



COMMONWEALTH HEALTH FOUNDATION

*"How wonderful it is that nobody
need wait a single moment before
starting to improve the world."*

~ Anne Frank

2002 Annual Report

Letter from the Chair and the Executive Director



Rita Scott
Chair



Ron Wilson
Executive Director

Thanks to the generosity of donors, the leadership of community volunteers, and the support of Commonwealth Health Corporation, the Foundation surpassed the \$2 million dollar milestone in 2002.

Your contributions this past year through charitable dollars and volunteer time has made our success possible. The fundraising success of the Foundation is not only critical in the current year, but also will achieve a long-term impact. Donations came in this year in the form of one-time gifts, in memory or honor of a loved one, giving club memberships and endowments, just to name a few. Each contribution, no matter what form it takes, makes a difference in someone's life who is being served by the Commonwealth Health Free Clinic or other area designated by the donor.

In reflecting upon the past year, we are proud of what we have accomplished and are grateful for the opportunities to support the hundreds of patients who have entrusted themselves to the care of the Free Clinic. As we work to expand our services to a greater number of people, the need for your charitable support has never been more important.

Your contributions have helped build a special organization that our community can take pride in supporting. We have a strong Foundation, but we must continue our efforts to ensure that all those who need medical/dental care and prescription medicines will be served for years to come.

With your continued support, we can make a difference!

Sincerely,

A handwritten signature in cursive script that reads "Rita Scott".

Rita Scott
Chair, Board of Directors

A handwritten signature in cursive script that reads "Ron Wilson".

Ron Wilson
Executive Director

Commonwealth Health Free Clinic Director's Report

At a point in our country's history when the very worst to be found in human nature makes the headlines on a daily basis, it is comforting to know that there are still heroes to be found in our midst. As the one-year anniversary of the Sept. 11th tragedy passed, we were reminded again that the very best gifts of the human spirit often follow closely on the heels of disaster. Though we might have felt far removed from the actual sights, sounds and smells of the smoldering rubble of New York and Washington, nowhere is the human spirit of caring and giving any stronger than right here in Southcentral Kentucky as shown through the efforts of the Commonwealth Health Foundation and the Commonwealth Health Free Clinic.

The Foundation, somewhat unlike other charitable organizations, is unique in its fundraising efforts in that Commonwealth Health Corporation covers all administrative expenses incurred; therefore, 100 percent of a donor's gift goes directly toward the designated project. To date, the Foundation has raised over \$2 million, most of which provides aid to the less fortunate in our community through the operation of the Free Clinic. This Clinic, enabled by donations of time, talent and financial resources of clinical and non-clinical volunteers, provides care to both the residents of Southcentral Kentucky and low-income seniors who meet the Clinic's financial guidelines. Many of these patients have shared heartwarming stories about how CHC, its Foundation, and the Free Clinic have made a crucial difference in their lives. Two of these stories are shared as we review our past year.

The first story is from a 45-year-old woman who came to the clinic with a chest cold that "just wouldn't go away." She managed on her small salary for two doctor visits, but felt that she could not afford to return a third time. She came to the Free Clinic where tests indicated she was suffering from something much worse than a cold.

The woman was called back for repeat testing, and again her results were alarming. Preparing for the worst, she was sent to a hematologist (all at no charge to the patient), who confirmed that she had leukemia. While the prognosis for this patient is still questionable, she was grateful that an early diagnosis given through the Free Clinic might allow her the time she needed for treatment that could lead to remission of her disease. She told us that she would be forever indebted that we gave her the insight she needed so as not to waste one precious future moment with her family and friends.

. . . we gave her the insight she needed so as not to waste one precious future moment with her family and friends.

The second story comes from one of the Clinic's long-time senior medications participants. "George" is now 71-years-old and has been receiving his medications at the Free Clinic since he became

eligible six years ago. One day he stopped in to pick-up his prescriptions and to show us the white envelope he held in his hand. When he opened the flap, a huge wad of \$1s, \$5s and \$10s could be seen. George explained that before he started coming to the Clinic, he had been forced to choose between food and medicines most months. After he started receiving the Clinic's help with his monthly medications, he was able to start saving small amounts so he could pay for his burial arrangements. While this might not seem like a huge accomplishment for some of us, to this gentleman it was a huge achievement to know that he would not be a burden to his children after his death.

What a difference a single donation of a few hours or a couple dollars makes in the lives of those who struggle day-to-day. Many thanks to all of those who make the work of the Foundation and the Free Clinic a little easier!

Carla Reagan
Executive Director
Commonwealth Health Free Clinic

Thank you



“Membership in the Heritage Circle demonstrates a commitment to ensuring better healthcare in Southcentral Kentucky.”

Bob Kirby, Chair
Planned Gifts Committee



Heritage Circle Members

The Heritage Circle was established in 2001 to recognize those individuals and couples who have demonstrated philanthropic support through planned giving. A planned gift to the Heritage Circle may take many forms including:

- Bequest in a will
- Establishment of a trust or endowment fund
- A gift of life insurance or annuities
- Stocks or real estate

To acknowledge their support, Heritage Circle members will be honored and presented with a special gift of appreciation and appropriately recognized in various Commonwealth Health Corporation publications. Also, members will receive special invitations to CHC and Foundation functions such as dedications, open houses, and other special events. By the end of 2002, the Heritage Circle included three members.

Jerry E. Baker

James W. and Mary Carolyn Wolfe Brite

John and Christine Desmarais

“The true meaning of life is to plant trees, under whose shade you do not expect to sit.”

– NELSON HENDERSON

"I believe that who we are is reflected in how we interact with others in our family and in our community. Many thanks to the members of the Warren Society, who have chosen to join me in helping provide healthcare assistance to members of our community who cannot provide for themselves."



Suzanne Vitale, Chair
Special Prospects Committee



General Joseph Warren Society

The General Joseph Warren Society is a distinguished group of benefactors who support the advancement of healthcare services in Southcentral Kentucky. Established in the spring of 2001, the Warren Society is composed of individuals who are recognized and honored as healthcare benefactors of the highest order. They believe in the importance of high quality services and how those services impact the quality of life in our communities.

Lifetime membership in the Warren Society is awarded to individuals who commit \$10,000 or more to the Commonwealth Health Foundation. This commitment may be fulfilled in one single payment, in ten annual payments (\$1,000 each), or a payment schedule that meets the needs of the donor.

Members of the Warren Society will be recognized in various CHC publications and will receive special invitations to CHC and Foundation functions such as dedications, open houses and other special events. New members are honored and presented with a personal gift of appreciation.

At the end of the year, there were 66 members of the Warren Society, 37 of which became members in 2002.

WARREN SOCIETY *(\$10,000-\$24,999)*

- *F. Richard and Barbara Ball
- *Covella H. Biggers
- *John P. and Donna Blackburn
- *Richard and JoAn Blink
- Lorraine and Hank Bormann
- *Steven and Laura Bowra
- Mr. and Mrs. James W. Brite
- *Gary and Gail Broady
- *Regina and Ken Byrd
- Dr. and Mrs. Randy Carter
- *Nancy and Joe Cheek
- Lee and Jean Cherry
- *Jeff and Beth Durham
- *Todd and Tina Dyer
- *Mary Alice and Geoffrey W. Fields
- *Ken and Gerri Glenn
- *Bob and Jan Hensley
- *Bob and Teresa Hilliard
- *John and Peggy Holland
- *Gayle E. Hooks
- Jim and Darlene Johnson
- Dixie and Pete Mahurin
- *Jan and Dirk Miller
- *Currie and Judy Milliken

- Charlie and Shelby Moore
- *Dr. and Mrs. William T. Moore
- *G. Michael and Mickyey Murphy
- Cheri and Joe Natcher
- John and Jane Newman
- Lassie and Leon Page
- *Donna and James Phillips
- *Bill and Sarah Richey
- Kathleen L. Riley
- Terry and Kathy Scariot
- *Jack and JoJean Scott
- *Terri and Steve Sheldon/
Nation's Medicines
- Connie and Rick Smith
- Ron and Dr. Debra Sowell
- Julie and Neal Spencer
- Colonel and Mrs. Robert E. Spiller
- Carole Steen
- *Barbara and Charles Stewart
- Jan and Buster Stewart
- Carrel K. and Clara Sumner
- *Steven and Kendra Sutton
- *Cecilia and Kevin Thomas
- Doris C. and Roger Thomas
- Ferris Van Meter
- Mariano J. Vitale
- *Shannon and Michael Vitale

- *Karen and Allan Walker
- Catherine and Dean Warren
- *Johnny and Glenna Webb
- *Regina A. Webb
- *Carol and Denny Wedge
- *Kevin and Minerva Westray
- *Lynn and Barry Williams

GENERAL'S CIRCLE

2 Star General (\$25,000-\$49,999)

- Fred M. Higgins
- John and Linda Kelly

3 Star General (\$50,000-\$99,999)

- Anonymous
- *Patricia J. Mercer, M.D.

4 Star General (\$100,000 or more)

- Mr. and Mrs. John C. Desmarais
- *The Family of Dr. G.Y. Graves
- *Bud and Jana Layne
- Jim and Rita Scott
- Suzanne and Don Vitale

*Denotes new 2002 members



"The more I am involved, the more impressed I become with the needs of the Free Clinic and how the Foundation is meeting the critical needs of our senior citizens and the working poor in our communities."

Charlie Moore, Chair
Annual Support Committee

*"You can't live a perfect day without doing something for someone who will never be able to repay you."
- John Wooden*

Samaritan Club

The Commonwealth Health Foundation's Annual Support Committee formed the Samaritan Club to provide a means to recognize supporters of CHC's not-for-profit initiatives. Memberships are attained by individuals or couples contributing \$100 or more annually.

To acknowledge their support, Samaritan Club members will be honored and presented with a special gift of appreciation and will be appropriately recognized in various publications from Commonwealth Health Corporation. Also, members receive special invitations to CHC and Foundation functions, such as dedications, open houses, and other special events. In 2002, there were 84 members of the Samaritan Club. These members in their respective levels of recognition are:

Gold (\$500 or more per year):

Phil and Evalyn Constans
Larson and Ruth Hudson
Scott and Donna Lowe
Brent and Elaine Mason
Charlie and Shelby Moore
Bill and Mary Lou Strickland

Silver (\$250-\$499 per year):

Anonymous
Mike, Cathy and Keith Bishop
Ward and Jane Coleman
Joe and Sharon Davis
Bobby and Janice Hines
Mike and Belle Lady Hunt

Bronze (\$100-\$249 per year):

Linda and Buddy Adams
Tommy and Jennifer Adams
Darrell and Martha Beckner
*Hoyt and Kate Bowen
*Judy and David Buchanan
*James W. and Myra K. Bullock
*Dr. and Mrs. Andrew Burt
*Kaye and Pete Buser
*Rich and Judy Callahan
*Dr. Lee and Marilyn Carter
*Clark and Peggy Carthrae
Dan and Sylvia Cherry
Dr. and Mrs. Raymond Cloutier
*Gil and Susan Crouch

*Paul C. Deemer
Ward and Ann Elliott
Robert and Vickie Elrod
Martha J. Farmer
*Drs. Kela and Kirk Fee
Alvin and Alice Ford
*Bill and Ruth Franklin
*Judge and Mrs. William G. Fuqua
*Maria Garber, M.D.
*Rodney and Edith Gary
*Doug and Siggy Gorman
*Randy and Jane Hansbrough
Norman and Carole Harned
*Leigh and Mike Harper
Louise K. Harris
Robert and Martha Haynes
Carroll Hildreth
Montroe and Quinn Holland
Robert and Phyllis Houchin
*Doug and Mary Barr Humphrey
*Harriette and Meredith Johnson
James S. and Anna Jo Johnson
Ralph and Romanza Johnson
Susan and Gordon Jones
*Pat and Charles Kelley
*Bob and Norma Kirby
David and Laura Harper Lee
*Allene L. Limes
*Terry, Cara-Leta and Joshua Lindsey
Sharon and Roger Lundin

Harold and Gail McGuffey
Mr. and Mrs. W. Y. McKenzie, Jr.
*Ann E. Moore
*George and Gretchen Niva
*Osi Onyekwuluje
*Elizabeth and James Oppitz
Jane and Jerry Parker
John and Nancy Parker
*Henry and Ann Pepper
*Cynthia D. Peterson
Mary Proctor
Mark and Lisa Ritter
*Hugh David and Shirley Roe
Janet Schwarzkopf
David and Sharon Sears
Donnie and Cathy Sims
Jay and Patsy Sloan
Ben and Jill Smith
*Mr. and Mrs. William P. Stamps
*Reva K. Stevens
Joe and Margaret Taylor
Jean and Hugh Thomason
Mrs. Roberta J. Torrence
*Robert and Nancy Toth
Felicia M. Watts
Chuck and Susan Webb
Tony and Cathey Witty
*Dr. Jim and Karen Wolfe

*Denotes new 2002 members

*Commonwealth Health Corporation employees who are Samaritan Club members are listed in the E.C.H.O. section.



"We are fortunate to live in a tremendous philanthropic-minded business community. The companies listed on this page have again shown their commitment to area residents by investing in the resources provided by the Commonwealth Health Foundation."

Rick Wilson, Chair
Business Relations Committee

Business Honor Roll

The Business Honor Roll was established in 2001 to recognize area businesses that support the advancement of healthcare in Southcentral Kentucky.

Companies become a member of the Business Honor Roll through a gift of \$3,000 or more, which can be pledged over a three-year period. Participation signifies a commitment to our communities. To acknowledge a gift from an area business, the following special benefits are provided:

- Participation in The Medical Center's Worksite Wellness Health Dollar Program.
- An annual wellness or disease management presentation conducted on-site.
- Public recognition in various CHC publications.
- Individual recognition through a special corporate gift.
- Special invitations to CHC and Foundation functions such as dedications, open houses and other special events.

In 2002, 11 area businesses joined the Business Honor Roll, bringing the total to 18. Those members in their respective levels of recognition are:

Platinum Medallion Level (\$25,000 or more)

BB&T

English, Lucas, Priest and Owsley

*Wal-Mart Stores, Inc.

Gold Medallion Level (\$15,000-\$24,999)

Bowling Green-Warren County Community Foundation

*Citizens First Bank

Omni Custom Meats, Inc.

Silver Medallion Level (\$10,000-\$14,999)

*ProjectTech, Inc.

*Southern Foods, Inc.

Bronze Medallion Level (\$3,000-\$9,999)

*Bank One

Blake, Hart, Taylor & Wiseman Insurance Agency

*Chandler Property Management

*Franklin Bank & Trust Company

*Gerald Printing

*Holiday Inn University Plaza

Leachman Buick GMC

*Logan Aluminum, Inc.

*U. S. Bank

Weyerhaeuser Company Foundation

*Denotes new 2002 members

*"You cannot do a kindness too soon,
for you never know how soon it
will be too late."*

- RALPH WALDO EMERSON

Commonwealth Health Foundation Holds Recognition Events

Warren Society



Pictured are (left to right): Joe and Cheri Natcher, Barry Williams, Dr. Pat Mercer, Regina and Ken Byrd.

A recognition event for members of the Warren Society was held on December 6 at the home of Jim and Rita Scott. Rita is Chair of the Commonwealth Health Foundation Board of Directors. Approximately 100 guests attended this event.

Business Honor Roll



Pictured are (left to right): Tom Hart, Rick Wilson and David Wiseman. Tom and David represent Blake, Hart, Taylor & Wiseman Insurance Agency.

Business Honor Roll members were recognized at an event held at the home of Rick and Teresa Wilson on November 14. Rick is Chairman of the Commonwealth Health Foundation Business Relations Committee.

Bud and Jana Layne Establish Kate B. Layne Endowment



In March, the Commonwealth Health Foundation announced that Bud and Jana Layne of Bowling Green made a \$100,000 endowment gift to the Foundation's fundraising campaign to benefit the Commonwealth Health Free Clinic. This gift established the Kate B. Layne Endowment in memory of Mr. Layne's mother.

Commonwealth Health Foundation Free Clinic Endowment Funds

In June 2001, the Foundation announced the establishment of the Free Clinic Endowment Fund. This fund serves as a perpetual income source to support the services and programs of the Free Clinic. The following individuals made very generous gifts to this fund:

- \$50,000 gift
Anonymous
- \$100,000 gift to establish
The Desmarais Family Endowment
*\$50,000 gift**
- \$100,000 gift to establish
The English, Lucas, Priest and
Owsley Endowment
- \$100,000 gift to establish
The Dr. G. Y. Graves Memorial*
- \$100,000 gift to establish
The Kate B. Layne Endowment*
- \$50,000 gift to establish
The Dr. Patricia J. Mercer
Endowment*
- \$100,000 gift to establish
The Scott Family Endowment
- \$100,000 gift to establish
The Vitale Family Endowment

Total Endowment Funds: \$700,000

*Denotes new in 2002

Commonwealth Health Foundation Holds 2002 Fundraising Events

Allen County



A fundraiser was held for the Commonwealth Health Foundation on June 21 at the home of John and Jane Newman. John is a member of the Board of Directors for the Commonwealth Health Foundation. The fundraiser brought together over 75 guests from Allen County, and over \$10,600 was raised to benefit the Commonwealth Health Free Clinic.

Floyd Ellis (left), Chairman of the Commonwealth Health Corporation Board of Directors and Foundation Board member, speaks to Colonel George and Jane Newman.

Logan County



A fundraising reception was held for the Commonwealth Health Foundation on August 15 at the Historic Bibb House in Russellville. Several Logan County residents attended the event, which raised over \$2,000 for the Commonwealth Health Free Clinic. The event was hosted by Mary Lucy Franklin, a member of the Foundation's Board of Directors.

"Hats Off to Spring"



The Community Relations Committee of the Commonwealth Health Foundation hosted a Ladies Luncheon and Fashion Show, "Hats Off to Spring," at the Bowling Green Country Club on April 19. Presented by Susan Minton and Leslie Westberry, the style show featured paperdoll modeling (Nancy Lewis pictured above), showing fashions from the CARLISLE collection.

Over 130 ladies attended the event, which raised more than \$4,300 to benefit the Commonwealth Health Free Clinic.

*"From what we get,
we can make a living;
what we give,
however, makes a life."*

– Arthur Ashe

Community Relations Committee



"The Free Clinic does make a difference in the lives of many people in Bowling Green and the surrounding communities and I am proud to know that I have contributed to that cause."

Miki Wiseman, Co-Chair
Community Relations Committee

"Working to raise awareness of the importance of the Free Clinic and how it meets the needs of many in our community has been a most rewarding experience."

Glenna Webb, Co-Chair
Community Relations Committee



United States Secretary of Labor Speaks at Foundation Luncheon



The Honorable Elaine Chao, United States Secretary of Labor, spoke to over 200 attendees at a luncheon for the Commonwealth Health Foundation held on July 9, 2002. Secretary Chao was invited to Bowling Green by the Community Relations Committee of the Foundation to help raise awareness of the Foundation and the Commonwealth Health Free Clinic.

During her presentation, Secretary Chao commended the impressive work being performed by the Free Clinic.

Pictured is Secretary Chao (middle) along with John C. Desmarais, President and Chief Executive Officer of Commonwealth Health Corporation, and Rita Scott, Chair of the Commonwealth Health Foundation Board of Directors.

Autumn Harvest Progressive Dinner – Bon Appetit!



Rita Scott, Chair of the Commonwealth Health Foundation Board of Directors, speaks to guests at the Progressive Dinner held on September 20.

In September, the Community Relations Committee of the Commonwealth Health Foundation held the second annual Progressive Dinner which raised funds for the Commonwealth Health Free Clinic. The event, *Bon Appetit!*, was hosted by Gayla and Bob Warner, Rita and Jim Scott, and Darlene and Jim Johnson.

Over \$59,000 was raised during the event thanks to the following hosts and sponsors:

Diamond Level Sponsors

Bank One
Stengel-Hill Architecture

Emerald Level Sponsors

Elizabeth and Steve Rogers

Co-Hosts

Judy and Bob Armstrong
Jerry Baker
Ellen and Mike Buchanon
Navada and Joe Earl Campbell
Mary Lucy Franklin
Paula and Jimmy Hendrick
Jan and Bob Hensley

Fred Higgins
Dianne and Gary Howerton
Heidi and Joseph Huddleston
Sarah and Harvey Johnston
Sandy and Martin Jones
Maxie and Lester Key
Dixie and Pete Mahurin
Lynne and Cecil Martin
Gina and Barry McIntosh
Vickie and Danny Renshaw
Neva and Jody Richards
Jolene and "Butch" Ancel Rush
Ellen and Wood Selig
Linda and Jim Skaggs
Suzanne and Don Vitale

Glenna and Johnny Webb
Judy and Jeff Werner
Miki and David Wiseman

Co-hosts included the following area businesses:

Bowling Green Tent Rental
Integra Bank
Neace Lukens Insurance
Reynolds, Johnston, Hinton,
Thomas and Pepper
Scott, Murphy and Daniel
Wyatt, Tarrant & Combs

POPULAR WAYS OF GIVING

There are many creative ways to give to the Commonwealth Health Foundation. As someone interested in healthcare, you can maximize the size of your gift by considering various giving options. The following information will help you consider how your financial circumstances can work for the mutual benefit of both you and those we serve in our communities.

Making the most of your gift will depend on how you respond to the following questions:

What should I give — cash or property?

When should I give — now or later?

Your answers to these questions will determine the best way to give as it relates to possible tax savings.

Your individual situation may require expert guidance; discuss these planning ideas with your advisor(s) and a representative of Commonwealth Health Foundation.

OUTRIGHT GIFTS

For many people, the easiest approach to philanthropy is an outright gift. Your outright gift to the Commonwealth Health Foundation may be in the form of cash or appreciated property.

CASH - As a general rule, the amount of money you give is the amount you are entitled to claim as a deduction. This deduction is limited to 50% of your “adjusted gross income.” In the event your total contributions exceed the 50% limitation for one year, the excess may be carried over and applied as a charitable contribution deduction in the following five years.

You may find that periodic cash payments would better suit your individual situation. A representative of the Foundation will be pleased to work with you in establishing a pledge which accommodates your financial position and also recognizes your extended commitment to the Foundation. Payments may be made in equal or varying amounts according to your wishes. As a final consideration, charitable donations by the employees of many companies may be matched by

the company or its foundation. Some companies match two or three times the amount of the original contribution. The Foundation will credit the total amount of your gift, plus the matching gift portion from your company, toward the area of interest you specify.

APPRECIATED MARKETABLE SECURITIES -

Gifts of appreciated property such as stocks and bonds have the distinct advantage of providing you with a charitable contribution deduction equal to the fair market value of the property and will normally not require you to pay tax on the appreciated portion of the gift.

Example: Mr. and Mrs. Williams purchased stock several years ago for \$10,000. Today, the stock is worth \$30,000. The Williams contribute the appreciated stock to the Foundation and receive a charitable contribution deduction of \$30,000.

CLOSELY HELD STOCK - Attractive benefits are available to those who own closely held stock in a company with significant cash reserves. A gift to the Foundation of such stock will create the benefits described above for gifts of appreciated marketable securities, and it would also create a tax-favored opportunity for the company to use some of its cash reserves to retire or redeem the gifted shares.

APPRECIATED REAL ESTATE AND OTHER

PROPERTY - Gifts of appreciated real estate can also offer many important tax benefits to you and/or your heirs. Such gifts of appreciated real property provide the same benefits and are subject to the same limitations governing the transfer of appreciated securities.

Gifts of tangible personal property, which have a reasonable market for resale—works of art, coin or stamp collections, etc.—can also be made, allowing the donor a tax deduction based on the asset’s fair market value.

POPULAR WAYS OF GIVING

DEFERRED GIFTS

For some, deferred gifts offer an attractive alternative to outright gifts. Deferred gifts can take the form of charitable remainders, gifts of income interests, retirement plan distributions, life insurance benefits, or charitable bequests.

CHARITABLE REMAINDER TRUSTS - The basic mechanics of a charitable remainder trust involve the transfer of assets to an independent trust where a specified income is distributed to you or a person designated by you. At the end of the trust's existence, the assets revert to the Foundation.

The benefits of a charitable remainder trust include:

1. You receive a current charitable deduction for a portion of the value of the assets transferred to the trust;
2. You or a designated beneficiary may increase the income you currently receive on the assets transferred to the trust;
3. You may avoid any capital gains tax otherwise due from the sale of the assets; and
4. Your estate may avoid estate tax on the assets transferred.

CHARITABLE LEAD TRUSTS - A charitable lead trust, just the opposite of the remainder trust described above, enables a donor to provide an income stream to the Foundation for a specified period of time (usually 10–15 years) during the trust's existence. When the trust terminates, the assets revert to the donor or a designated beneficiary.

While charitable lead trusts can be designed in a number of ways to achieve particular objectives, making a gift of an income interest to the Foundation now and freezing the taxable value of appreciating assets for future distribution to heirs, are the primary benefits most frequently chosen.

RETIREMENT PLANS - Naming the Foundation as a designated beneficiary, of part or all your tax-deferred retirement fund benefits, can be especially

attractive. This allows you to escape both the income and estate taxes that would be payable if other beneficiaries were designated.

Total taxes on these funds can be as much as 80% or more depending on the type of plan one has. Charitable beneficiaries, whether outright or in trust, are a very tax-favored option. Most people are unaware of this opportunity.

REAL ESTATE REMINDERS - It is possible for a donor to give a residence to the Foundation while at the same time retaining lifetime use. Such a gift is executed through a restricted deed. These gifts are often called "retained life estate gifts," but they are really gifts of real estate remainder interests. With this type of gift, you receive a charitable income tax deduction for the value of the interest you have given. Nothing else changes during your lifetime.

LIFE INSURANCE - Gifts of life insurance policies remain a viable option under current tax laws. Policies that no longer are needed for family financial security can be transferred to the Foundation as the sole owner and beneficiary, and you may qualify for an initial deduction for income tax purposes approximately equal to the current cash value of the policy. To the extent you pay premiums on the policy, those premiums will also constitute a charitable deduction.

WILLS AND REVOCABLE TRUSTS - Donors may make provisions in their wills or revocable trusts for the Foundation. Those who make provision for the Foundation in their estate plans are recognized as members of The Heritage Circle.

As you can see, there are a number of gift opportunities that might enable you to make a larger contribution to the Foundation than you were originally thinking, while maximizing the tax and other financial benefits you would receive.

The information presented here is very general in nature. It is not intended as legal or tax advice. A representative of the Foundation will be happy to work with your tax and/or legal advisors in choosing the kind of gift best for you. If you have any questions, call (270) 745-1098.

Employee Participation Program Kicks-Off With Help From “Cast” of *Gilligan’s Island*

The Commonwealth Health Foundation kicked-off its third employee participation program, E.C.H.O. (Employees Contributing to Help Others) in October. With this year’s theme as *Gilligan’s Island*, informational meetings were held to

provide CHC employees the opportunity to support the Commonwealth Health Free Clinic. CHC employees contributed more than \$78,700 in donations and pledges, which will benefit the Free Clinic.



Pictured are: (foreground, left to right) – Neil “Gilligan” Shields, John C. “Ginger” Desmarais. Background – Treva “Mrs. Howell” Mitchell, Dr. Raymond “Mr. Howell” Cloutier.



Members of the E.C.H.O. planning committee. Front row (left to right) – Cheryl Smith, Julia McDonald, Julie Eaton, Trisha Norwood, Brenda Kinslow, Sarah Moore, Denise Johnson. Back row – Ron Wilson, Bill Oldham, Carla Reagan, Mark Robison, Steve Priest, Bill Wimberly, Darlene Sims, Crissy Willis. Not pictured – Neil Shields, Marlene Beach, Kristine Everett, Sally Fischer, Nancy Gregory, Eddie Mills, Treva Mitchell, Richard Proctor, Gary Sullivan, Carrel Sumner, Chris Timberlake.

“You must be the change you wish to see in the world.”

- MAHATMA GHANDI

ECHO

(Employees Contributing to Help Others)

Thank you to the following Commonwealth Health Corporation employees for supporting the Free Clinic through the Foundation's Employee Participation Program:

- J. C. Abenroth
- *Beth Absher
- *Tammy Adams
- Velda Alexander
- *April Anderson
- *Chasity Anderson
- *Willa Anderson
- Anonymous (21 donors)
- *Tiffany Atwell
- *Deloris Bach
- *Lizanne Baez-Tanaro
- *John Baker
- *Margaret Baker
- *David Banahan
- *Angela M. Barnett
- *Phyllis A. Barnett
- *Diane Barnhart
- Sherry Barton
- *Mary Basham
- *Irene K. Bates
- *Rose Bates
- *Marlene Beach
- *Becky Beavers
- Sheila Beckham
- Marianne Behmlander
- Ann Marie Belski
- *Jim Berry
- Phyllis Berry
- *Cindy Bewley
- *Larry L. Birge
- Kathy J. Blankenship
- Linda Blankenship
- **JoAn Blink
- Carrie Bolton
- *Teresa L. Booth
- **Lorraine Bormann
- *Rachel Bowles
- *Jason E. Boyd
- *Georgena Brackett
- *Linda Bratcher
- *Pat Bristoll
- *Chaplain James Britt
- *Roberta Brooks
- *Barbara Brown
- *Brenda C. Brown
- Stephanie Bryant
- Kenneth W. Burke, Jr.
- Margie Burns
- *Ashley Buser
- Patricia Bush
- *Terry Bush
- Lori Buttrum
- Debby Butzke
- *Jeff Byrn
- *Connie Campbell
- *Glenda Campbell
- *Charles Cardwell
- *Tracy Carter
- *Bobbie J. Cash
- *Stephanie L. Cassidy
- *Dee Castleberry
- *Kelly M. Caudill
- *John A. Chaney
- Leigh Ann Chaney
- *Jill Chappell
- **Jean Cherry
- Christal Claiborne-Brown
- Courtney Clark
- *Tammy L. Clark
- Amanda M. Coffee
- *Theresa Coleman
- *Linda Combs
- *Tracey L. Coners
- Sandra Cooke
- *Betty Jean Cooksey
- *Joyce Copas
- Ronda Copeland
- *Jimmy Cornelius
- *Laura Cornelius
- *Pat Cornwell
- *Betty E. Crabtree
- *Beverly Cravens
- *Aaron Crawford
- *La'Sandra Crawford
- *Rhonda Creek
- *Julie A. Crousore
- *Lisa Cummings
- *Donna Curry
- Darlene Dalton
- *Caroline Dawson
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The Annual Support Committee of the Commonwealth Health Foundation once again sponsored *Make The Season Bright* at The Medical Center facilities in Bowling Green, Scottsville and Franklin. *Make The Season Bright* is a special program designed to give individuals the opportunity to remember and honor loved ones by reserving lights that are used on special trees at each hospital location. A contribution of \$5 or more per individual name reserved a light. A donation of \$100 or more placed a light in the star atop the tree.

All funds raised from this year's program were donated to the Commonwealth Health Free Clinic. In total, more than \$7,600 was raised during the 2002 *Make The Season Bright* program.

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by: June K. Slifer

SARA TYLER

by: Jean and Hugh Thomason

BEN G. VANCE

by: Mr. and Mrs. Collins T.
Vance

MR. AND MRS. J. C.**WATKINS**

by: Mike and Cathy Bishop

JACK WEBB

by: Barry and Gina McIntosh
Speaker Jody and Neva
Richards

Butch and Jolene Rush

Rita and Jim Scott

Miki and David Wiseman

JOHN C. WILLETT AND ALL**THE OTHER WORLD****TRADE CENTER VICTIMS**

by: Dr. Jim and Karen Wolfe

BETTY Z. WILLIAMS

by: Miki and David Wiseman

KELLY WILLIAMS

by: Mary Lucy Franklin

CHARLES WILSON

by: Patsy and Jay Sloan

DON WILSON

by: Naida and Joe Cherry

MICHAEL WOLFE

by: Bruce and Jan Dickison

HATTIE WOODWARD

by: Sandy Stahl

ANNA YOUNG

by: Dr. Jim and Karen Wolfe

The Foundation has used great care in the recording of all names; however, if we have made an error or omitted your name, please accept our apology and call it to our attention at (270) 796-5543.

COMMONWEALTH HEALTH FOUNDATION

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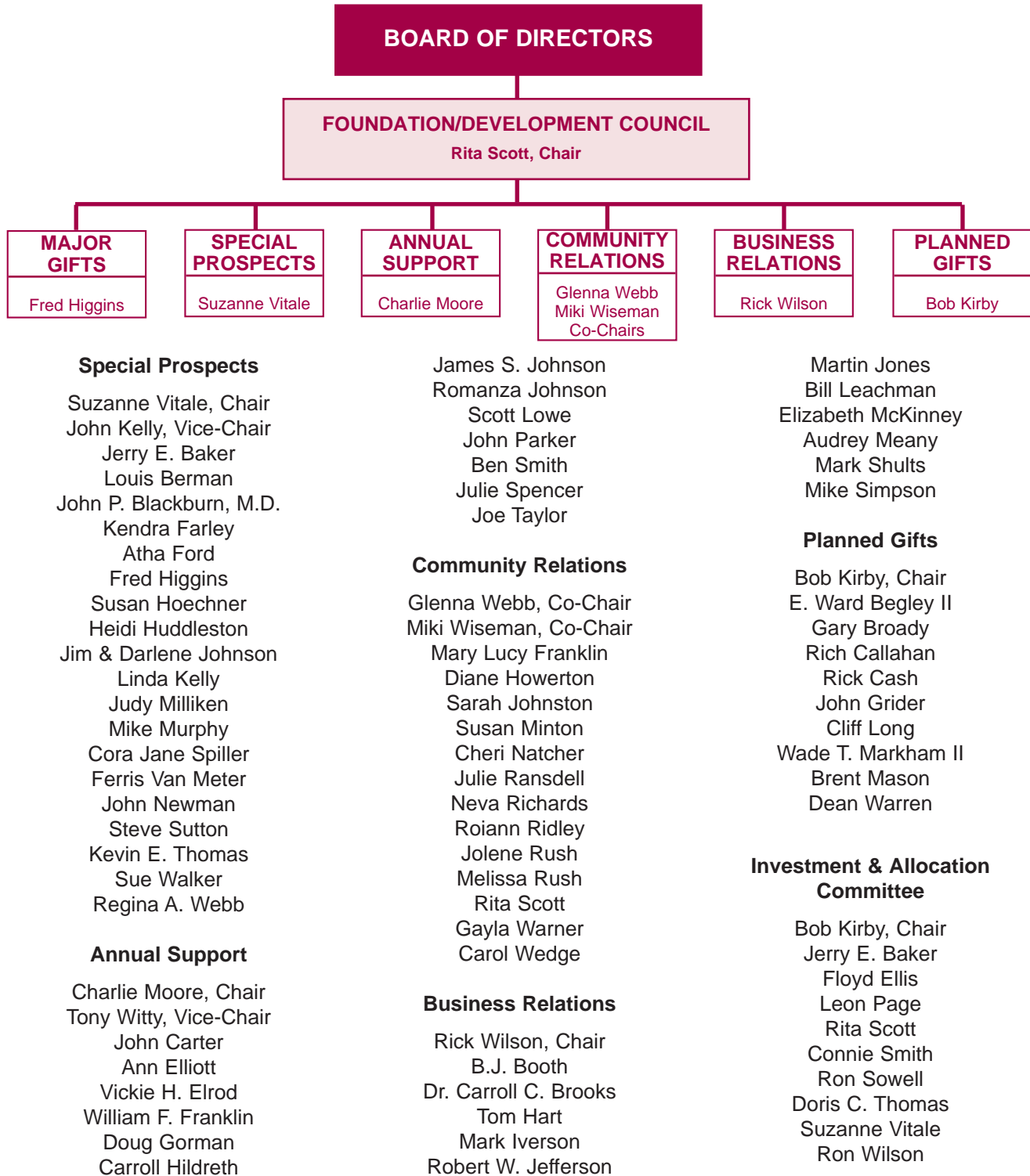


Suzanne Vitale



Miki Wiseman

Organizational Structure



Foundation Staff

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Ron Wilson, Executive Director
Julia J. McDonald, Assistant Director



THANK YOU



COMMONWEALTH HEALTH FOUNDATION

*Improving the health of our community
through support for the
Commonwealth Health Free Clinic*

Thanks to the generosity of the community, the Commonwealth Health Foundation has raised over \$2,025,322 in donations and pledges for the Commonwealth Health Free Clinic. The Commonwealth Health Free Clinic provides basic medical and dental services to the “working poor” of Southcentral Kentucky. The “working poor” are those individuals who have done their best to stay in the work force but do not have insurance or any form of social assistance and do not have the means to pay for their healthcare. Since 1995, more than 4,600 people have received free medical and dental care valued at more than \$13.7 million.

One hundred percent of the funds received by the Commonwealth Health Foundation goes directly to provide services and supplies for the people who count on the Free Clinic. No funds are used for administrative overhead.

One of the Free Clinic’s most valuable services is the Senior Medication Program, which provides free prescription medications for senior citizens who have a monthly income of \$738 or less. Before the fundraising campaign, the Free Clinic provided medicine each month to 350 of the estimated 6,000 eligible senior citizens. With the money that has been received thus far, 333 additional seniors now benefit from the program.

Commonwealth Health Foundation Free Clinic Campaign

For period of:

August 2000–December 2002

Contributions pledged to date:

\$2,025,322

Contributions received to date:

\$901,416

Contributions transferred to the Free Clinic:

\$901,416

With continued support from the community, the Commonwealth Health Free Clinic will reach more people who face the dilemma of choosing between medical care and food on their tables.

If you would like to help the “working poor” in our community by supporting the Free Clinic, please call the Commonwealth Health Foundation at 796-5543.









**COMMONWEALTH
HEALTH FOUNDATION**

800 Park Street • P.O. Box 1868
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