

Text DEBORAH to 91999

SAVE THE DATE

RED TIE GALA

NOVEMBER 10, 2018



On Saturday, November 10, 2018, Deborah Hospital Foundation will host the 13th Annual Red Tie Gala in support of Deborah's 96-year mission of providing high quality care in the diagnosis and treatment of heart, lung and vascular disease.

This year's event will take place at the beautiful Hilton in Philadelphia at Penn's Landing. The evening starts with a cocktail reception, followed by dinner and dancing.

Tickets can be purchased online at www.DeborahFoundation.org/red-tie-gala or by contacting Joan Fry at 609-893-3372.

NJ REGION 2018 RAFFLE

DECEMBER 7, 2018

Help support the next generation of innovation at Deborah by purchasing raffle tickets in support of the 2018 New Jersey Region Visa Gift Card Raffle.

First prize is a \$10,000 Visa gift card followed by \$5,000 for second place and \$2,500 for third place. The drawing will be held on Deborah's main campus in Browns Mills, NJ, on Friday, December 7, 2018.

Raffle tickets are \$5.00 each and can be purchased by contacting Doreen Liller in Volunteer Services at 609-893-3372 or via email at dliller@Deborah.org.

WOMEN'S HEALTH EXPO

FEBRUARY 9, 2019

On Saturday, February 9, 2019, the 9th Annual Women's Health Expo will take place at the Fountain of Life Center, 2035 Columbus Road, Burlington, NJ, from 10 am - 2 pm. There will be health screenings, massages, shopping, door prizes, and much more! Admission and parking are free. For more information call 1-800-555-1990, option #4, or go to www.DemandDeborah.org.



212 Trenton Road Browns Mills, NJ 08015

Deborah Hospital Foundation 609-893-0100 deborah foundation.org

Volunteer Services 609-893-3372

Deborah Heart and Lung Center

Physician Referral Line 800-214-3452

To schedule an appointment at Deborah

www.demanddeborah.org 609-621-2080

Customer Assistance & General Information

www.demanddeborah.org 800-555-1990

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